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# ENGLISH PROCEEDINGS

# THE GREEK DEBT: AN ANALYSIS OF THE COMPOSING DATA FOR THE PERIOD 2004 – 2010

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## ABSTRACT

*The financial crisis in Greece and other countries has resulted in an increasing concern over public debt and its viability throughout the world. The debt crisis in the Eurozone is still unfolding, as other European countries after Greece (such as Ireland) seek financial support from the rescue mechanism set by the EU/IMF and is gradually expanding in Portugal, Spain etc., thus increasing the concern for a potential domino effect in the Eurozone. The present study focuses on the diachronic change of the public debt of Greece during the 2004- 2010 period, while it also attempts an analysis of the accounts that compose it, in an effort to detect the factors that led to its expansion in the last years. Furthermore, the study analyses the accounts that compose the Greek debt and their potential correlation in a percentage scale and over time.*

**JEL:** H63, H39, M48

**KEYWORDS:** Debt, Greece, GDP

## INTRODUCTION

The economic crisis unfolding since mid 2008 led to a dramatic increase of the public debt in many developed economies. This impressive public debt increase is to some extent the result of government attempts to reduce the private debt that accumulated during the years before the recent financial unrest (Paul De Grauwe ,2010). Irving Fisher (1923) supported that there is a trade-off between private and public debt. When the government tries to reduce private debt, this results in an increase of public debt. The debt crisis has a significant impact on the Eurozone, as it constantly raises new issues as to its viability and the future of the Euro as a common currency (Adrian Blundell- Wingall and Patrick Slovic 2010, International Monetary Fund - IMF 2010).

Therefore the credibility of the Greek state is now an interesting issue for investigation, both because Greece is a member of the European Union, with active participation in the Economic and Monetary Union (EMU) and because it is linked to the economic policy exercised by each government, raising vital questions such as (i) the ability to exercise deficit budget policies and the impacts that these budgets have on macroeconomic variables (inflation, public investments, etc.), (ii) to what extent can these policies be realistic in the long term, (iii) the credibility problem that may arise, (iv) and finally the existing limitations on shaping fiscal policy. In various European Union countries, there is often great concern and scepticism (Torres and Giavazzi 1993, Kenen 1995), regarding the impact from the fiscal policy exercised by the central governments of countries, which dramatically the course towards the EMU. As regards the Public Debt, the interest of researchers mainly focuses on the manner in which Public Expenditures are financed and the actions for co-operation with other governments on fiscal policy issues. The importance of fiscal policy and harmonization is one of the main pillars of the EMU. Since its early stages, the imperative that the member-states of the Union be disciplined and present stability and uniformity was underlined. This was also validated by the Treaty of Maastricht (1992) and the establishment of a common monetary unit (ECU) and later, in 2002, of a common currency for the 17 countries, the Euro. To avoid fiscal instability in the EMU, the Treaty of Maastricht imposed a series of



strict rules, in an effort to conform, discipline and converge the fiscal policies of the member states, thus aiming to an increase of their credibility (The Maastricht Treaty, 1992).

The central idea for the convergence of European economies was set by the Delors report (1989). This report states that a monetary union without prior established fiscal convergence, may lead to monetary instability. Specifically, it mentioned that in the event of extreme accumulation of Public Debt by a member state of the Union, which will result in a credibility problem for said country, the remaining countries of the Union may face fiscal instability, even if they are disciplined as regards fiscal convergence with their policies. Such a development may cause monetary instability and even a monetary crisis in an environment of high monetary interdependence (Buiter, Corsetti and Roubini, 1993). The main condition for long-term balance in Public Economics is an equality between the rate of growth of the economy and the interest rate applicable for the repayment of the debt (Hamilton and Flavin 1986) (Buiter, Corsetti and Roubini, 1993). If a government borrows under an actual interest rate that is equal or greater than the rate of growth of its economy, this will lead to an increase of the debt to GDP ratio by the continuous deficits, thus decreasing the credibility of the public sector.

Georgakopoulos (1997) mentions that the main source of increase of deficits, and thus of the Public Debt, arises from the primary deficits and interests. Other significant factors are also the debts of state banks, the deficits of organisations and public enterprises, the forfeitures of guarantees etc., which contribute to the expansion of the public debt. At this point, we should refer to the sustainability of debt. Afonso (2000) believes that a sustainable fiscal policy exists when the limitation of the state budget is satisfied over time. This is achieved when the present value of debt, marginally, equals nil. When state contributions are not sufficient for the coverage of expenditure, a deficit is created, leading to non-sustainable fiscal policy.

Changes in fiscal policy are required as a result of non-sustainability. According to the International Monetary Fund (IMF, 2002), the sustainability of debt is a situation in which the borrower relies on its ability to continue servicing the debt, without causing great future corrections in its financial condition, that will disturb the balance of revenues and expenditure. The European Union (2006) deems that the concept of sustainability includes the prevention of excessive burden for future generations, and also guarantees the ability of the government to appropriately adjust the budget policy in the long- and short-term.

The European Union took yet another step in 2006, suggesting two indexes for measuring sustainability, by quantifying the budget adjustments required for:

- the achievement of the target, to bring the debt to around 60% of GDP by 2050 (S1 Indicator),
- the satisfaction of the temporal limitation of the budget in a finite time frame (S2 Indicator).

The sustainability indexes provide information as to the size of the necessary adjustments, as well as information on the cost resulting from the delay in implementing long term sustainability. According to the European Central Bank (2007), the sustainability of public economics is the prerequisite for stability, development and consistency within the Monetary Union. The European Central Bank (ECB) defines the concept of sustainability as the ability of a government to service its debt. Therefore, sustainability requires that the existing governmental policies satisfy the budget limitation over time. This implies that the present value of future primary surpluses equals the outstanding debt reserve. Therefore, the higher the level of the outstanding debt, the bigger the future primary surplus must be to ensure sustainability. (Koutsokostas C., 2010) Finally, the International Monetary Fund (IMF) introduces an alternative term for sustainability, which deems that: "Debt is sustainable if the credibility condition is met. The credibility

condition is achieved when the future surplus is sufficient for the repayment of the debt". Based on that, the future balancing of the debt is the most important factor for a sustainable stable fiscal policy.

Every government receives its revenue from the majority of the citizens of the state, namely taxpayers. Public debt, on the other hand, as government debt is also indirectly the debt of taxpayers. Finally, the holders of the debt as an asset (namely those to whom the debt is due) are private individuals, banks and any institutional or private investor that has bought and holds state bonds.

The public debt is divided into "internal debt", namely creditors who are within the country, and "external debt", namely creditors who are based outside the country, abroad. This division is of particular significance since external debt is quoted in another currency, as opposed to internal debt that is quoted in the national or domestic currency (for EU state members the common currency of the Euro is deemed as domestic). In order to cover public expenditures, governments are financed primarily by tax revenues, yet a rather significant part of those is usually covered by public borrowing, in the form of issuing and selling bonds or other securities. Any resort to government borrowing to cover public expenditure necessarily results in either the creation or the increase of the existing public debt. This in essence also displays the state of the total obligations of the Government (the State), at a given time, vis-a-vis every type of lender.

Over the last years, Public Debt tends to be linked to a country's product, which is called Gross Domestic Product (GDP). For this reason, apart from the absolute value of the debt, a significant index of the economic and financial viability of the state (as also provided by the the updated text of the Stability and Growth Pact in the European Union) is the relation between public debt and gross domestic product, since the ratio of these two is a significant index or parameter.

### Empirical Analysis

This article analyses the make up of the Public Debt of Greece for period 2004 - 2012, as shown in the official data of the Ministry of Finance. Specifically, the make up of Greece's Public Debt is determined by the following accounts:

- Loans and Bonds from foreign countries in euro and in foreign currency,
- Loans and Debts in drachmas (converted in euro)
- Loans expressed in foreign currency,
- Loans and Debts in gold,
- Greek Government Treasury Bills
- Loans under Laws 828 and 959/1943 in intact securities,
- Greek State Bonds
- Loans of the Bank of Greece in drachmas in foreign currency-linked bonds,
- Loans of the Bank of Greece in drachmas in foreign currency-linked bonds,
- Equity Loans in foreign currency (at the time of issuance),
- Fiscal Consolidation Loans.

Analysis of Actual Economic Data

Table 1 details the accounts that make up the Public Debt of Greece, for the 2004-2010 period.

Table 1: The accounts that make up the Greek Debt

	2004	2005	2006	2007	2008	2009	2010
Loans and Bonds from foreign countries in euro and in foreign currency (FN)	21,739,716,704.55	23,255,90,370.35	24,707,867,571.79	24,600,689,815.31	32,196,418,307.12	27,207,778,008.68	62,433,458,878.10
Loans and Debts in drachmas	2,716,888,105.10	2,576,322,552.25	2,435,755,602.49	2,356,688,714.89	2,274,990,700.24	2,194,609,513.41	1,044,955,428.89
Loans in foreign currency	459,869,636.87	109,281,655.25	111,798,464.63	102,901,831.65	76,644,014.10	83,084,081.09	0
Loans and Debts in gold	29,837,584.78	34,951,913.09	32,950,443.19	31,798,853.77	32,625,499.49	34,565,877.40	14,711,110.99
Government Treasury Bills	1,841,995,237.53	1,456,433,765.72	1,111,884,782.30	958,935,134.55	1,091,470,846.20	9,064,937,841.80	9,441,623,523.84
Loans of L. 828, 959/1943	41,024.89	41,024.89	41,024.89	41,024.80	41,024.89	41,024.89	0.00
Greek State Bonds	155,930,094,034.75	172,648,432,488.20	183,482,156,269.13	199,920,698,154.93	216,612,945,440.33	251,959,525,820.34	256,452,630,795.99
Loans of the Bank of Greece in drachmas	5,080,749,387.65	4,813,341,525.14	4,545,933,662.63	4,278,525,800.12	4,011,117,937.61	3,743,710,075.10	3,476,302,212.60
Bonds (bond loans) of the Bank of Greece in FC	2,278,426,371.85	2,225,802,082.66	2,094,706,734.82	1,971,488,691.59	1,848,270,648.37	1,725,052,605.15	1,601,834,561.93
Equity loans in foreign currency	23,531,138.92	22,606,480.03	21,125,400.75	19,692,814.19	18,491,778.44	17,240,481.85	16,129,645.86
Fiscal Consolidation Loans.	1,193,765,369.02	1,154,649,113.35	1,047,542,186.36	1,047,542,186.36	0.00	0.00	0.00
<b>Total</b>	<b>191,294,914,595.91</b>	<b>208,297,767,970.93</b>	<b>219,591,762,143.05</b>	<b>235,289,003,022.25</b>	<b>258,163,016,196.79</b>	<b>296,030,545,329.70</b>	<b>334,481,646,158.20</b>

The analysis of the data shown in the above table shows that the total debt of Greece is stably increasing over time and has almost doubled within seven years. Specifically: The Public Debt for the fiscal year 2004 was 191,294,914,595.91€ corresponding to 98.6% of GDP, in 2007 it was 235,289,003,022.25€ or 103.12% of GDP, finally reaching, by the end of the fiscal year 2010, the sum of 340,286,201,897.54€ or 147.70% of GDP. Throughout this period, we see that the accounts that mainly affect the total debt of Greece, namely the Greek State Bonds primarily and the Loans and Bonds from foreign countries in Euro and in foreign currency, are constantly increasing. Specifically, as to the Greek State Bonds, they were 155,930,094,034.75 € in 2004, while Loans and Bonds from foreign countries in Euro and in foreign currency were 21,739,716,704.55€ and in 2010 respectively they were 256,452,630,795.99€ and 62,433,458,878.10€. When comparing the Public Debt of Greece to the respective debt of other Eurozone states with fiscal adjustment problems, but also to the average of the 17 of Eurozone and the EU27 we notice the following: In the case of Ireland, the respective percentage for the 2004-2007 period was steadily decreasing and very low (approximately 25%), while it doubled in 2007, reaching 44.2%, and 92.5% in 2010. A similar course to that of Greece was followed by the public debt in Portugal which over the period of study increased from 57.6% in 2004 to 93.3% in 2010. The case of Italy is interesting (this

is the country with the second largest debt rate in the Eurozone); in 2004-2008 it showed stabilizing tendencies (approximately 105%) while in 2009-2010, the percentage of public debt increased, reaching 118.4%. Compared to the EU17 average for 2004-2008, it appeared to stabilize, reaching 69-70%. For the years 2009 and 2010 it marked a proportionate increase, since three of the Eurozone member states (Greece, Portugal and Ireland) needed financial support. Thus the percentage increased to 79.8% for 2009 and to 85.3% for 2010. Finally, as to the enlarged EU27, for the 2004-2008 period the percentage was stable, around 61%, while for 2009 and 2010 the percentages dramatically increased reaching 74.7% and 80.1% respectively, although in smaller percentages than those of the EU17. Diagram 1 presents the public debt of Greece for 2004-2010, while diagram 2 presents the public debt as a percentage of GDP over time.

Diagram 1: The Greek public debt for the 2004-2010 period

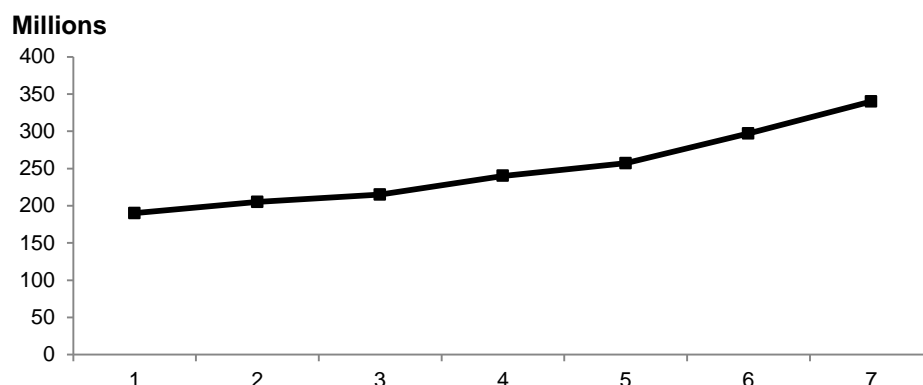
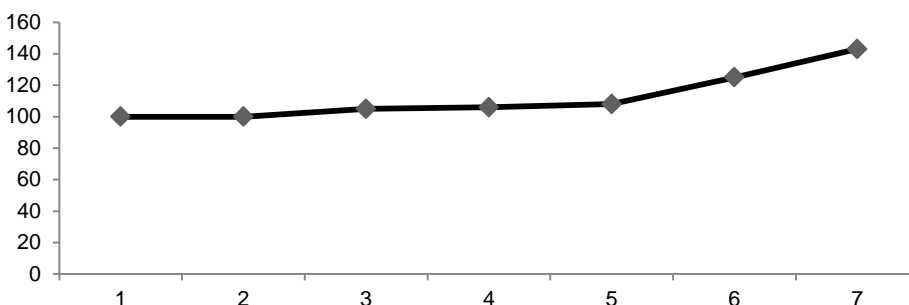


Diagram 2: The Greek public debt as percentage of GDP for the 2004-2010 period.



#### Percentile structure of Public Debt accounts

At this point it is important to present the structure of the the Greek debt in a way that shows the contribution of each account to the aggregate debt, both in percentages and over time. Table 2 presents the accounts that make up the Public Debt as well as the percentage of their participation in the aggregate debt of Greece.

As already mentioned, the accounts that mainly affect the aggregate debt of Greece are two: The Greek State Bonds and the Loans and Bonds from foreign countries in Euro and in foreign currency. In the last seven years Greek State Bonds have been the main part of the Greek Debt, with a percentage exceeding 80% for almost the entire period of study. Moreover, this account increases from 2004 to 2009, with a great decrease of almost 9% in 2010. The other account affecting the composition of the Greek debt is Loans and Bonds from Foreign Countries, which is mainly 11% of the aggregate debt. This account appears to have overall stabilizing tendencies in the 2004-2009 period. However, in 2010 it marks a

sharp increase of 9%. We also notice that these two primary accounts of composition of the Greek debt are inversely proportional and an increase of one means a decrease of the percentage of the other. Other accounts that make up the debt, are small percentages, which are either fixed, or decreasing, depending on the character of each account. Specifically, it is found that the increase of the Public Debt up to 2007 (2007 included), was almost the exclusive result of the increase of the Greek State Bonds, while the increase of the Public Debt in 2008 was mainly the result of the increase of the remaining loans of categories: "Greek State Bonds" and "Loans and Debts in foreign currency (at issuance)".

Table 2: Percentages (%) of Greek Debt Composition

	2004	2005	2006	2007	2008	2009	2010
Loans and Bonds from foreign countries in euro and in foreign currency (FN)	11.36	11.16	11.25	10.46	12.47	9.19	18.67
Loans and Debts in drachmas	1.42	1.24	1.11	1.00	0.88	0.74	0.31
Loans in foreign currency	0.24	0.05	0.05	0.04	0.03	0.03	0.00
Loans and Debts in gold	0.02	0.02	0.02	0.01	0.01	0.01	0.00
Government Treasury Bills	0.96	0.70	0.51	0.41	0.42	3.06	2.82
Loans of L. 828, 959/1943	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Greek State Bonds	81.51	82.89	83.56	84.97	83.91	85.11	76.67
Loans of the Bank of Greece in drachmas	2.66	2.31	2.07	1.82	1.55	1.26	1.04
Loans of the Bank of Greece in FC	1.19	1.07	0.95	0.84	0.72	0.58	0.48
Equity loans in foreign currency	0.01	0.01	0.01	0.01	0.01	0.01	0.00
Fiscal Consolidation	0.62	0.55	0.48	0.45	0.00	0.00	0.00
Loans.	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>Total</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00

In 2009 the increase of the Public Debt was mainly the result of the increase of the remaining loans of categories: "Greek State Bonds" and "Greek Government Treasury Bills", while the increase of 2010 is due to the coverage of the deficit of the Central Government, the inclusion of off-market swaps in the public debt, the undertaking of the obligations of the Greek Payment Authority of Common Agricultural Policy (OPEKEPE) and Greek Agricultural Insurance Organization (ELGA), the payment of a sum to the Financial Stability Fund, the payment of the forfeited guarantees of the State, the payment of debts of previous administrations to hospital suppliers as well as to the Social Securities Fund (IKA), ATE SA and Egnatia SA, the payment of security organisations and local authorities, the implementation of equipping programs, the payments from the tertiary account 234331/7 of the Greek State to the Bank of Greece, which is an off budget account but within the framework of public transaction and finally, the issuance of special Greek Government securities available by borrowing from bank companies aiming at liquidity, under the provisions of L. 3723/2008.

### Correlations between the Data Composing the Public Debt

At this point, and based on the above analysis, it is useful to detect the correlation between the accounts that compose the debt of Greece. For this analysis we used descriptive statistics.

Table 3: Correlations between the Accounts of the Greek Debt.

	Loans and Bonds from foreign countries in euro and in foreign currency (FN)	Loans and Debts in drachmas	Loans in foreign currency	Loans and Debts in gold	Government Treasury Bills	Loans of L. 828, 959/1943	Greek State Bonds	Loans of the Bank of Greece in drachmas	Loans of the Bank of Greece in FC	Equity loans in foreign currency	Fiscal Consolidation Loans.
Loans and Bonds from foreign countries in euro and in foreign currency (FN)	1	-0.979*	-0.516	-0.928*	0.673	a	0.702	-0.741	-0.754	-0.725	-0.639
Loans and Debts in drachmas	-0.979*	1	0.611	0.882*	-0.751	a	-0.802*	0.831*	0.839*	0.818*	0.677
Loans in foreign currency	-0.516	0.611	1	0.218	-0.375	a	-0.714	0.763*	0.709	0.743	0.567
Loans and Debts in gold	-0.928*	0.882*	0.218	1	-0.567	a	-0.470	0.509	0.540	0.499	0.380
Government Treasury Bills	0.673	-0.751	-0.375	-0.567	1	a	0.832*	-0.752	-0.774*	-0.743	-0.703
Loans of L. 828, 959/1943	a	a	a	a	a	a	a	a	a	a	a
Greek State Bonds	0.702	-0.802*	-0.714	-0.470	0.832*	a	1	-0.987*	-0.987*	-0.985*	-0.906*
Loans of the Bank of Greece in drachmas	-0.741	0.831*	0.763*	0.509	-0.752	a	-0.987*	1	0.997*	0.999*	0.898*
Loans of the Bank of Greece in FC	-0.754	0.839*	0.709	0.540	-0.774*	a	-0.987*	0.997*	1	0.998*	0.908*
Equity loans in foreign currency	-0.725	0.818*	0.743	0.499	-0.743	a	-0.985*	0.999*	0.998*	1	0.899*
Fiscal Consolidation Loans.	-0.639	0.677	0.567	0.380	-0.703	a	-0.906	0.898*	0.908*	0.899*	1

Based on the above Correlations table, we see which accounts correlate to others and to what extent. For the amounts marked with \* the correlation is significant at a level of 0.05 (2-tailed). Furthermore for sums with negative sign (-), correlation with that account is inverse.

Thus, the account Loans and Bonds from foreign countries in euro and FC has almost absolute negative correlation to the account Loans and Debts in drachmas and the account Loans in gold. This means that as Loans and Bonds from foreign countries in euro and FC increase, the two other accounts are reduced by almost the same sum. The account Loans and Debts in drachmas are adversely affected by Loans and Bonds from foreign countries in euro and FC and Greek State Bonds, while they have a positive correlation to Loans and Debts in Gold, Loans of the Bank of Greece in drachmas, Loans of the Bank of Greece in FC and Equity Loans in Foreign Currency.

Loans in Foreign Currency appear to be affected and have positive correlation to the Loans of the Bank of Greece in drachmas. Loans and Debts in Gold, have a strong negative correlation to Loans and Bonds

from foreign countries in euro and FC and a positive correlation, but not equally strong, as Loans and Debts in drachmas. Greek Government Treasury Bills are positively correlated to the Greek State Bonds and negatively to the Bonds of the Bank of Greece in Foreign Currency. On the other hand, Greek State Bonds have only one positive correlation to Greek Government Treasury Bills and strongly negative correlation to Loans and Debts in drachmas, Loans of the Bank of Greece in drachmas, Bonds of the Bank of Greece in foreign currency, Equity Loans in Foreign Currency, Fiscal Consolidation Loans. Loans of the Bank of Greece in drachmas have positive correlations to Bonds of the Bank of Greece in Foreign Currency, Equity Loans in Foreign Currency and Fiscal Consolidation Loans, while they have negative correlation to Loans and Debts in drachmas and Greek State Bonds.

Bonds of the Bank of Greece in Foreign Currency, are positively correlated to Loans and Debts in drachmas, Loans of the Bank of Greece in drachmas, Equity Loans in foreign currency and Fiscal Consolidation Loans and negative correlated to Government Treasury Bills. Equity Loans in foreign currency are positively correlated to Loans of the Bank of Greece in drachmas, Bonds of the Bank of Greece in Foreign Currency and Fiscal Consolidation Loans, they are negatively correlated to Loans and Debts in drachmas and Greek State Bonds. Finally Fiscal Consolidation Loans positively correlate with Loans of the Bank of Greece in drachmas, Bonds of the Bank of Greece in Foreign Currency and Equity Loans in Foreign Currency.

## CONCLUSIONS

This paper presents the Public Debt of Greece over time for the 2004-2010 period. In this period of economic crisis, the monitoring of the Debt in Greece is more imperative than ever. This is easy to understand, since Greece is a member of the common European currency and therefore its decisions and actions have an impact on the entire Eurozone. For the present analysis we used official data from the eleven (11) accounts that compose the public debt of Greece. The percentages of changes of these accounts were presented over time as well as their correlations to other accounts. As to the ratio of the Gross Domestic Product to the Public Debt, which is a significant index or parameter for economic growth on the critical period, we notice that the rate of growth of the GDP is smaller to the interest rate of state bonds, and this results in the creation of a primary deficit as to the GDP. Namely we notice that from 2007 and up to 2010, the percentage of increase of the Public Debt in Greece almost doubled every year, while the amount of debt as a percentage on GDP also increased, which during these last four years from 103% reached 147.70% of GDP. The analysis of the Public Debt shows that over the last seven years Greek State Bonds have been the main part of the Greek Debt, with a percentage exceeding 80% throughout the study period, with the exception of the 2010 increase which is due to - apart from the bonds and the coverage of the deficit of the Central Government - the payment of a sum to the Financial Stability Fund, the payment of debts of previous administrations to various suppliers of the State, the implementation of equipping programs and payments that are available by borrowing from bank companies aiming at liquidity. As to the measures required, the European union has already suggested a set of measures such as: the restructuring or elimination of public enterprises and agencies of the State, privatisations, cuts in their operating costs, redefining of the priorities in the investments' sector, cost control, expenditure constraint with improvement of the administration of the system as to healthcare etc.

(European Commission 2011). However, throughout the Eurozone too, during the economic booming of 2005-2007, we do notice an average annual increase of the private debt of member states by approximately 35% of GDP. Unlike the years of economic depression in 2008 -2009, the private debt decelerates and the rate of public debt growth accelerates. This is exactly what happens since the culmination of the crisis in October 2008, with governments being forced to guarantee for problematic banks, undertaking a significant portion of the debt of the weakest financial institutions (Kouretas, Vlamis, 2010). Greece, could not be the exception to this rule. In conclusion, we find that the current economic crisis in Greece was caused by a combination of national and international factors.

Domestically, high state expenditures, structural rigidity, tax evasion, corruption etc., have contributed to the accumulation of debt in Greece over the last decade. Internationally, the adoption of euro and the loose application of the EU rules aiming to the limitation of debt accumulation is also deemed as having contributed in the current crisis in Greece. However, the manner in which the imbalances that are increasingly detected within the Eurozone shall be resolved, may be a significant component of debates for the European integration in the future. (Nelson, et al, 2010)

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# AN EMPIRICAL STUDY OF THE RELATIONSHIP BETWEEN CORPORATE SOCIAL RESPONSIBILITY DISCLOSURE AND ORGANIZATIONAL PERFORMANCE: EVIDENCE FROM LIBYA

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## ABSTRACT

*This paper examines the relationship between corporate social responsibility disclosure (CSRD) and organisational performance in terms of financial performance, employee commitment and corporate reputation in Libyan companies through stakeholder's pressures. The researchers have chosen the Libyan context as one of the world's developing countries and it has undergone many changes over a short period of time in terms of economic, environmental and social changes. The empirical study was used to collect data relating to CSRD and organisational performance in Libyan companies, it was employed to analyse 110 annual reports of 40 firms that were gathered by using content analysis. This paper reveals that level of CSRD in the annual reports has a positive relationship with organisational performance in terms of financial performance and corporate reputation, while there is not significant relationship between level of CSRD and employee commitment. This paper contributes to the accounting literature by providing evidence from Libya that perceived the level of CSRD in annual reports can have an influence on level of both financial performance and corporate performance by stakeholder's pressure.*

**JEL:** C33, C83, M14, M41, L2, L11, K21

**Keywords:** Corporate Social Responsibility (CSR); Corporate Social Responsibility Disclosure (CSRD); Financial Performance; Employee Commitment; Corporate Reputation and Stakeholder Theory.

## INTRODUCTION

Major corporate ethical disasters impacting on the environment, human resources, and the community have heightened the demand for public firms to voluntarily disclose their corporate social responsibility (CSR) activities to stakeholders. A means of comprehension and tracking CSR impacts, through creating good dialogue with stakeholders of a company, effective CSRD is intended to improve stakeholder-related performance. In effect, CSRD allows companies to make internal decision; enabling companies to identify strengths and weaknesses points across the whole CSR reporting that in turn measure the value of long-term relationships and assets. In addition, using effective measuring through CSR reports enables companies to manage external relationships, attracting stakeholders who prefer to deal with socially responsible business and have the power to reward it (Waddock & Bodwell 2004). Indeed, CSRD definitely supports stakeholder dialogue by communicating what firms achieve in the area of stakeholder-related CSR. The business media often show instances where some firms resort to socially irresponsible practices in order to improve their performance at the expense of CSR activities. Although there is a will of political actors in some developing countries experiencing fast economic growth such as Malaysia and the UAE to disclose corporate social responsibility activities in terms of health and safety, investors protection, and pollution, the levels of disclosure in some developing countries remain low compared with some developed countries (Al-Khater & Naser 2003; Rettab et al. 2009). Libya falls within this category, as it is also developing and growing economically. However, the level of CSRD has increased since 2000

in Libya compared to previous years (Pratten & Mashat 2009) due to pressures from stakeholders, which in turn may influence organisational performance of companies in Libya.

The purpose of this paper is to examine the relationship between CSRD and organisational performance in terms of financial performance, employee commitment and corporate reputation. To empirically address the research question above, the researchers suggested the three hypotheses and reviewed the three-year CSR reporting experience of a sample of Libyan companies, relating the level of CSRD disclosure to performance. The researchers used a stakeholder theory to formalize and test a set of hypotheses, and we revealed that the mere level of CSRD have an influence on organisational performance in terms of financial performance and corporate reputation in Libya. The next section shows some details about the literature review and research framework about this topic, section 3 describes the research methods used which includes empirical study through quantitative methods and section 4 presents the findings and discussion. The final section contains a summary and conclusion.

## LITERATURE REVIEW AND RESEARCH FRAMEWORK

Researchers' efforts have been made to understand the impact of CSR activities and disclosure on organisational performance which indicated positive, negative, mixed, or non-significant results (Branco & Rodrigues 2006; Husted & de Jesus Salazar 2006; Marom 2006; Orlitzky et al. 2003; Toms 2002).

### CSRD and Financial Performance

Financial performance considers one of the most important studied indicators of the strategic value of CSR (Orlitzky et al. 2003). Researchers have started the empirical study of CSR and financial performance (FP) over three decades ago in western countries. Many firms have faced the pressure for corporate accountability which it is increasing from their stakeholders (managers, employees, customer, government, shareholders, and so on) (Waddock 2004). This pressure includes some aspects such as legal, social, moral, and financial aspects. Some studies argue that CSR activities might be consistent with wealth maximization motives of the firm and provide appropriate information for corporate decision making (Pava & Krausz 1996). There are two types of empirical studies of the relationship between CSR and financial performance. The first set uses the event study methodology to measure the short-run financial impact when companies appoint in socially responsible or irresponsible acts (e.g. Margolis & Walsh 2003; McWilliams & Siegel 2000; Orlitzky et al. 2003).

Market-based measure of financial performance was employed to achieve these studies such as the firms share price, share price appreciation. Market-Based measure reflects the concept that shareholders are the most important stakeholder group whose satisfaction determines the firms' fate. Mixed results have been produced by studies on the effects of CSR activities on firm value. Some studies have concluded beneficial effects while others found that the effects are negative or no relationship. For example, Margolis and Walsh's found that 4% of the 160 studies examined considered a negative relationship between CSR and financial performance, 55% a positive relationship, 22% was no relationship, and 18% reported a mixed relationship. Furthermore, Orlitzky et al. (2003) achieved another meta- meta-analysis and revealed similar results. While other studies are not similarly stable concerning the relationship between CSR and short-run financial return (McWilliams & Siegel 2000). The examination of the nature of the relationship between measures the long-term financial performance and a measures of CSR is the second set that is used from accounting and financial measures of profitability (e.g. Aguilera et al. 2007; McWilliams & Siegel 2000; Simpson & Kohers 2002; Waddock & Graves 1997).

Accounting returns such as return on equity, or return on investment, return on assets are used to identify managers' discretionary allocations of funds to different projects and policy choices. As consequently, these measures reflect internal decision-making capabilities and managerial performance instead of external market responses to organizational (non-market) actions (Orlitzky et al. 2003). They also gained the same results in these studies that were mixed. Some studies (Aguilera et al. 2007; Simpson & Kohers 2002; Waddock & Graves 1997) found a significant positive relationship between CSR, disclosure and financial performance; McGuire, Sundgren and Schneeweis (1988) revealed that subsequent performance was less closely related to CSR than prior performance. In addition, McWilliams and Siegel (2000) reached that there was no link between a CSR and financial performance if the regression model is properly specified. Finally, Rettab, Brik & Mellahi (2009) in the UAE market as an emerging economy did the latest study of corporate social and financial performance. They found a strong positive relationship between CSR and financial performance. Therefore, this study attempts to contribute in this area and may facilitate more intensive research on CSRD and financial performance links outside of western countries and US markets in the future, especially in Libya as developing country and emerging country. Therefore, the researchers present the following hypothesis:

H1: Higher levels of CSRD provided by firms are positively associated with its higher financial performance in Libya.

#### CSRD And Employee Commitment

Employees consider one of the most important factors in a firm; they affect an organisation. Therefore, "the effective delivery of corporate social and environmental responsibility initiatives is dependent on employee responsiveness" (Collier et al. 2007, p. 22). Carroll (1979) notices that CSR and community contributions and reflects the way in which the firm interacts with the physical environment and its ethical stance towards consumers and other external stakeholders. External CSR on internal and external information sources including the media and their personal experience within the company may be expected to base their employee opinions about these activities.

Employees and managers have a greater stake in the success of the corporation than investor, owners, because their jobs and economic livelihood are at stake. Branco and Rodrigues (2006) discussed that CSRD leads to important results on the creation or deletion of other fundamental intangible resources, and may help build a positive image with employees and managers. Some studies expected that there is a positive relationship between CSR and disclosure with employee commitment (Backhaus et al. 2002; Brammer et al. 2007; Maignan & Ferrell 2004). At the same time, relationship between procedural justice and affective commitment may be expected a positive because employees may be expected to identify with ethical organizations (Brammer & Millington 2005). The existing literature provides compelling empirical support for these arguments; a strong relationship has been found between the ethical climate of organizations and job satisfaction (Koh & Boo 2001) and studies of the relationship between organizational commitment and procedural justice suggest that they are positively and significantly related (Albinger & Freeman 2000; Backhaus et al. 2002; Peterson 2004) illustrated that a firms social responsibility deals with matter to its employee and expect to have a positive impact on employees commitment. In addition, Maignan et al (1999) expected that firms that disclose in CSR activities and disclosure might enjoy enhanced levels of employee commitment for two reasons: they have devoted to ensuring the quality of workplace experience, and they inform their stakeholders about social issues such as the welfare of the community or the protection of the environment.

Rupp et al (2006) noticed that employees' perceptions of their firms CSR activities lead their perceptions of the firm. Thus, it can be seen that firms that engage in CSR activities will appear a positive relationship with their employee commitment because they might earn employees commitment compared with firms that do not engage in CSR activities (Aguilera et al. 2007). Exploring a positive relationship between

CSR and disclosure with financial performance is more likely to lead a positive relationship between CSR and disclosure with employee commitment. Rettab et al. (2009) explored that there is a positive relationship between CSR and employee commitment in the UAE market. On the other hand, Turker (2009) found that there is no link between CSR to government and the commitment level of employee by using social identity theory. Based on the above, the researchers advance the following hypothesis:

H2: Higher levels of CSRD provided by firms are positively associated with its higher employee commitment in Libya.

### CSRD and Corporate Reputation

There is many research which provides evidence to define corporate reputation, as according to Siltaoja (2006, p. 91): “the most important competitive advantage that companies can have [by]... assessments about what the organisation is, how well it meets its commitments and conforms to stakeholders’ expectations, how effectively its overall performance fits with its socio-political environments”. Emerging CSR lead to enhancing corporate reputation whereas non-emerging CSR lead to destroyed corporate reputation for a firm. Some companies may employ CSRD as one of the informational signals upon that stakeholder’s base their assessments of corporate reputation under conditions of incomplete information (Branco & Rodrigues 2006). Also, Branco and Rodrigues (2006) explain that enhancing the effects of CSR in corporate reputation has particularly importance by CSRD. In addition, Hooghiemstra (2000) argues that one of the most important communication instruments that is used by firms to enhance , create, and protect their images or reputations is CSRD. Moreover, it is not easy to create positive reputation without making associated disclosure for firms investing in CSR activities to realise the value of such reputation (Hasseldine et al. 2005; Toms 2002). Furthermore, Toms (2002) explain that disclosure in annual reports, disclosure of environmental policies, and the implementation were found to contribute explicitly in create a positive corporate reputation. Besides to that, Toms (2002) and Hasseldine et al. (2005) results that qualitative nature of environmental disclosure is rather than quantity nature of environmental disclosure, as opposed to mere volume and has a strong effect on the creation, enhancement , and protection of corporate reputation. Thus, the relationship between CSRD and corporate reputation should be clear and positive.

Number of studies revealed that CSR and CSRD have a positive or negative effect on corporate reputation. Peterson (2004) noted that recent corporate experience in the oil and pharmaceuticals industries have emphasized negative consequences for corporate reputation that is more likely to flow from inappropriate behaviour towards the environment or consumers. At the same time, Brammer and Millington (2005) have found positive relationships between corporate reputation and CSR activities and Also, Clarke and Gibson-Sweet (1999) note that the importance of the use of corporate disclosure considers an effective factor on the management of reputation and legitimacy. Finally, Rettab et al. (2009) found that there is appositve relationship between CSR and corporate reputation in the UAE market. Therefore, the researchers advance the following hypothesis:

H<sub>3</sub>: Higher levels of CSRD provided by firms are positively associated with its higher corporate reputation in Libya.

## **RESEACH METHODS**

### Sample And Data Collection

The quantitative method was employed the annual reports of the period of 2007 and 2009 and the questionnaire survey. The population for the current paper included 135 Libyan organisations in different sectors. A final sample of 40 firms was collected (See Table 1). The annual reports of this

study were collected through using the company web pages and/ or by visiting company office to measure level of CSRD and financial performance.

Table 1: Response Rate from (content analysis) and Questionnaire survey (Managers and Employees)

Sector	Manufacturing	Mining	Banking and Insurance	Services	Total
Population (a)	32	8	20	75	135
Final sample (b)	12	1	13	14	40
Sample Rate (b/a) %	37.5%	12.5%	65%	19%	30%
Number of participants	128	32	80	300	540
From managers	32	8	20	75	135
From employees	96	24	60	225	405
Responses received (c)					
From managers	12	1	13	12	38
From employees	35	3	38	34	111
Response Rate (c/a) %					
From managers	37.5%	12.5%	65%	16%	28%
From employees	36.4%	12.5%	63.3%	15.1%	27.4%

Table 1 shows the sample and data collection from the annual reports of 2007 to 2009 about the level of CSR information and the relationship between CSR information and financial performance in Libya. This table also shows the responses rate from managers and employees about the relationship between CSR information and organisational performance in terms of employee commitment and corporate reputation in Libya.

Data on employee commitment and corporate reputation were collected by survey questionnaires. The final number of questionnaires was 149 questionnaires from a total population of 135 organisations of different sectors. As result of most studies have used managers and employees to collect data about employee commitment (Brammer & Millington 2005; Fombrun et al. 2000; Hasseldine et al. 2005; Rettab et al. 2009; Toms 2002)), questionnaires were sent to one manager and three employees of each company by personal meeting (See Table 1). Both employee commitment and corporate reputation were measured by using seven items (employee commitment) and six-main items (corporate reputation) on a 5-point Likert scale, with 1= strongly disagree to 5= strongly agree. The employee commitment items were developed by Yousef (2003), and provide a firm-level evaluation of employee commitment to a firm, while corporate reputation items were adapted from a scale derived from Fombrun et al. (2000) to measure corporate reputation.

### Empirical Model

The purpose of multivariate regression was used to measure, explain and predict the degree of linkage among variables (Hair et al. 2006). Therefore, this paper used the following regression models through SPSS program to examine the relationship between CSRD and organisational performance in terms of financial performance, employee commitment and corporate reputation as being proposed by the following hypotheses.

$$FP = \alpha + \beta_1 \text{ CSRD} + \beta_2 \text{ SIZE} + \beta_3 \text{ AGE} + \beta_4 \text{ INDTY} + \varepsilon \dots \dots \dots (H_1).$$

$$EC = \alpha + \beta_1 \text{ CSRD} + \beta_2 \text{ SIZE} + \beta_3 \text{ AGE} + \beta_4 \text{ INDTY} + \varepsilon \dots \dots \dots (H_2).$$

$$CR = \alpha + \beta_1 \text{ CSRD} + \beta_2 \text{ SIZE} + \beta_3 \text{ AGE} + \beta_4 \text{ INDTY} + \varepsilon \dots \dots \dots (H_3).$$

Where FP refers to financial performance measures (return on equity, return on assets and revenues); EC refers to employee commitment and CR refers to corporate reputation as dependent variables, CSRD represents the independent variables (Employee (EMP), Community involvement (COM), Consumers (CON), Environment (ENV)), and all of the control variables including the Age of the firm (AGE) that was measured by total of assets (Branco & Rodrigues 2008), the Industry type (INDTY) that was measured by a dummy variable that takes the value of "1" if a firm is in a manufacturing and mining sector, and the value of "0" if otherwise (Elsayed & Hoque 2010), and the Size of the firm (SIZE) that

was measured by the number of years since establishment in Libya (Rettab et al. 2009); B is the coefficient of the independent variables.

## RESULTS AND DISCUSSION

### Descriptive Analysis

The data showed in Table 2 point out that respondents the perceived influence of CSRD on corporate reputation (3.782) can be ranked as (1), followed by the perceived influence of CSRD on employee commitment (3.484), whereas the data obtained from the annual reports can be ranked as (1) for return on equity, then (2) for return on asset. This table also presents descriptive statistics for all the variables of interest. The average indexes illustrate higher disclosure on consumer disclosure (mean = 0.382), employee disclosure (mean = 0.358), and community disclosure (mean = 0.255) and less disclosure on environmental information (mean = 0.216).

Table 2: Descriptive statistics for all variables

Variables	Minimum	Maximum	Median	Mean	Std. D	Skewness	Kurtosis
Return On Asset	0.0007	0.3702	0.0207	0.05917	0.0854	2.260	5.085
Return On Equity	0.0007	0.7800	0.1020	0.1409	0.1515	2.295	7.567
Revenue	34007	1303053328	39898228	185047352	318842952	2.377	5.309
Employee Commitment	2.85	4.00	3.4700	3.4840	0.3030	-0.124	-0.838
Corporate Reputation	2.71	4.63	3.8050	3.7820	0.4653	-0.285	-0.544
Environment Disclosure	0	1	0.1400	0.2168	0.2564	1.435	1.354
Consumer Disclosure	0	1	0.2500	0.3825	0.2034	0.804	1.153
Community Disclosure	0	0.80	0.2000	0.2550	0.2218	0.843	0.197
Employee Disclosure	0.11	0.56	0.3300	0.3583	0.1175	-0.477	-0.217
Size	5543094	17287053953	275901301	2191544745	4012904300	2.769	7.935
Age	1	52	18	21.7000	14.676	0.277	-1.112
Type Of Industry	0	1	0	0.3300	0.4740	0.777	-1.473

*This table shows the statistics for all the variables of interest and the perceived influence of CSRD in terms of environmental disclosure, consumer disclosure, community disclosure and employee disclosure on organisational performance in terms of financial performance, employee commitment and corporate reputation.*

### Correlation Analysis

Across the whole dataset shown in Table 3 present a preliminary indication that some independent are associated with organisational performance indexes. The correlations are a significant and positive between some independent variables and the organisational performance indexes. The perceived influence of consumer disclosure and the perceived influence of employee disclosure have higher correlations with corporate reputation index (0.772, p-value < 0.05 and 0.690, p-value < 0.05 respectively), return on equity (0.661, p-value < 0.05 and 0.506, p-value < 0.05 respectively) and employee commitment (0.539, p-value < 0.05 and 0.499, p-value < 0.05 respectively) than the majority of independent variables.

In similar vein, four independent variables (consumer disclosure, community disclosure and employee disclosure) are significantly and positively correlated with both corporate reputation and return on equity indexes. As can be seen from Table 8, most dependent variables have more than one correlation with independent variables. However, only community disclosure has significantly and positively correlated with return on asset index (0.563, p-value < 0.05). Also, there is no correlation between all dependent variables indexes and environmental disclosure except revenues index (0.321, p-value < 0.05). The results pertaining to correlations between dependent variables and independent variables in both Pearson correlation and Spearman's Rho correlation tables are relatively similar.

Table 3: Pearson (above) and Spearman's Rho (below) correlation coefficients between levels of CSR disclosure and organisational performance

Variables	Financial Performance			Employee Commitment	Corporate Reputation	Size	Age	Type of Industry
	Return on Asset Correlation	Return on Equity Correlation	Revenues Correlation	Correlation	Correlation	Correlation	Correlation	Correlation
Environmental Disclosure	0.181	0.282	0.321*	0.050	0.084	-0.199-	0.120	0.519**
Consumer Disclosure	0.365*	0.177	0.207	0.122	0.156	-0.009-	0.235	0.545**
Community Disclosure	0.109	0.661**	0.489**	0.539**	0.772**	0.135	0.429**	-0.059-
Employee Disclosure	0.160	0.455**	0.600**	0.564**	0.809**	0.392*	0.468**	-0.073-
Size	0.563**	0.356*	0.277	0.296	0.420**	0.041	0.160	0.264
Age	0.424**	0.308	0.331*	0.363*	0.460**	0.240	0.284	0.292
Type of Industry	0.089	0.506**	0.273	0.499**	0.690**	0.355*	0.443**	0.190
	0.248	0.515**	0.547**	0.481**	0.613**	0.439**	0.465**	0.209
	-0.137-	0.129	0.220	0.355*	0.292	1	0.548**	-0.310-
	-0.045-	0.278	0.674**	0.343*	0.358*	1	0.601**	-0.279-
	-0.210-	0.149	0.234	0.385*	0.304	0.548**	1	-0.056-
	-0.233-	0.079	0.433**	0.408**	0.323*	0.601**	1	0.042
	0.004	-0.198-	-0.262-	-0.115-	-0.085-	-0.310-	-0.056-	1
	0.176	-0.227-	-0.274-	-0.125-	-0.090	-0.279-	0.042	1

\*\*. Correlation is significant at the 0.01 level (2-tailed). \*. Correlation is significant at the 0.05 level (2-tailed). This table shows the Pearson and Spearman's Rho Correlation coefficients for the association between levels of CSRD in under four categories and organisational performance are reported.

### Multivariate Regression Analysis

Standards tests on skewness and kurtosis test (table 2), as well as Kolmogorov-Smirnov normality test and Shapiro-Wilk normality test (table 4) indicate that most dependent variables are not found normally distributed except for employee commitment and corporate reputation. In this vein, all independent variables and control variables are not to be normally distributed. Therefore, van der Waerden's transformation is employed to transform the dependent and continuous independent variables (independent variables and control variables) to normal scores for the conducting the regression analysis (Haniffa & Cooke 2005). It can be seen that the transformation of the dependent variables is entirely successful, while the continuous independent variables is not entirely successful except for size and age.

Table 4: Tests of Normality

Variables	Untransformed data				Transformed data			
	Kolmogorov-Smirnov <sup>a</sup>		Shapiro-Wilk		Kolmogorov-Smirnov <sup>a</sup>		Shapiro-Wilk	
	Statistic	p-v	Statistic	p-v	Statistic	p-v	Statistic	p-v
Return On Asset	0.263	0.000	0.689	0.000	0.060	0.200*	0.989	0.965
Return On Equity	0.177	0.004	0.786	0.000	0.036	0.200*	0.995	1.000
Revenue	0.302	0.000	0.627	0.000	0.023	0.200*	0.995	1.000
Employee Commitment	0.110	0.200*	0.962	0.223	0.053	0.200*	0.993	0.997
Corporate Reputation	0.090	0.200*	0.982	0.780	0.057	0.200*	0.994	0.999
Environment Disclosure	0.311	0.000	0.778	0.000	0.229	0.000	0.810	0.000
Consumer Disclosure	0.266	0.000	0.846	0.000	0.319	0.000	0.816	0.000
Community Disclosure	0.269	0.000	0.867	0.000	0.221	0.000	0.884	0.001
Employee Disclosure	0.226	0.000	0.892	0.002	0.203	0.000	0.896	0.002
Size	0.293	.000	.591	.000	.023	.200*	.995	1.000
Age	.144	.045	.942	.048	.050	.200*	.989	.967
Type Of Industry	.433	.000	.586	.000	.433	.000	.586	.000

This is a lower bound of the true significance. This table shows the Kolmogorov-Smirnov (K-S Lilliefors) and the Shapiro-Wilk normality tests statistics for the untransformed and the transformed data (van der Waerden's transformation) regarding to the dependent variables and the continuous independent variables.

In addition to tests of normality, the table 5 of correlation matrix for the dependent and continuous independent variables (transformed data) and the table 6 of collinearity statistics and are used to check



for multicollinearity, homoscedasticity and linearity. The correlation matrix shows that the correlations between the continuous independent variables are low, that means; there is no serious multicollinearity. If the coefficients of correlation between continuous independent variables exceed 0.800, that indicates only indicative of serious Collinearity (Gujarati 1995). In addition, the Collinearity statistics illustrate that there is no problem with multicollinearity, because of the highest variance inflation factor (VIF) in the regressions are less than 3. Kennedy (1992) considers that based on the VIF, multicollinearity is a serious problem if continuous independent variables exceeds 10. In this regard, a residuals analysis is applied on the results, the problem of linearity and heteroscedasticity does not exist in the data. (Noruésis 1995, p. 447) defined Residuals as 'what are left over after the model is fit and they are also the difference between the observed value of the dependent variable and the value predicted by the regression line'.

Table 5: Correlation matrix for independent, and the continuous independent variables (Pearson above diagonal, Spearman below) and Collinearity Statistics.

Variables	ENVD	COND	COMD	EMPD	SIZE	AGE	INDUSTRY	ROA	ROE	REV	EC	CR
ENVD	1	.278	.261	.464**	-.009	.235	.545**	0.360*	0.239	0.259	0.122	0.184
COND	.236	1	.521**	.575**	.392*	.468**	-.073	0.143	0.504**	0.593**	0.608**	0.810**
COMD	.256	.476**	1	.522**	.240	.284	.292	0.445**	0.303	0.327*	0.354*	0.437**
EMPD	.428**	.620**	.503**	1	.439**	.465**	.209	0.240	0.554**	0.558**	0.520**	0.712**
SIZE	-.006	.357*	.221	.476**	1	.601**	-.279	-0.038-	0.245	0.636**	0.351*	0.364*
AGE	.233	.468**	.339*	.506**	.568**	1	.042	-0.188-	0.110	0.418**	0.399*	0.361*
INDUSTRY	.546**	-.107	.297	.168	-.242	.055	1	0.152	-0.216-	-0.256-	-0.130-	-0.102-
ROA	0.365*	0.160	0.424**	0.248	-0.045	-0.233	0.176	1	0.649**	0.382*	0.160	0.279
ROE	0.177	0.455**	0.308	0.515**	0.278	0.079	-0.227	0.608**	1	0.632**	0.440**	0.659**
REV	0.207	0.600**	0.331*	0.547**	0.674**	0.433**	-0.274	0.336*	0.638**	1	0.428**	0.597**
EC	0.122	0.564	0.363	0.481	0.343	0.408	-0.125-	0.153	0.425**	0.426**	1	0.682**
CR	0.156	0.809**	0.460**	0.613**	0.358**	0.323**	-0.090-	0.312	0.633**	0.602**	0.694**	1
Tolerance	0.563	0.400	0.596	0.388	0.503	0.528	0.536					
VIF	1.776	2.501	1.677	2.575	1.987	1.893	1.866					

\*\* Correlation is significant at the 0.01 level (2-tailed). \* Correlation is significant at the 0.05 level (2-tailed). This table shows the Correlation matrix and collinearity statistics for each of measures of organisational performance in terms of financial performance (return on asset (ROA), return on equity (ROE) and revenues (REV)), employee commitment and corporate reputation on each of environmental disclosure (ENVD), consumer disclosure (COND), community disclosure (COMD) and employee commitment (EMPD).

In this regard, the Durbin-Watson (DW) is utilized to test the independent of errors (autocorrelation), for a level of significance of 0.05. The result of the Durbin-Watson  $d$  value can be a range from 0 - 4. If  $d$  value of the Durbin-Watson is equal 2, this leads to the independent of error. For accuracy, the Durbin-Watson  $d$  value greater than 3 or less than 1 is definitely reason for concern (Field 2009). The Durbin-Watson  $d$  values in these data are close to 2 and they do not be greater than 3 or less than 1. Therefore, autocorrelation does not form any problem with the data. Multivariate regression models are applied for test the relationship between CSR disclosure in annual reports of the years of 2007-2009 using four sectors and organisational performance in terms of financial performance, employee commitment and corporate reputation in the next table and paragraphs.

Related to the relationship between CSRD and financial performance, multivariate regression model (1) is employed to test the first hypothesis by using van der warden's transformation data regarding to dependent and continuous independent variables. It can be seen from the table 7. Although, there are obviously stability between the results of this table and the majority of findings of the tables of Pearson correlation and Spearman's Rho (untransformed data and transformed data), the regression results reveals few differences with the tables of Pearson correlation and Spearman's Rho (untransformed data and transformed data). These few differences are likely to be related to a size of sample.

Table 7: Results of the regression models for each measure of organisational performance

Variables	Financial Performance						Employee Commitment		Corporate Reputation	
	ROA		ROE		REVs					
	Coefficient Estimate	p-v	Coefficient Estimate	p-v	Coefficient Estimate	p-v	Coefficient Estimate	p-v	Coefficient Estimate	p-v
ENVD	0.447*	0.018	0.246	0.161	0.279	0.113	-0.064	0.716	-0.105-	0.384
COND	-0.146-	0.493	0.154	0.454	0.325*	0.032	0.285	0.196	0.525**	0.001
COMD	0.529**	0.005	0.130	0.442	0.080	0.571	0.120	0.503	0.048	0.683
EMPD	0.136	0.531	0.486*	0.025	0.066	0.707	0.304	0.176	0.500**	0.001
Size	0.066	0.730	-0.004-	0.985	0.487**	0.003	-0.041-	0.833	-0.048-	0.703
Age	-0.499-*	0.011	-0.295-	0.106	-0.131-	0.388	0.146	0.442	-0.074-	0.548
Type of Industry	-0.220-	0.237	-0.422-*	0.023	-0.312-*	0.044	-0.149-	0.430	-0.073	0.552
R <sup>2</sup>	0.465		0.503		0.648		0.442		0.762	
Adjusted R <sup>2</sup>	0.341		0.387		0.566		0.312		0.707	
Durbin-Watson	1.964		2.158		1.441		2.516		2.346	
F-statistic and p-value	3.732; p = 0.005		4.335; p = 0.002		7.886; p = 0.000		3.401; p = 0.009		13.759; p = 0.000	
White heterosced test:										
p-value	0.470		0.849		0.784		0.570		0.013	
Sum of squares	33.672		31.881		31.994		33.315		33.331	

\*\* Significant at the 0.01 level (2-tailed). \* Significant at the 0.05 level (2-tailed). This table shows the results from a linear regression of each of measures of organisational performance in terms of financial performance (return on asset (ROA), return on equity (ROE) and revenues (REVs)), employee commitment and corporate reputation on each of environmental disclosure (ENVD), consumer disclosure (COND), community disclosure (COMD) and employee commitment (EMPD). The beta co-efficient and its p-value are presented.

Table 7 shows the results for return on asset, return on equity and revenues to measure financial performance from estimating equation (1) using normal scores. The overall regression model (1) is significant at 1% level ( $F = 3.732; 4.335$  and  $7.886$  respectively). The adjusted  $R^2$  for return on Asst is 0.341, for return on equity is 0.387 and for revenues is 0.566. The values of adjusted  $R^2$  mean that return on asset, return on equity and revenues indexes included in this regression model explain approximately 34%, 39% and 57% from the variations that happen in the CSR scores.

The regression results find a positive, negative relationship and non relationship at the 1% and 5% significance level between dependent and continuous independent variables. Although the level of environmental disclosure is low in the sample, the results regression model (1) indicates that a significant positive relationship between environmental disclosure and return on asset (0.447, p-value < 0.05). The relationship between community disclosure and return on asset (0.529, p-value < 0.01) is also a positive and significant. Furthermore, the regression results model indicated a significantly positive relationship between employee disclosure (0.486, p-value < 0.05) and return on equity. Finally, the results of the regression model reveal that consumer disclosure has a significant and positive impact on revenues (0.325, p-value < 0.05 and). In summary, the results of the regression model (1) does emerge the supported the research hypothesis (1). The results reveal that there are a significant and positive relationship between level of CSRD and financial performance at the 1% and 5% significance level.

The explanatory power of the regression varies from approximately 34% for return on asset to approximately 57% for revenues. The results are consistent with a number of studies. The results of Shauki (2011) found that the relationship between CSR contents, format, public confidence, incentives, and effect on financial performance through investment decisions is directly and positively related. In addition, investment decisions via CSR contents, formats, and changes in public confidence are affected by incentives. Kang et al. (2010) examines the extent of different impacts of positive and negative CSRD on financial performance of some services companies, it based on positivity and negativity effects of previous results of some studies. They revealed that mixed results enable companies' to make appropriate strategic decision for CSR activities by providing more precise information regarding the effects of each type of CSR activities on financial

performance. Inoue and Lee results (2010) revealed that each type of CSRD had a differential impact on both short-term and future profitability that varied across different industries. They indicated that providing information about types of CSR activities to stakeholders such as managers would improve their companies' financial performance. Montabon et al. (2007) indicate that environmental management practices are associated with company performance.

However, a wide range of studies have investigated the relationship between CSRD and financial outcomes. Gray et al. (2001) explored the relationship between CSRD and the financial performance of the UK's largest companies, and found no convincing relationship between share returns and disclosure. In addition, Cheung and Mak (2010) reveal that high level of CSRD can improve a firm's credibility but it can also incur extra cost and reduce firm's profit. Regarding the relationship between CSRD and employee commitment, multivariate regression model (2) is used to test the second hypothesis by using van der warden's transformation data regarding to dependent and continuous independent variables. Table 7 presents the regression results using normal scores for investigating the association between CSR disclosure and employee commitment. The overall regression model (2) is significant at 1% level ( $F = 3.401$ ). The adjusted  $R^2$  is about 31%. The value of adjusted  $R^2$  indicates that almost 31% of the variation in the employee commitment scores between the firms can be explicated by categories of CSR scores included in the regression model. The regression results indicate that the non-significant relationship at the 1% and 5% significance level, as predicted, between CSR disclosure and employee commitment.

One conclusion does emerge the rejected second research hypothesis in the results of the regression model (2) that level of CSRD does not affect employee commitment, in spite of the findings that are revealed in the tables of Pearson correlation and Spearman's Rho (untransformed data and transformed data). Although the overall regression model (2) is significant at 1% level, none of the other main impacts are significant since the F-statistic is small. This result may refer to the size of sample. However, some prior studies have identified how CSR and CSRD can affect employees in terms of the commitment (Branco & Rodrigues 2009; Hsu 2006). These studies supported the notion that CSR and CSRD can increase its attractiveness as an employer.

Related to the relationship between CSRD and corporate reputation, multivariate regression model (3) is utilized to test the third hypothesis by using van der warden's transformation data regarding to dependent and continuous independent variables. The table 7 shows the regression results using normal scores for the CSRD and corporate reputation based on 'extent' of disclosure and reputation (scales). The overall regression model (1) is significant at 5% level ( $F = 13.759$ ). The adjusted  $R^2$  for the regression model (3) is 71.7%. As mentioned above, the value of the adjusted  $R^2$  of the variation in the corporate reputation scores between the firms can be interpreted by categories of CSR scores included in the regression model, in other word the dependent variables (corporate reputation index) cannot explain 28.3% ( $100\% - 71.7\%$ ) from the variations that happen in independent variables (level of CSR disclosure). The regression model indicates a significant and positive relationship, as predicted, between consumer disclosure and corporate reputation (0.525,  $p\text{-value} < 1\%$ ). In addition, the results of the regression reveals a significant and a positive relationship between employee disclosure and corporate reputation (0.500,  $p\text{-value} < 1\%$ ). However, the non-significant relationship between environmental disclosure and community disclosure with corporate reputation is revealed.

Eventually, the results of the regression model (3) support the third research hypothesis. The results reveal that there are a significant and positive relationship between level of CSRD and corporate reputation at the 1% significance level. On the other hand, the non-significant relationship between both the levels of environmental disclosure and community disclosure with corporate reputation measures in the sample. Although some evidences in the literature review to date appear a mixed relationship between information disclosure and a company reputation using different methods, the results of this research

hypothesis in this paper are consistent with the concept of stakeholder theory, which predicts a positive relation between high level of CSRD and a company reputation. The positive relationship appears due to the following reason. CSRD is particularly important in enhancing the impacts of CSR on a company reputation (Branco & Rodrigues 2006). CSRD is used to protect, enhance or create a competitive advantage and a company image or reputation, because CSRD is a communication instrument (Hooghiemstra 2000). In this regard, companies probably use CSRD to assess their reputation under conditions of incomplete information through their stakeholders group, because CSRD is considered as one of the informational signals (Teece et al. 1997). Besides the previous reason, “creating a positive image may imply that people are to a great extent prepared to do business with the firm and buy its products” (Branco & Rodrigues 2006, p. 125). Toms (2002) reveals that companies that implement monitor and disclose environmental activities in their annual reports could create and contribute good environmental reputation.

## SUMMARY AND CONCLUSION

This paper analyses the relationship between CSRD and organisational performance in terms of financial performance, employee commitment and corporate reputation by a sample of the Libyan companies in four sectors (manufacturing sector, banks and insurances sector, services sector and mining sector), using a theoretical framework which combines stakeholder theory. The results in this paper indicate that companies exhibit greater concern to improve financial performance and corporate reputation via an increase of CSR information in annual reports. In this regard, to improve financial performance in these sectors, there is greater concern for environmental disclosure, consumer disclosure, community involvement disclosure and employee disclosure, whereas there is greater concern for consumer disclosure and employee disclosure to improve corporate reputation. On the other hand, there is no concern for each categories of CSRD to improve employee commitment. Hence, the results of this paper provide a good support for the use of a combination of stakeholder theory with resource-based perspectives to explicate the impact of CSRD on some organisational performance by Libyan companies.

This paper contributes at least in two ways to research: first, it extends previous research that links level of CSRD with organisational performance using a combination of institutional and resource-based perspectives. Second, it reveals the nature of the relationship between level of CSRD and organisational performance in spite of a lack of CSR data in annual reports of developing countries comparing with developed countries. However, this paper has a number of limitations: first, this paper focuses on only CSRD in annual reports, although these companies use other mass communication mechanisms. Finally, it is probably content analysis issues related to the level of subjectivity that are entailed in the coding process. Therefore, future research should manage the limitations of this study.

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# UNITED STATES AND INTERNATIONAL STUDENTS: A COMPARATIVE LEARNING OUTCOME STUDY

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## ABSTRACT

*Globalization and student career preparation are major priorities for business schools, and are critical for hiring criteria by businesses. This study examines and determines differences between two diverse student groups – United States and international – as to their applied projects' learning outcomes. The sample is from a university with a diverse student population that also encourages applied course projects and other "real world" learning experiences. The results found significant differences between the two groups. From the students' self-report and the instructor's results, international students had higher learning outcomes than U.S. students.*

## INTRODUCTION

With preparing students for successful careers, specific standards must be met, e.g., assurances of learning (AACSB International Accreditation Coordinating Committee, 2007). Applied teaching-learning strategies have been used to achieve such standards and learning outcomes (Frontezak and Kelly, 2000). Along with student preparation, globalization is another critical criterion for business hiring. Cultural competency of college students is an important factor for a success in global marketplace (Zhao, Kuh, Carini, 2005). As universities provide diversity opportunities for student learning, e.g., recruiting and admitting international students, there is a pedagogical need to determine the impact on the diverse student populations learning outcomes (Geringer, Stratemeyer and Canton, 2009; Grayson, 2005).

The purpose of this study is to examine the differences between United States and international students' experiences and their performance in courses that include applied learning projects. Therefore, are there differences between U.S. and international students' learning outcomes? This study includes a literature review, the methodology and data analysis results and discussion of the findings.

## LITERATURE REVIEW

Applied project strategies supplement explicit classroom learning objectives by an experiential service project and a reflection assignment for students to bridge theory and application (Dudderar and Stover, 2003). This integration of education, experiment and service not only enhances students' learning, but also provides each student with a sense of achievement, satisfaction and effectiveness as a community member, in addition to fulfilling degree requirements (Easterling and Rudell, 1997; Holland, 2001; Titus and Petroschius, 1993). The continuity of classroom learning to the real world opens up a broader perspective to the students with insights, awareness, involvement and positive change in attitude, behavior, self-esteem and personal growth, which all constitute solid foundation for future career success (Easterling and Rudell, 1997).

High schools and colleges have adopted applied projects to their curricula for development of students' knowledge, skill and personality (Butin, 2003; Dudderar and Stover, 2003; Mastrangelo and Tischio, 2005; Steinke and Fitch, 2007; Sternberger, Ford and Hale, 2005; Zlotkowski, 1996). Business programs have also included live project learning pedagogy to their curricula (Geringer, Stratemeyer and Canton, 2009; Klink and Athaide, 2004) for development of the competency of business school graduates,

especially for skills such as decision making, problem solving, team work and written and oral communication (Geringer, Stratemeyer and Canton 2009; Lamb, Shipp and Moncrief 1995).

Geringer, Stratemeyer and Canton (2009) expand on Klink and Athaide (2004) recommendation by requiring, “the students to look beyond marketing related problems” (2009, p. 4) and allowing for individual work as well as teamwork in a service project. The learning objectives of the service-learning project included academics, skills, attitudes, career development and civic responsibilities. Geringer et al. state that assessment of the learning outcomes of the service learning project indicated that, “all objectives or student learning outcomes were achieved to some extent” (2009, p. 6). Awareness, civic responsibilities and commitment to volunteering of students were impacted the most and career development was impacted to some degree. Assessment results showed enhancement of students’ knowledge and understanding of the principles of marketing and leadership and communication skills. However, Geringer et al. (2009) point to relatively large standard deviation of the enhanced learning item on the questionnaire indicating variation in the effectiveness of the service-learning method of teaching for different students. The authors recommend further research on, “how the diverse student populations perform in service learning assignment” (Geringer et al. 2009, p. 9).

Farazmand, Green and Miller (2010) measure the learning outcomes of four marketing courses (Marketing Communications, Global Marketing, Marketing Research, Business Marketing Management) in two different semesters. The courses were taught with a real live project in 2005 and without a real live project in the prior semester. The authors indicate that the students’ average course grades were higher for the semester with the live project. In another study, Farazmand and Green (2012) measure and compare the impact of applied project teaching pedagogy between male and female students. The authors identify differences in teamwork and learning by gender. Also, Green and Farazmand (2012) examine the learning outcomes of courses with live-case study projects for students who have had a prior internship experience and those who have not. They find that prior internship experience does improve applied project learning outcomes.

Although, the positive impacts of applied project learning outcomes have been measured for the American students, but the impacts of such pedagogy on learning of the international students have not been examined. Considering significant presence of international students on college campuses, examining the learning experiences of international students in colleges will contribute to success of their recruitment strategies (Grayson, 2005). Grayson (2005) examines the learning differences of 477 international and 781 Canadian freshman students with pre-entry characteristics, formal institutional experience, informal experience as independent variables and GPA measuring the learning outcome as the dependent variable. Grayson (2005) finds no significant differences in the GPA and program success of Canadian and international students. However, he mentions the importance of examining the impact of different policies, teaching strategies and out-of-classroom student activities on international students’ skills, retention and specific educational outcomes.

Green and Farazmand (2010) examine the differences in United States and international students’ performances in courses with live project. While their study shows the positive effects of applied project on all students’ learning outcomes, their results however indicated significantly higher learning outcomes for international students relative to the U.S. students. This study extends Green and Farazmand’s (2010) work to compare International and United States students’ learning outcomes in applied learning courses and determine factors that influence students’ success in applied project courses.

## **METHODOLOGY AND DATA ANALYSIS RESULTS**

The applied projects were conducted during two academic years, or four semesters in five upper-level Marketing courses. These courses are Consumer Behavior, Marketing Communications, Global

Marketing, Marketing Research and Business Marketing Management in the College of Business and Management. Each course was structured the same with the exception of the type of marketing project. Class sessions were on Tuesdays and Thursdays for 75 minutes. Depending on the semester, examinations were 30% of the course grade, course project ranged from 30% to 50%, and other assignments 20% to 40%. The courses allocated time of approximately 60% classroom meetings and 40% field research and project development.

This study includes 143 students who participated in the applied projects during the four semesters. The sample includes 89 U.S. students and 54 international students. There were 80 males and 63 females. The vast majority was College of Business and Management students (95.1%), and only six students were from the College of International Communications (4.2%) and one for the College of Liberal Studies (0.7%). While there were no freshmen who participated, there were 12 sophomores (8.4%), 80 juniors (55.7%) and 51 seniors (35.7%). More than two-thirds of the students lived off-campus (67.8%) and the remaining students lived on-campus (32.2%). Most students (58.0%) had not taken a required internship course. About one-half of the students (53.8%) did not belong or were associated with a University organization, e.g., student government, fraternity/sorority, athletic team. About four out of ten students did not have a paying Summer job (42.6%) but most of those who did worked 30 or more hours (28.7%). During the semester of the course, most students did not work (73.4%) but most of those who did worked less than 20 hours (18.9%).

Students were given three surveys during each semester. First was a pre-project survey (pre-test) at the beginning of the semester. The students provided self-reported demographic information (e.g., gender, citizenship), campus experiences (e.g., student activities), educational experiences (e.g., credits earned, internship completion), and their perception of examinations and applied projects with six 5-point Likert-type scale items. Second was a mid-project survey (mid-term test). This survey was completed after the textbook assignments and before beginning the project in which the six items (5-point Likert scale) was asked again. Third was a post-project survey (post-test) at the end of the semester. The six items were asked but the verb tense was changed from future tense to past tense. See Table 1, Panel A for the six post-test items. As shown in the table, these items were researchers' developed and measures students' applied project perceptions and experiences as (1) knowledge, (2) skills, (3) personal development, or (4) both knowledge and skills. Additional data were included as to the teams' ranking of each member with no two students in the team having the same ranking and was used to compute the student's applied project score. Furthermore, other data provided for the study were from the instructor or the University, e.g., examination and applied project scores, cumulative grade point average.

The data were analyzed and the results are reported by which a comparison is made between United States students ( $n = 89$ ) and the international students ( $n = 54$ ) using  $t$ -Tests. Learning outcomes (dependent variable) are determined by two measures – the students and the instructor. The post-project survey (post-test) is used to determine the students' learning outcomes. Students completed a six-item questionnaire that was measured by a 5-point scale (1 = strongly agree to 5 = strongly disagree). All mean scores were lower (more agreeable) for the international students than the U.S. students, as well as for the total mean score (unweighted) for the six items. Four of the six items were significantly different. Knowledge and two skills items were the least significant ( $p < 0.05$ ), and personal development item was the most significant ( $p < 0.001$ ). The mean score for the six items was significant ( $p < 0.01$ ). Neither of the knowledge and skills items was significant. See Table 1, Panel A. To further examine the comparison between the two groups, an analysis of the project scores (1 = A to F = 5) was completed. The finding shows no significant difference. However, international students performed slightly better (higher grade) than the U.S. students. See Table 1, Panel B.

**Table 1**  
**Project Score Comparisons: U.S. and International Students**

<b>Panel A: Student-Reported (Post-test)</b>				
Items	United States Students Mean	International Students Mean	Standard Deviation	Mean Difference
Learned more about Marketing in this course than a Marketing course without a service (applied) learning project. ( <i>Knowledge</i> )	1.82	1.54	0.605	0.28***
Developed better or new skills in this course than a Marketing course without a service (applied) learning project. ( <i>Skills</i> )	1.87	1.59	0.659	0.28***
Look forward to doing another service (applied) learning course project in the future. ( <i>Personal Development</i> )	2.42	1.59	0.813	0.83*
Look forward to working in a team in the future. ( <i>Skills</i> )	2.45	2.00	1.046	0.45***
Did better in this course that had <u>both</u> examinations and a service (applied) learning course project than without such as project. ( <i>Knowledge and Skills</i> )	2.17	1.89	0.816	0.28
A service (applied) learning project has benefited me more in meeting my career goals than a course without such a project. ( <i>Knowledge and Skills</i> )	1.93	1.74	0.701	0.19
Mean Score for the 6 student-reported items	2.11	1.74	0.528	0.37**

<b>Panel B: Instructor-Reported</b>				
Item	United States Students Mean	International Students Mean	Standard Deviation	Mean Difference
Project grade	2.21	1.94	1.089	0.27

Note: \*  $p < 0.001$ , \*\*  $p < 0.01$  and \*\*\*  $p < 0.05$  indicate significance levels.

## DISCUSSION OF THE FINDINGS

The research setting provided an opportunity to examine the differences as to “how the diverse student populations perform in service-learning assignments” (Geringer, Stratemeyer and Canton, 2009, p. 9), e.g., local (United States) and international students’ learning outcomes. The results have several implications to learning differences between the two groups. First, there are clearly better international students’ learning outcomes. The self-reported mean scores were all lower (better learning) by the international students as applicable to knowledge, skills, and knowledge and skills measures (see Table 1, Panel A). Furthermore, the instructor-evaluated project mean score was lower (better learning) for international students (see Table 1, Panel B). Generally, members were not assigned to teams, and teams were diverse. As a result, these members learn to perform in a diverse setting. Moreover, based on the scores learning might have improved because of this diversity, e.g., international students’ commitment to learning and U.S. students becoming competitive by learning.

Globalization and student career preparation are major priorities for business schools, and are critical for hiring criteria by businesses. This study has examined and determined differences between two diverse student groups – United States and international – as to their applied projects’ learning outcomes. The sample was from a university with a diverse student population that also encourages applied course projects and other “real world” learning experiences. The results found significant differences between the two groups (t-Test analysis). From the students’ self-report and the instructor’s results, international students had higher learning outcomes than U.S. students. However, having diverse teams (U.S. and international students) may have improved both groups’ learning.

This study has certain limitations. It includes a sample from one academic unit at one university, and the results are not applicable or generalizable for other academic units and universities. Furthermore, the participants were undergraduate students, and different results might be found for graduate student learning. An international student was defined as a non-U.S. citizen, and no consideration, or analysis of specific comparisons between and for different global regions, e.g., Latin America, Europe, Middle East, Africa, Asia. However, these limitations offer future research opportunities. For example, “how the

diverse student populations perform in service-learning assignments” (Geringer, Stratemeyer and Canton, 2009, p. 9) in non-business academic units? Are there differences in graduate courses? Are there differences between global regions? This study is the beginning, not a conclusion to better understand globalization and student career preparation, and student diversity and applied projects learning outcomes.

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# THE PRODUCTIVITY PARADOX: A PHILOSOPHICAL ANALYSIS AND ITS IMPACT IN MANAGEMENT

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## ABSTRACT

*The Productivity Paradox whereby productivity and profits are not directly related has befuddled the field of management and its disciplines of management science and operations management for a while now. It has seriously affected the methodology and framework of the measurement of productivity, so much so, that it threatens the philosophical approaches to the subject material and causes a rift between various practitioners of management science and operations management. Son in a 1990 and subsequent 1994 paper, is probably the first to propose an alternate performance measure which correctly relates the various factors involved in productivity and consequently remedies the productivity paradox. This paper will argue in favor of such a proposal and demonstrate the various philosophical implications.*

# AN INVESTIGATION OF PERFORMANCE OF EMERGING MARKET DIVERSIFIED EQUITY AND BOND FUNDS

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## ABSTRACT

*This paper examines the performance of diversified emerging market funds and emerging market bond funds during the period of January 2000 and November 2011. The emerging market funds provide U.S. investors an alternative to expose their portfolios. Emerging markets differs from developed markets on a wide range of market and economic characteristics, including size, liquidity, and regulation. The results show that diversified emerging market funds generate some significant alphas for their investors during the study period. Emerging market bond funds, on the other hand, do not provide any significant positive alphas; mostly alphas are negative. An analysis of sub-period performance suggests that these funds do not consistently provide excess returns, showing great variations from one period to another.*

**JEL:** G11, G15, G23

**KEYWORDS:** Emerging Markets, Mutual Funds, Diversified Funds, Bond Funds



# TESTS OF EFFICIENCY IN FOREIGN EXCHANGE MARKETS

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## ABSTRACT

*The paper uses an efficiency specification model of the spot and forward foreign exchange markets and tests the random walk, the general efficiency, and the unbiasedness hypotheses ( the forward rate is usually viewed as an unbiased predictor of the future spot rate) by utilizing a regression estimation and many different specification and diagnostic test for the series and the error term (residuals). The random walk hypotheses cannot be rejected. The unbiased forward rate hypotheses has been failed to be rejected in Germany, Canada, Belgium, and Netherlands, but even though, more research is needed in this area to be able to have better statistical inferences.*

# ASSESSING THE RELATIVE EFFICIENCY OF JORDANIAN PUBLIC HOSPITALS USING DATA ENVELOPMENT ANALYSIS AND PABON LASSO DIAGRAM

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## ABSTRACT

This study aims at investigating and measuring the relative efficiency of public hospitals performance in Jordan, during the period (2006-2008), using DEA and Pabon-Lasso Diagram. The results indicate that the average efficiency of those hospitals is varied and ranges between (73%) to (100%). The average of the relative efficiency of the sample hospitals over the study period is 94%. Of 15 hospitals, the number of efficient hospitals increased from 7 in 2006 to 9 in 2007, but decreased to 8 in 2008. The results are compared with old efficiency scores of the same hospitals reported in the literature. This comparison leads to signify that the efficiency of public sector hospitals in Jordan is varied over time, due to decreasing public expenditures on health care per capita. However, the results concerning ratio analysis in explaining efficiency are inconsistent; implying that these institutions are either having poor management or they treat long stays diseases.

JEL: C61, C67, D02, H11, H51, I12

**KEYWORDS:** Hospitals, Efficiency, DEA, Pabon Lasso, Jordan.

## INTRODUCTION

The concept of performance brings together the concepts of quality, efficiency and effectiveness. Hospitals, amongst other organizations, need to know how well they are performing and to have effective means of assessing and improving the quality of care they are providing. This requires measures that are meaningful, interpretable, and of demonstrable value in helping to improve performance (Thomson et al., 1997). Estimating efficiency in the medical field is more difficult than in other fields since the output (health gain, cure or marginal health improvement) is difficult to measure, due to the non-parametric measurable characteristics of hospitals' products. Performance indicators for hospitals are important for internal management to evaluate and improve various hospital functions and for external stakeholders like investors, insurers, patients and public.

This study provides evidence on the performance efficiency of fifteen public hospitals in Jordan during the period (2006-2008), using a multi-criteria non-parametric analysis technique known as Data Envelopment Analysis (DEA), as well as plotting the results on the Pabon Lasso graph to interpret efficiency. It aims at identifying the relatively efficient hospitals and the relatively inefficient ones, based on DEA. In addition, the results will be compared with Al-Shammari's (1999) results of the same fifteen public hospitals 20 years ago (1991-1993). The Pabon Lasso model has also proved to be one of the most useful for comparing the performance of different hospitals. The results of this study are expected to be beneficial to policy makers and the relevant hospital management to develop an assessment system to

measure performance of their hospitals. The remainder of the study is presented as follows: Part II reviews the theoretical background of the study, including: performance measurement, hospital efficiency, ratios, and DEA. Part III reports the Jordanian health sector as the institutional background of the study. While part IV is devoted to the data, methodology, empirical results and analysis of the findings. Finally, part V concludes the study and provides recommendations.

## THEORETICAL FRAMEWORK

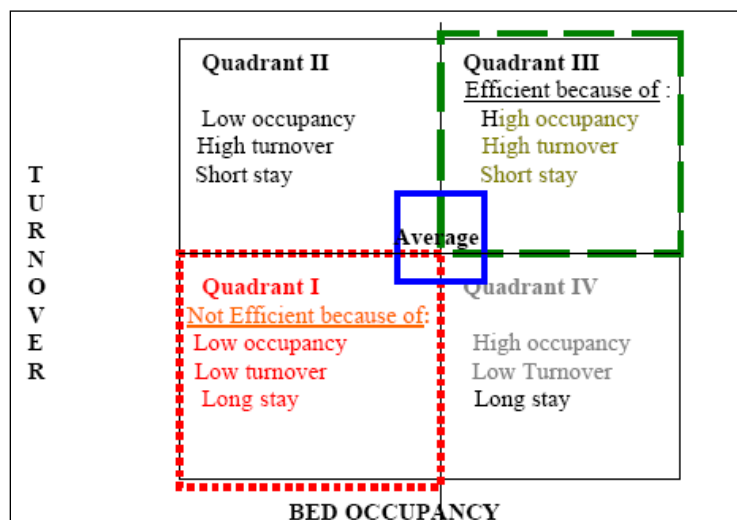
There are different models of hospital performance assessment. These are (WHO, 2003) (1) the Balanced ScoreCard (BSC), which integrates four performance dimensions: financial dimension, customer dimension, internal business process and learning and growth. This model is adopted by Canadian hospitals (Chan and Ho, 2000). Ba-Abaad (2009) provides a review of literatures employed this model. (2) The Danish Model which focuses on (a) a clinical perspective, such as admission, assessment, investigation, evaluation, discharge, follow-up; (b) the patient's perspective comprising information, communication, coordination, continuity, patients' rights, patient safety; and (c) an organizational perspective, including public information, leadership, human resources, research, education and risk management; and (3) Quality Indicator Project (Maryland Hospital Quality Indicator Project (MHA QI Project®), which is a clinical, outcomes-based research project that allows health care industry participants to understand and improve their performance at their facility. It is a complex model as it incorporates hundreds of measures making it the largest performance quality analysis program available. There is no consensus about the appropriate performance measurement approach in the health services (Veillard et al., 2003). The most common models are based on ratio analysis and Pabon-Lasso diagram, accounting methods, and frontier approaches (Somanathan, 2004). These are explained in the followings.

### 1. Ratio Analysis And Pabon Lasso Diagram

Ratio measurements include the number of outpatient visits per doctor or nurse; or in the case of inpatient care, average length of stay, bed occupancy and turnover rates. There are three main hospital indicators to assess performance (Sherman, 1984). These are (1) Bed Occupancy Rate (BOR), which measures the percentage of beds occupied by the patients in the year, reflecting the efficiency in the use of hospital resources. (2) Bed Turnover Rate (BTR), which measures the average number of inpatients per bed in the year, as an indicator of the efficiency of hospital resource use. (3) Average Length of Stay (ALOS), which measures the average duration of inpatient hospital admissions (mean number of days from admission to discharge). Pabon Lasso (1986) developed a method of graphical analysis that allows an easier combination of these three hospital efficiency indicators for meaningful comment on the efficiency with which hospitals are operating. Pabon Lasso graph is a technique that interprets hospital efficiency using such indicators, which is a common practice among hospital managers around the world. Pabon-Lasso diagram, see figure 1, utilizes such ratios of hospitals for comparison (Bahadori et al., 2011), to plot the hospitals in the four quadrants of the figure.

Quadrant I, surrounded by dotted lines, is characterized by low bed occupancy rate (BOR) and low bed turnover (BTO) and therefore under-utilization. This may be related to a higher number of beds than needed and/or a low demand for hospitalization. Low (BTO) and low (BOR) indicate a surplus of hospital beds relative to the existing demand. Quadrant II is characterized by a higher than average (BTO) and a lower than average (BOR). This may be related to a higher number of beds than needed and/or unnecessary hospitalizations, and/or a high number of normal deliveries.

Figure 1: Pabon-Lasso Diagram



This figure shows the four quadrants Pabon Lasso Diagram. These quadrants are formed by the intersection of the average bed occupancy rate (BOR) and the average bed turnover rate (BTO) for the same category of hospitals. Source: Pabon Lasso (1986).

High BTO and low BOR characterize the unnecessary hospitalizations, an oversupply of beds, or using beds for simply observing patients. Quadrant III, surrounded by broken lines, is characterized by an efficient utilization of resources because the occupancy and turnover are higher than the average. High BTO and high BOR characterize hospitals that have reached an appropriate level of efficiency, with relatively few vacant beds at any time. Quadrant IV is characterized by a higher than average bed occupancy and a lower than average turnover. A high proportion of severe patients and or a high proportion of long term cases, and or unnecessary long stay may cause this situation. The area near the centre is where average hospitals are located. Hospitals have low BTO and high BOR are serving patients with serious, chronic illnesses or have an unnecessarily long average length of stay (Pabon Lasso, 1986).

Plotting the hospitals according to occupancy and turnover makes sense only if the hospitals have similar characteristics. Public hospitals are likely to accept more complicated cases than private hospitals and therefore they should be considered separately. Once the hospitals with the same characteristics are plotted on the Pabon Lasso graph, it is possible to group them in the four quadrants and to rank them according to average, lower or higher than average utilization. However, efficient utilization should be interpreted with caution. Variation within the same category of hospitals distorts the average. In addition, efficient utilization does not equate to performance in terms of standard and quality of care (Govender et al., 2004).

### Accounting Methods

Accounting methods provide unit cost estimates of, for example, admissions, bed-days, surgical procedures and outpatient visits. The main advantage of this method is that the average service cost estimates are often used in the financial analysis documents such as National Health Accounts (Barnum and Kutzin, 1993). Statistical methods use ordinary least square (OLS) regression analysis that can handle multiple inputs and outputs that hospital efficiency analysis requires. However, these variables are not directly useful in identifying inefficiencies within a hospital (Sherman, 1984).

### DEA Model

Frontier approaches include Stochastic Frontier Analysis (SFA) and Data Envelopment Analysis (DEA). The choice of measurement method depends largely on the audience, the use of the estimates and the data available (Rianna, 2004). This study will use DEA. DEA is an efficiency measurement procedure developed by Charnes, Cooper and Rhodes (1978) to evaluate the efficiency of public sector non-profit organizations. It is a linear programming based model which evaluates the relative efficiency of decision making units (DMUs), with multiple inputs and outputs. DMUs refer to the collection of firms, departments, divisions or administrative units with the same goals and objectives, and which have common inputs and outputs. DEA identifies a subset of efficient "best-practice" DMUs and for remaining DMUs, the magnitude of their non-efficiency is measured by comparing to a frontier constructed from the efficient DMUs. In short, DEA provides management with information regarding the relatively best practice hospitals in the observation set and locates the relatively inefficient hospitals by comparison with the best practice ones. In addition, it indicates the magnitude of these inefficiencies.

The DEA approach constructs a hypothetical composite unit which is the best-practice unit made up of a subset of units that should be emulated by a given inefficient unit in order to improve the efficiency of its operation. That is, the performance of each DMU is measured relative to the performance of all other DMUs. The unit being evaluated can be judged relatively inefficient if the composite unit requires less input to obtain the output achieved by the unit being evaluated, or judged relatively efficient if the composite unit requires as much input as the unit being evaluated. DEA results help in identifying the relatively inefficient DMUs and providing insights into ways to improve productivity of these relatively inefficient units while maintaining or even increasing the volume of services provided by DMUs (Coelli et al., 2005). DEA is an advantageous hospital efficiency measure over other measures, mentioned above, because it is consistent with the economic theory in that it locates inefficiencies rather than measuring efficiency based on averages. Also, it can simultaneously consider multiple inputs and multiple outputs, and direct management's attention toward the particular factors that exhibit the greatest effect on operational efficiency. In addition, it does not require a common measurement unit for the factors. Finally, it can determine where resources might best be applied in order to reduce inefficiencies (Rutledge et al., 1995).

### Overview of Health System In Jordan

Health care services in Jordan are provided by the following providers (MOH, 2006, 2007 and 2008): (1) The public sector, including the Ministry of Health (MOH), the Royal Medical Services (RMS) for the military and their dependents, the Jordan University Hospital (JUH) and King Abdullah University Hospital (KAUH) of Jordan University of Science and Technology (JUST). (2) The private sector, and (3) the international and charitable sector. Table 1 provides key data about the demographic and health related ratios during the period (2004-2008).

MOH is the main institutional source of primary and hospital care in Jordan. According to the MOH (2008), MOH operates an extensive primary care network, consisting of 240 Peripheral health clinics, 375 primary health centers, 416 maternal and child health clinics, 68 comprehensive health centers, 313 dental clinics, and 12 chest disease centers. Table 2 presents some data about hospitals and the main ratios during the period (2004-2008).

Table 1: Key Data about the Demographic and Health Related Ratios during the Period (2004-2008)

Country Demographic and Health Data	2004	2005	2006	2007	2008
Population	5,350,000	5,485,000	5,600,000	5,723,000	5,850,000
Adult Male Illiteracy Rate (% of 15+ Years of Age)	5.6	4.8	5.1	4.3	4.1
Adult Female Illiteracy Rate (% of 15+ Years of Age)	15.1	13.1	13.7	11.6	11.4
<b>AVERAGE</b>	<b>10.3</b>	<b>9</b>	<b>9.3</b>	<b>7.9</b>	<b>7.7</b>
Crude Birth Rate (Per 1000 Population)	29	29	29.1	29.1	28
Population Growth Rate	2.6	2.5	2.3	2.2	2.2
Average Persons Per Family	5.4	5.4	5.4	5.4	5.4
Total Fertility Rate	3.7	3.7	3.7	3.6	3.6
Life Expectancy at Birth (Years) Male	70.6	70.6	70.6	71.6	71.6
Life Expectancy at Birth (Years) Female	72.4	72.4	72.4	74.4	74.4
<b>AVERAGE</b>	<b>71.5</b>	<b>71.5</b>	<b>71.5</b>	<b>73</b>	<b>73</b>
Crude Death Birth (Per 1000 Population)	7	7	7	7	7
Infant Mortality Rate (Per 1000 Live Birth)	22	22	22	19	19
Maternal Mortality Rate (Per 100,000 Live Birth)	41	40.3	41	41	N/A
Dependency Ratio (%)	70.4	70.4	68.2	68.4	68.2
Unemployment Rate (%)	12.5	14.8	14	13.1	12.7
Physician (Per 10,000 Population)	22.4	23.5	24.5	26.7	24.9
Dentist (Per 10,000 Population)	7.3	7.6	8.2	8.5	8.7
Nurse (All Categories) (Per 10,000 Population)	32.5	29.4	33	33.6	33.2
Pharmacist (Per 10,000 Population)	12.6	12.9	12	14.1	13.2

*This table shows some general population and health statistics in Jordan during the period 2004-2008. Source: MOH (2008)*

Table 2: Hospitals and its Related Ratios during the Period (2004-2008)

Hospitals and Health Centers Data	2004	2005	2006	2007	2008
Hospital Numbers	97	98	101	103	103
Hospital Beds	9,820	10,079	11,049	11,043	11,200
Ministry of Health Hospital Beds	3,606	3,638	4,235	4,250	4,333
Royal Medical Services Hospital Beds	1,801	1,917	2,119	2,131	2,129
Jordan University Hospital Beds	540	536	531	531	522
King Abdulla University Hospital Beds	304	388	457	489	504
Private Sector Hospital Beds	3,569	3,600	3,707	3,642	3,712
Hospital Utilization					
Hospital Bed Per 10,000 Population	17	17	19	18	18
Admission Per 1,000 Population	122	128	130	140	142
Average Occupancy Rate (%)	63.3	64.1	60.9	63.7	65.1
Average Length of Stay (Days)	3.3	3.2	3.2	3.1	3.2
Average Death Rate (%)	1.4	1.5	1.4	1.5	1.4
Ministry of Health Centers					
Comprehensive Health Centers	53	57	58	64	68
Primary Health Centers	349	368	370	377	375
Peripheral Health Centers	250	238	243	238	240
MCH Centers	365	385	406	416	419
Chest Disease Centers	12	12	12	12	12
Dental Clinics	260	274	274	285	313
Ministry of Health Budget of the Total Government Budget (%)	6	5.7	6.1	5.6	7.4
Per Capita of GDP (Jordanian Dinar)	1,515.6	1,662.4	1,805.1	1,966.7	2,425.6

*This table shows some hospital and health centers statistics and ratios in Jordan during the period 2004-2008. Source: MOH (2008)*

## DATA AND ANALYSIS

This section starts by reporting the data used in the study, then presenting the results of DEA efficiency scores, Pabon Lasso graph and, finally, discussing the results.

## The Data

The data used in this study is obtained from the Annual Statistical Reports published by the MOH for 15 public hospitals for the period (2006-2008). Hospitals are shown in the tables and are coded with letters (A, B, C, D... O). In fact hospital A is the largest public hospital in Jordan, with B is the second largest and so on. Since DEA operates better when the number of DMUs exceeds the number of the combined total of inputs and outputs by at least twice (Drake and Howcroft, 1994), 3 inputs and 3 outputs are selected for the 15 hospitals. The input measures, shown in table 3, are: (1) Number of bed days, which is the number of beds multiplies by 365 day; (2) Number of physicians, which includes all physicians who are full-timers, no part-timers are employed; and (3) Number of health personnel, such as nurses, lab technicians, physical therapists and pharmacists, who are full-timers, no part-timers are employed.

The Pabon Lasso model is also applied to assess the performance of the fifteen public hospitals in Jordan. This type of analysis is used for quick identification of poorly performing hospitals and finding appropriate strategies to correct the inefficiency. The indicators were also derived from the Annual Statistical Reports published by the MOH for 15 hospitals for the period (2006-2008). The indicators are presented in table 5.

Table 3: Inputs Measures for each Hospital in each Year during the Period (2006-2008)

Hospital Code & Name / Outputs	Bed Days			Physicians			Health Personal		
	2006	2007	2008	2006	2007	2008	2006	2007	2008
A (Al-Basheer)	338,720	38,720	336,165	558	621	557	1,619	1,479	1,425
B (Princess Basma)	73,730	73,730	73,730	220	214	245	499	536	592
C (Al-Zarqa)	109,500	109,500	109,500	183	204	219	466	445	451
D (Al-Husein/Salt)	55,480	55,480	55,480	176	156	170	392	379	388
E (Al-Mafraq)	21,900	24,090	27,375	36	36	37	214	26	216
F (Jarash)	49,275	49,275	49,275	49	48	46	276	282	303
G (Ma'an)	44,530	47,815	47,815	34	33	35	160	205	191
H (Al-Iman/Ajloun)	38,325	38,325	38,325	45	44	42	254	260	281
I (Al-Karak)	50,005	45,625	45,625	85	93	101	313	309	344
J (Al-Tutajee / Madaba)	47,085	47,085	47,815	98	10	105	280	275	292
K (Al-Ramtha)	22,265	22,265	37,960	45	43	45	254	175	232
L (Al-Shunah-South)	17,155	17,520	17,520	35	37	32	119	114	127
M (Ghor Al-Safi)	22,630	29,930	29,930	38	37	43	135	138	154
N (Abu-Obaidah)	16,790	16,790	16,790	32	35	34	161	154	157
O (Mua'th Bin Jabal)	11,680	11,680	29,930	30	36	34	144	146	155
<b>TOTAL</b>	<b>919,070</b>	<b>627,830</b>	<b>963,235</b>	<b>1,664</b>	<b>1,647</b>	<b>1,745</b>	<b>5,286</b>	<b>4,923</b>	<b>5,308</b>

*This table shows the input ratios for 16 public hospitals in Jordan during the period 2006-2008.*

The output measures, reported in table 4, are: (1) Number of patient days; (2) Number of minor surgical operations; and (3) Number of major surgical operations.

Table 4: Outputs Measures for each Hospital in each Year during the Period (2006-2008)

Hospital Code & Name / Outputs	Patient Days			Minor Operations			Major Operations		
	2006	2007	2008	2006	2007	2008	2006	2007	2008
A (Al-Basheer)	235,316	243,798	241,378	6,375	5,750	5,875	7,419	8,041	8,477
B (Princess Basma)	61,883	61,848	67,714	425	158	117	1,516	1,332	1,443
C (Al-Zarqa)	83,087	68,123	80,940	5,575	5,177	5,957	2,354	1,629	2,690
D (Al-Husein/Salt)	38,891	39,435	40,752	1,851	264	2,874	1,726	1,629	1,598
E (Al-Mafraq)	15,699	1,648	18,300	405	403	254	149	144	102
F (Jarash)	30,068	30,590	28,277	1,041	1,159	992	490	610	556
G (Ma'an)	28,274	28,763	28,452	176	246	308	380	402	407
H (Al-Iman/Ajloun)	26,442	28,235	27,701	843	895	811	313	360	373
I (Al-Karak)	29,335	29,625	30,369	671	1,084	1,079	963	1,105	1,351
J (Al-Tutanjee / Madaba)	32,518	31,478	31,878	1,596	1,374	1,400	1,241	1,326	1,285
K (Al-Ramtha)	26,442	11,215	12,600	843	613	631	481	372	449
L (Al-Shunah-South)	10,582	12,750	12,239	150	73	89	120	217	175
M (Ghor Al-Safi)	16,866	20,259	20,372	407	402	453	161	3,231	285
N (Abu-Obaidah)	12,234	11,840	10,602	452	338	246	177	170	144
O (Mua'th Bin Jabal)	8,420	8,864	5,402	312	348	198	135	179	76
<b>TOTAL</b>	<b>656,057</b>	<b>628,471</b>	<b>656,976</b>	<b>21,122</b>	<b>18,284</b>	<b>21,284</b>	<b>17,625</b>	<b>20,747</b>	<b>19,411</b>

*This table shows the output ratios for 16 public hospitals in Jordan during the period 2006-2008.*

Table 5: Ratio Indicators of each Hospital in each Year during the Period (2006-2008)

Hospital Code & Name / Outputs	No. of Admissions			Mortality Rate %			Occupancy Rate (OCC) %		
	2006	2007	2008	2006	2007	2008	2006	2007	2008
A (Al-Basheer)	66,733	74,646	73,467	2.0	2.1	1.9	96.3	72.0	73.1
B (Princess Basma)	16,467	16,351	18,028	1.3	1.6	1.1	83.9	85.1	91.6
C (Al-Zarqa)	26,861	22,296	28,607	1.7	1.3	1.4	75.9	62.2	73.3
D (Al-Husein/Salt)	15,103	15,389	15,705	2.1	1.6	1.7	70.1	69.3	73.3
E (Al-Mafraq)	5,229	5,042	5,001	3.2	3.0	3.6	71.7	69.8	70.5
F (Jarash)	12,651	13,166	11,957	1.4	1.2	1.5	61.0	62.1	57.2
G (Ma'an)	6,680	7,010	6,675	0.9	0.4	0.5	63.5	62.0	59.3
H (Al-Iman/Ajloun)	9,881	10,614	10,625	1.5	1.1	1.2	96.0	73.3	72.1
I (Al-Karak)	10,648	10,996	11,156	1.5	1.5	1.3	58.7	62.4	66.4
J (Al-Tutanjee / Madaba)	10,955	10,960	11,085	1.7	1.6	1.6	69.6	66.9	66.5
K (Al-Ramtha)	6,778	6,267	6,926	0.5	0.6	1.1	58.0	51.2	40.0
L (Al-Shunah-South)	3,650	4,089	4,141	0.1	0.3	1.0	61.7	72.8	69.7
M (Ghor Al-Safi)	5,300	6,081	6,175	0.5	0.5	0.5	74.5	67.7	67.9
N (Abu-Obaidah)	4,450	4,278	4,263	0.4	0.7	0.3	72.9	70.5	63.0
O (Mua'th Bin Jabal)	3,417	4,101	2,350	0.5	0.6	0.4	72.1	75.9	39.0
<b>TOTAL/AVERAGE</b>	<b>206,809</b>	<b>213,293</b>	<b>218,169</b>	<b>1.3</b>	<b>1.2</b>	<b>1.3</b>	<b>72.4</b>	<b>68.2</b>	<b>65.5</b>



Table 5 (continued)

Hospital Code & Name / Outputs	Length of Stay (LOS)			Bed Turnover Ratio (TIN) %		
	2006	2007	2008	2006	2007	2008
A (Al-Basheer)	3.5	3.3	3.3	71.9	80.2	81.6
B (Princess Basma)	3.8	3.8	3.8	81.3	82.2	89.0
C (Al-Zarqa)	3.1	3.0	2.8	89.5	74.8	95.0
D (Al-Husein/Salt)	2.6	2.6	2.6	99.4	98.5	103.3
E (Al-Mafraq)	3.0	3.2	3.7	87.3	79.7	70.6
F (Jarash)	2.4	2.3	2.4	93.6	97.5	88.4
G (Ma'an)	4.2	4.1	4.3	54.7	55.2	51.0
H (Al-Iman/Ajloun)	2.7	2.7	2.6	94.0	101.2	101.2
I (Al-Karak)	2.8	2.7	2.7	77.7	84.4	89.3
J (Al-Tutanjee / Madaba)	3.0	2.9	2.9	85.7	84.4	84.7
K (Al-Ramtha)	1.9	1.8	1.8	111.4	104.6	80.2
L (Al-Shunah-South)	2.9	3.1	3.0	77.7	85.3	86.3
M (Ghor Al-Safi)	3.2	3.3	3.3	85.4	74.1	75.3
N (Abu-Obaidah)	2.7	2.8	2.5	96.9	93.0	92.5
O (Mua'th Bin Jabal)	2.5	2.2	2.3	106.6	128.4	53.0
<b>TOTAL/AVERAGE</b>	<b>3.0</b>	<b>2.9</b>	<b>2.9</b>	<b>87.5</b>	<b>88.2</b>	<b>82.8</b>

*This table shows hospital ratios for the sample that will be used in Pabon Lasso Diagram during the period 2006-2008.*

### Efficiency Scores

This study uses DEA online software to obtain the results. The DEA efficiency scores for the 15 hospitals in each year during the period (2006-2008) are documented in table 6.

Table 6: DEA Efficiency Scores for each Hospital in each Year during the Period (2006-2008)

Hospital Code & Name	DEA Efficiency Scores			
	2006	2007	2008	AVERAGE
A (Al-Basheer)	100.0%	100.0%	100.0%	<b>100.0%</b>
B (Princess Basma)	100.0%	100.0%	100.0%	<b>100.0%</b>
C (Al-Zarqa)	100.0%	100.0%	100.0%	<b>100.0%</b>
D (Al-Husein/Salt)	100.0%	100.0%	100.0%	<b>100.0%</b>
E (Al-Mafraq)	<b>94.9%</b>	<b>88.0%</b>	<b>89.8%</b>	<b>90.9%</b>
F (Jarash)	100.0%	100.0%	100.0%	<b>100.0%</b>
G (Ma'an)	100.0%	100.0%	100.0%	<b>100.0%</b>
H (Al-Iman/Ajloun)	<b>99.9%</b>	100.0%	100.0%	<b>100.0%</b>
I (Al-Karak)	<b>85.8%</b>	<b>93.3%</b>	100.0%	<b>93.0%</b>
J (Al-Tutanjee / Madaba)	100.0%	100.0%	<b>97.2%</b>	<b>99.1%</b>
K (Al-Ramtha)	<b>89.2%</b>	<b>77.1%</b>	<b>72.9%</b>	<b>79.7%</b>
L (Al-Shunah-South)	<b>78.9%</b>	<b>93.2%</b>	<b>89.4%</b>	<b>87.2%</b>
M (Ghor Al-Safi)	<b>98.2%</b>	100.0%	<b>95.5%</b>	<b>97.9%</b>
N (Abu-Obaidah)	<b>94.2%</b>	<b>92.3%</b>	<b>79.3%</b>	<b>88.6%</b>
O (Mua'th Bin Jabal)	<b>90.5%</b>	<b>99.8%</b>	<b>28.1%</b>	<b>72.8%</b>
<b>AVERAGE</b>	<b>95.4%</b>	<b>96.2%</b>	<b>90.1%</b>	<b>93.9%</b>

*This table shows hospital efficiency scores as a product of DEA computation during the period 2006-2008.*

In table 6, the relatively efficient best-practice hospitals are given an efficiency score of 100%, while the relatively inefficient ones are given efficiency score less than 100%. In 2006, 8 of the 15 hospitals have

inefficiencies in one or more aspects of their operations. The distribution of inefficient hospitals over efficiency scores ranged from 78.9% to 99.9%. The relatively most inefficient hospital with 78.9% efficiency score indicates that efficient hospitals can obtain at least the level of each output that this hospital obtained by having available no more than 78.9% of input resources required by such hospital. This also means that this hospital should be able to produce its actual output level with 78.9% of the available resources, i.e. or using 21.1% less of each input.

However, the number of inefficient hospitals decreased in 2007 to 6 hospitals. 4 of the inefficient hospitals in 2006 increased their scores in 2007. Nevertheless, in 2008, inefficient hospitals increased to 7 hospitals, with 4 hospitals remained relatively inefficient during the period of the study. Unexpectedly, one hospital witnessed a sharp decrease in its efficiency score in 2008 with a score of 28%.

Table 7: The Potential Reduction in the Usage of Inputs and/or Increase the Outputs for Each Inefficient Hospital during the period (2006-2008)

Hospital Code & Name		INPUTS							
		Bed Days			Physicians			Health Personal	
		2006	2007	2008	2006	2007	2008	2006	2007
A	(Al-Basheer)								
B	(Princess Basma)								
C	(Al-Zarqa)								
D	(Al-Husein/Salt)								
E	(Al-Mafraq)	-5%	-12%	-10%	-5%	-12%	-14%	-59%	-35%
F	(Jarash)								
G	(Ma'an)								
H	(Al-Iman/Ajloun)								
I	(Al-Karak)	-14%	-7%		-14%	-7%	0%	-32%	-27%
J	(Al-Tutanjee /			-3%			-3%		
K	(Al-Ramtha)	-11%	-23%	-53%	-10%	-22%	-27%	-31%	-46%
L	(Al-Shunah-	-22%	-7%	-11%	-21%	-7%	-11%	-44%	-7%
M	(Ghor Al-Safi)	-2%		-4%	-2%		-4%	-30%	
N	(Abu-Obaidah)	-6%	-8%	-21%	-5%	-8%	-21%	-54%	-30%
O	(Mua'th Bin	-10%	-1%	-74%	-19%	-8%	-72%	-60%	-78%
Hospital Code & Name		OUTPUTS							
		Patient Days			Minor Operations			Major Operations	
		2006	2007	2008	2006	2007	2008	2006	2007
A	(Al-Basheer)								
B	(Princess Basma)								
C	(Al-Zarqa)								
D	(Al-Husein/Salt)								
E	(Al-Mafraq)				154%	1%	83%	194%	64%
F	(Jarash)								
G	(Ma'an)								
H	(Al-Iman/Ajloun)								
I	(Al-Karak)	2%			32%				
J	(Al-Tutanjee /	0%		2%					
K	(Al-Ramtha)	11%		4%					
L	(Al-Shunah-				15%	153%	161%	140%	24%
M	(Ghor Al-Safi)				176%		13%	197%	
N	(Abu-Obaidah)				50%			91%	52%
O	(Mua'th Bin							65%	63%

This table shows the potential reductions in the inputs and/or increase the outputs for each inefficient hospital during the period (2006-2008). (-) indicates potential reduction in the usage of inputs, (+) potential increase in the production of outputs, and (shaded cell) indicates efficient use of the designated variable.

The results are almost consistent with Al-Shammari (1999), who measured the same 15 sample hospitals during the period 1991-1993. He reported that the number of inefficient hospitals decreased from 8 in 1991 to 6 hospitals in 1992 and further to 4 inefficient hospitals in 1993. In addition, comparing the efficiency of the same hospital between 1993 (Al-Shammari, 1999) and 2008 (this study) shows that the number of efficient hospitals decreased from 11 in 1993 to 8 hospitals in 2008; and, consequently, the average efficiency score dropped from 98% in 1993 to 90% in 2008. In fact, 6 hospitals (A, C, D, F, G and I) maintain their 100% score of efficiency; 2 hospitals (B and H) improved their efficiency scores; and 7 hospitals (E, J, K, L, M, N and O) deteriorated their efficiency scores, particularly 3 hospitals (M, N, and O) which were fully efficient in 1993.

This result might be explained by that the level of fixed and working capital investments in the public hospitals had not been enough to match the higher level of population growth rate. While the annual population growth rate is around 3%, government expenditures on public health care and hospitals is remain almost constant, taking into consideration the inflation rate in health care materials and supplies.

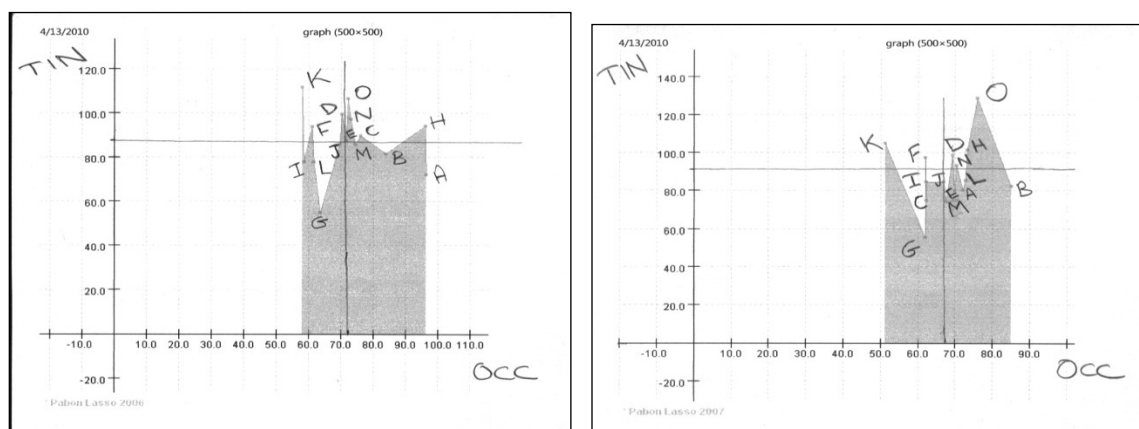
In addition to the identification of inefficient hospitals and their efficiency reference set, the DEA online software provides additional insights on how to improve the efficiency of the hospital. Table 7 provides the results that pertain to either the potential reduction in the usage of inputs (-) or the potential increase in the production of outputs (+) to increase efficiency for each inefficient hospital during the period (2006-2008).

Table 7 suggests that, to improve the efficiency, practices (in Al-Mafraq, Al-Karak, Al-Tutanje/Madaba, Al-Ramtha, Al-Shuna-South, Ghor Al-Safi, Abu Obaidah and Muath Bin Jabal hospitals) should work either to reduce the inputs of bed days, physicians and health personnel, and/or to increase the potential output of patient day, and minor and major operations.

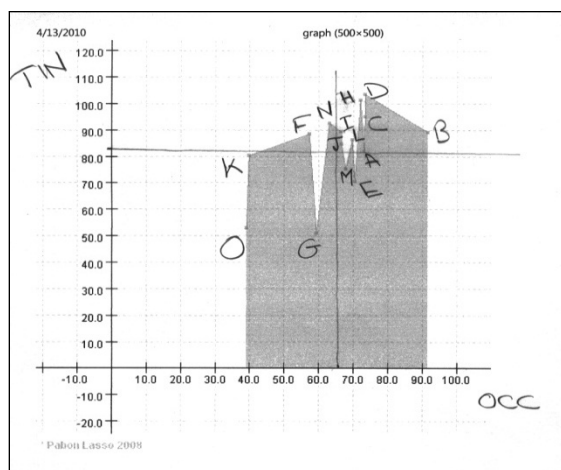
### Pabon Lasso Diagram

Pabon Lasso graph divides hospitals into 4 categories, as shown in figure 1. The results for the 15 hospital performance assessment by Pabon Lasso are shown in figure 2. The three graphs show that it is more useful to compare the indicators of the hospitals with one another than the indicators of each hospital used in isolation.

Figure 2: Pabon Lasso Graph for the 15 Hospitals for Each Year during the Period (2006-2008)



Pabon Lasso Pabon Lasso 2007 Pabon Lasso 2008



These figures show Pabon Lasso diagrams for the 15 public hospitals in years 2006, 2007 and 2008, respectively. TIN is bed turnover ratio and OCC is the occupancy rate. The alphabetical letters (A, B, C ...,and O) in the diagrams are designated for hospital names as identified in the tables above.

Efficient hospitals in this study fall into Zone 3 of the Pabon Lasso graph. These institutions can reach an ideal level of performance through appropriate service management and conforming to the current admission and hospital stay standards. However, hospitals that fell into Zone 4 with high average long stay ratio and low (BTO). A situation that felt to be due mainly to the nature of the diseases treated in these centers. Broad strategies for enhancing the performance of Zone 4 hospitals include a shift towards outpatient services and efforts to overcome shortages and improve management. Nevertheless, hospitals that fell into Zone 1 indicate poor performance and inefficient usage of resources. One short-term strategy to address this problem could include a halt to hospital expansion for the time being. At the same time, every effort should be made to identify and correct factors contributing to the present state of poor efficiency. Finally, those hospitals that fall in Zone 2 are characterized by excess bed supply, unnecessary bed supply and the use of beds for patient observation.

## CONCLUSION

Since the public sector in Jordan is the main institutional provider of primary and hospital care in Jordan, this study uses two models to measure the relative efficiency and performance of public hospitals in Jordan for the period (2006-2008). These are a non-parametric mathematical programming model (DEA) and a technique that interprets hospital efficiency using graphical analysis that allows an easier combination of hospital efficiency indicators for meaningful comment on the efficiency (Pabon-Lasso Diagram). The results indicate that the average efficiency of public hospitals in Jordan during the period (2006–2008) is varied and ranges between (73%) to (100%). The average of the relative efficiency of the sample hospitals over the study period is 94%. Of 15 hospitals, the number of efficient hospitals increased from 7 in 2006 to 9 in 2007, but decreased to 8 in 2008.

The results are compared with Al-Shammari (1999), who measured the same 15 sample hospitals. This comparison leads to signify that the efficiency of public sector hospitals in Jordan is varied over time, due to decreasing public expenditures on health care per capita, in real not nominal values.

On the other hand, the analysis shows that large hospitals strongly outperform small and medium ones in terms of efficiency. This might lead to conclude that hospital size is a determinant of efficiency. However, the results concerning ratio analysis in explaining efficiency implies that efficient hospitals fall into Zone 3 of the Pabon Lasso graph. Inefficient hospitals fell into Zone 1, 2 and 4. This inconsistency implies that these institutions are either having poor management or they treat long stays diseases. Efficiency scores show how close hospitals to using their maximum performance capacity. Thus, it is

recommended that inefficient public hospitals need to improve their efficiency and performance, by either (1) appropriate service management, (2) conforming to the current admission and hospital stay standards, (3) shift towards outpatient services, and/or (4) encourage resources employment efficiency by better handling expenses. It is recommended to use DEA technique in assessing and measuring performance of hospitals because it can be used regardless of their types and seeks to address the limitations of other models. However, more research employing advanced DEA modeling should be devoted to analyze the impact of other regulatory-specific and hospital-specific variables on efficiency such as quality of health care services.

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# ADDING FLEXIBILITY FOR NPV METHOD IN CAPITAL BUDGETING

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## ABSTRACT

*Various survey studies document that net present value (NPV) method is very popular and widely used by firms in capital budgeting in practice. The main disadvantage of NPV approach is that it lacks of flexibility and the firm needs to make the decision today in spite of uncertain factors the project faces in the future. The way to address such deficiency is to incorporate real options tool to supplement NPV criterion. Although survey literatures indicate that firms seldom use real options method in capital budgeting due to lack of knowledge/skill and lack of support of top executives, we can foresee that using real options technique to supplement NPV method in capital budgeting will be the future trend. In finance education, to assist future executives be on the right track for the future trend, real options approach, along with other advanced techniques such as simulation and binominal lattices should be taught and emphasized in MBA-level (or advanced undergraduate-level) corporate finance courses.*

**JEL CLASSIFICATION:** G31

**KEYWORDS:** Capital Budgeting, NPV, Real Options

## INTRODUCTION

Capital budgeting, the process of evaluating projects to make investment decision, is an important topic in corporate finance. There are many approaches a firm can utilize to evaluate projects in capital budgeting. Payback (PB), discounted payback (DPB), net present value (NPV), internal rate of return (IRR), modified internal rate of return (MIRR), average accounting return (AAR), and profitability index (PI) are the techniques usually seen in corporate finance textbooks. Each method has its advantages and disadvantages. Traditionally, NPV method, which accounts for time value of money (TVM) and shows the value added to the firm, is considered better than other methods and can be used as the primary decision criterion. In practice of capital budgeting, several studies have documented their findings, summarized on Table 1, from surveying firms' chief financial officers (CFOs) in different countries.

Graham and Harvey (2001) survey 392 CFOs of US firms regarding the practice of corporate finance issues such as cost of capital, capital budgeting, and capital structure. Their survey results show that IRR approach is most frequently used in capital budgeting; 75.61% of respondents always or almost use IRR technique. A slightly lower percentage than IRR technique, NPV method is always or almost used by 74.93% of CFOs. In addition, the firm's size affects the approach utilized. IRR and NPV are relatively likely to be utilized by large companies, while payback period is relatively preferred by small companies. Ryan and Ryan (2002) receive 205 CFOs' responses from surveying Fortune 1000 firms about capital budgeting practice and find that the most preferred technique is NPV, followed by IRR and payback is ranked the third. In Europe, Brounen et al. (2004) sample 6,500 companies from UK (2,000 firms), Netherlands (500 firms), Germany (2,000 firms), and France (2,000 firms) to analyze corporate finance practice in capital budgeting techniques, cost of capital estimates, capital structure, and corporate governance. 313 firms' CFOs respond and 68, 52, 132, and 61 firms are in UK, Netherlands, Germany, and France, respectively. The results indicate that most European companies choose payback period as their most popular capital budgeting method, followed by NPV and IRR approaches.

Besides US and Europe, Baker et al. (2011) survey CFOs of 214 Canadian firms to investigate what capital budgeting methods are used in their firms. Their results show that NPV, IRR, and payback are top three popular methods used in capital budgeting. 49.2%, 45.8%, and 38.8% of respondents always use NPV, IRR, and payback methods, respectively. In summary, the literatures show that NPV method is almost the most preferred method in US and Canada and the second-ranked popular method in Europe. Although NPV technique is widely used in corporations globally, the main disadvantage of NPV method is that it lacks of flexibility and the firm needs to make the decision today in spite of uncertain factors the project faces in the future. A good way to address the disadvantage of NPV approach is incorporate real options tool to supplement NPV criterion. Real options are options for investment of real assets, different from financial options. Real options in capital budgeting give the project manager flexibility to make the decision in the future based on the future economic conditions. The research of real options in academia is abundant; however, real options are not widely adopted by corporations in practice so far.

Graham and Harvey (2001) find that only 26.59% of firms incorporate real options of a project when evaluating it. Ryan and Ryan (2002) point out that as to advanced methods, sensitivity analysis is the most preferred criterion, followed by scenario analysis and real options are least adopted. Only 1.6% of respondents always or often use real options as the supplemental tool in capital budgeting. An encouraging finding from Brounen et al. (2004) is that there are a higher percentage of European firms which always or almost always incorporate the real options technique.

Block (2007) surveys top-ranking financial officers of Fortune 1,000 companies to know whether they use real options method to complement NPV criterion in decision making. For 279 respondents, 40 companies (14.3% of them) were using real options and 239 companies (85.7% of them) were not using real options techniques. For non-users of real options, the top one reason is lack of top management support. Further comments indicate that top managers of many companies hesitate to accept an approach they cannot follow step-by-step. The encouraging thing is that 43.5% of non-users of real options indicate that if there is a good opportunity to use real options approach, they will consider using it in the future. Baker et al. (2011) also survey CFOs of 214 Canadian companies to know how they think of real options technique in capital budgeting. However, real options method is least used; only 10.4% of surveyed firms always or often use real options and 80.9% of surveyed firms never used real options method in capital budgeting. For those firms who do not use real options in capital budgeting, the main reason is lack of expertise or knowledge. They also find that real options approach is less popular in the firms managed by chief executive officers (CEOs) with the MBA degrees. This finding implies that CEOs with MBAs are less likely to support the approach they are not familiar with.

The survey results of Block (2007) and Baker et al. (2011) indicate that firms seldom use real options method in capital budgeting due to lack of knowledge/skill and lack of support of top executives. It is understandable that CEOs with MBA degrees prefer not to use real options because they hesitate to adopt the method they are not familiar with and cannot oversee the process of capital budgeting. The issue is why top executives with MBAs do not have enough knowledge or expertise of real options approach. The possible explanation is that this method was not taught or particularly emphasized when executives took corporate finance course(s) in their MBA programs. The real world's business is getting more and more complicate. Solely relying on NPV method may not able to make investment decision of good quality. We can foresee that using real options tool to supplement NPV method will be the future trend. In finance education, to help future executives be on the right track for the future trend, real options approach, along with other advanced techniques such as simulation and binominal lattices should be taught and emphasized in MBA-level (or advanced undergraduate-level) corporate finance courses.



Table 1: Literature on Surveying Capital Budgeting Methods Firms Use

Research	Country	# of Firms respond the survey	% of firms “always” or “almost always (or often)” use in capital budgeting			
			NPV	IRR	PB	RO
Graham & Harvey (2001)	US	392	74.93%	75.61%	56.74%	26.59%
Ryan & Ryan (2002)	US	205	85.1%	76.7%	52.6%	1.6%
Brounen, de Jong, & Koedijk (2004)	UK	68	46.97%	53.13%	69.23%	29.03%
	Netherlands	52	70.00%	56.00%	64.71%	34.69%
	Germany	132	47.58%	42.15%	50.00%	44.04%
	France	61	35.09%	44.07%	50.88%	53.06%
Baker, Dutta, & Saadi, (2011)	Canada	214	74.6%	68.3%	67.2%	10.4%

NPV: Net Present Value; IRR: Internal Rate of Return; PB: Payback; RO: Real Options

In the following part of this paper, an example of incorporating real options tool to supplement NPV approach is presented. Real options have values due to allowing for flexibility of timing of decision making. The value of a project will increase if real options are incorporated.

Example 1: Option To Abandon At Year 1 Assume that a project with a life of 5 years has the following cash flow stream.

Year	0	1	2	3	4	5
Cash Flow	-\$60,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000

The initial outlay is -\$60,000 and the expected after-tax cash flow from year 1 to year 5 is \$16,000. The cost of capital is estimated to be 12%. Therefore, the net present value (NPV) is

$$NPV = -\$60,000 + \sum_{t=1}^5 \frac{\$16,000}{(1+12\%)^t} = -\$60,000 + \$57,676.42 = -\$2,323.58$$

Based on the traditional NPV method, the project would be rejected since its NPV is less than zero. If real options with flexibility are considered in this example, the decision may differ. For instance, the expected after-tax cash flow of \$16,000 for each year from year 1 to year 5 may imply that there is 50% chance that the after-tax cash flow could be \$12,800 for each year (20% lower than \$16,000) and there is another 50% chance that the after-tax cash flow could be \$19,200 for each year (20% higher than \$16,000). In addition, after receiving the first cash flow at the end of year 1, the firm has the option to give up the project at the end of year 1 and receive the after-tax salvage value of \$48,000. Thus, the cash flow stream for the option to abandon at year 1 can be presented as follows.

Year	0	1	2	3	4	5
Case I Cash Flow (50% Chance)	-\$60,000	\$12,800	\$12,800	\$12,800	\$12,800	\$12,800
Salvage Value at Year 1		\$48,000				
Case II Cash Flow (50% Chance)	-\$60,000	\$19,200	\$19,200	\$19,200	\$19,200	\$19,200
Salvage Value at Year 1		\$48,000				

Under such circumstance, the strategy to decide whether the project should be abandoned at the end of year 1 is that; if the present value at the end of year 1 ( $PV_1$ ) of cash flows from year 2 to year 5 is less than the salvage value at the end of year 1, the project should be abandoned and the firm sells off the facility to receive the salvage value. Otherwise, the project should continue and not be abandoned.

First of all, for case I, the PV at the end of year 1 of cash flows from year 2 to year 5

$$PV_1 = \sum_{t=2}^5 \frac{\$12,800}{(1+12\%)^{t-1}} = \$38,878.07 \text{ is less than the salvage value at the end of year 1, } \$48,000.$$

Therefore, at the end of year 1, after receiving \$12,800, the firm should abandon the project and then receives the salvage value of \$48,000. So, the cash flow at the end of year 1 equals to \$12,800 + \$48,000 = \$60,800.

Second, for case II, the PV at the end of year 1 of cash flows from year 2 to year 5

$$PV_1 = \sum_{t=2}^5 \frac{\$19,200}{(1+12\%)^{t-1}} = \$58,317.11 \text{ is greater than the salvage value at the end of year 1, } \$48,000.$$

Therefore, the firm should continue the project.

Finally, combine case I and II, the project's expected (weighted average) NPV is computed as

$$NPV = -\$60,000 + 50\% \times \frac{\$60,800}{1+12\%} + 50\% \times \sum_{t=1}^5 \frac{\$19,200}{(1+12\%)^t} = \$1,748.71$$

The option to abandon increases the project's value so NPV becomes positive. After considering option to abandon at year 1, the firm can accept the project. The value of option to abandon is \$1,748.71 - (-\$2,323.58) = \$4,072.29.

**Applying Black-Scholes Put Option Pricing Model:** The question in the above example 1 can be regarded as that the firm owns a put option to sell the project's assets with current prices of \$33,944.31 (50% chance) and \$50,916.46 (50% chance) for the exercise price of \$48,000 one year from now. The current

price is computed as  $S = \sum_{t=2}^5 CF_t \cdot e^{-0.12t}$ . The firm can apply the following Black-Scholes (1973) put option formula to calculate the value of option to abandon at year 1.

$$P = Xe^{-rt} N(-d_2) - SN(-d_1) \quad (1)$$

where

$$d_1 = \frac{\ln(S/X) + (r + \sigma^2/2)t}{\sigma\sqrt{t}} \quad \text{and} \quad d_2 = d_1 - \sigma\sqrt{t}$$

$P$  is the value of put option.

$X$  is the exercise price.

$S$  is the initial (current) price.

$r$  is the risk-free rate. Assume  $r = 4\%$ .

$\sigma$  is the standard deviation (volatility). Assume  $\sigma = 10\%$ .

$t$  is the time to maturity.

$N$  is the cumulative probability density function for the normal distribution.

Assume there is no dividend.

The values of the put option from equation (1) are \$12,174.78 (50% chance) and \$411.26 (50% chance). Thus, the expected value of option is \$6,293.02.

Example 2: Npv Simulation

Simulation analysis integrates sensitivity and scenarios analyses. Addressing the uncertainty, simulation tool allows for randomness of multiple input variables within defined distributions to calculate the probability distribution of the output. Ryan and Ryan (2002) find that 19.4% of responding firms always or often use real options as the supplemental tool in capital budgeting. With the availability of simulation software, simulation analysis will gradually be popular in the future. An example of using simulation to calculate the probability distribution of NPV is presented as follows.

A firm is considering a project with the following information.

- Project life: 5 years
- Capital expenditure at year 0 = \$40,000
- Selling price per unit = \$6
- Sales at year 1 = 5,000 units
- Sales growth rate for each year = 7%
- Fixed costs per year = \$9,000
- Variable costs per year = 45% of sales revenues per year
- Depreciation method: Declining balance depreciation (depreciation rate = 50%) for the first three years and then switch to straight-line depreciation for the remaining two years, depreciating to book value of zero at the end of year 5
- Tax rate = 40%
- No change in net working capital
- Salvage (market) value of facility at the end of year 5 = \$16,500
- Cost of capital = 11%

Based on the above information, the firm can calculate the projected operating cash flow for each year is calculated as follows.

Table 2: Projected Operating Cash Flow

Year	1	2	3	4	5
Price per unit	\$6	\$6	\$6	\$6	\$6
Unit sales*	5,000	5,350	5,725	6,125	6,554
Sales revenues*	\$30,000	\$32,100	\$34,347	\$36,751	\$39,324
Fixed costs	9,000	9,000	9,000	9,000	9,000
Variable costs*	13,500	14,445	15,456	16,538	17,696
Depreciation	20,000	10,000	5,000	2,500	2,500
EBIT*	\$(12,500)	\$(1,345)	\$4,891	\$8,713	\$10,128
Less: Taxes (40%)*	(5,000)	(538)	1,956	3,485	4,051
After-tax operating income*	\$(7,500)	\$(807)	\$2,935	\$5,228	\$6,077
Add: Depreciation	20,000	10,000	5,000	2,500	2,500
Operating cash flow*	\$12,500	\$9,193	\$7,935	\$7,728	\$8,577

\*: The numbers shown in table 2 and table 3 from year 3 to year 5 are rounded to integers. Their actual values include decimals and are counted when doing calculation.

Table 3: Projected Total Cash Flow

Year	0	1	2	3	4	5
Operating cash flow*		\$12,500	\$9,193	\$7,935	\$7,728	\$8,577
Capital expenditure	\$(40,000)					\$9,900**
Total cash flow*	\$(40,000)	\$12,500	\$9,193	\$7,935	\$7,728	\$18,477

\*\* : After-tax salvage = Salvage value – Tax on gain = \$16,500 – (\$16,500 – \$0)\*40% = \$16,500\*(1 – 40%) = \$9,900

$$NPV = -\$40,000 + \frac{\$12,500}{1+11\%} + \frac{\$9,193}{(1+11\%)^2} + \frac{\$7,935}{(1+11\%)^3} + \frac{\$7,728}{(1+11\%)^4} + \frac{\$18,477}{(1+11\%)^5} = \$579.90$$

Based on the traditional NPV approach, the firm should accept the project because of positive NPV, which adds more value to the firm and therefore increases the shareholders' wealth. However, the NPV method does not account for the dynamics of input variables. In reality, the input variables such as price per unit, sales growth rate, variable costs, and the salvage value may change each year. These four stochastic variables can be defined as follows:

1. Price per unit will fluctuate each year. Assume price per unit in year 1 is normally distributed with a mean of \$6 and standard deviation of \$1.8 (30% of \$6). Also assume price per unit after year 1 follows the random walk, which indicates that successive changes of price are random and serially uncorrelated. Thus, the best predictor of the future changes of price is zero and the best expected price for the next year is the current year's price.
2. Unit sales change each year. In year 1, they are assumed to be normally distributed with mean of 5,000 units and standard deviation of 1,000 units (20% of 5,000 units). Assume the annual growth rate of unit sales after year 1 follows the normal distribution with mean of 7% and standard deviation of 10%.
3. Variable costs account for 45% of sales revenues each year. Assume variable costs follow Project Evaluation and Review Techniques (PERT) distribution with minimum of 39%, maximum of 54%, and most likely of 45% of sales revenues
4. The salvage (market) value of the facility at the end of year 5 is expected to worth \$16,500. Assume it is normally distributed with mean of \$16,500 and standard deviation of \$3,300 (20% of \$16,500).

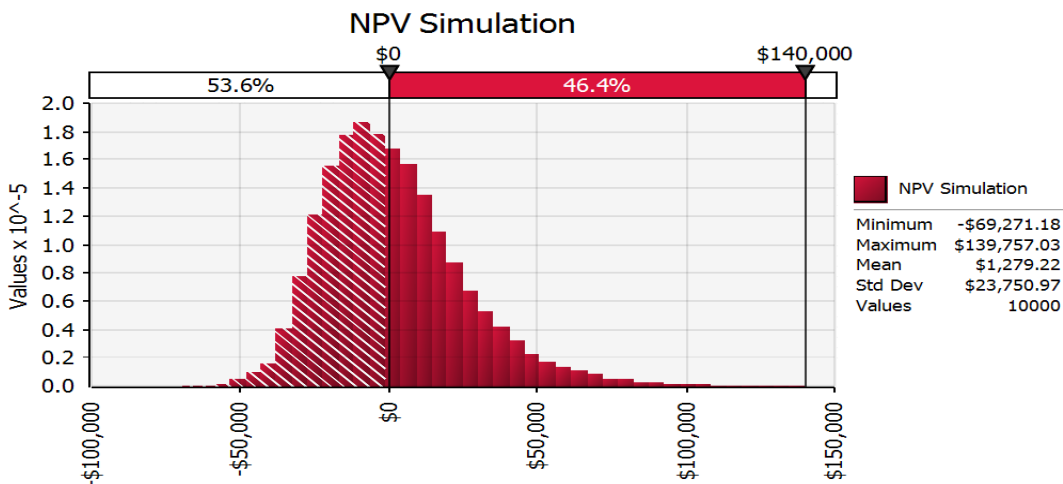
Based on the above stochastic variables, the simulation for NPV is conducted. After 10,000 iterations, the simulation result is shown on Figure 1 and Table 4.

Table 4: Basic Statistics of NPV Probability Distribution from Conducting Simulation

Minimum	Maximum	Mean	Median	Mode	Std Dev	Skewness	Kurtosis
-\$69,271.18	\$139,757.03	\$1,279.22	-\$1,829.00	-\$1,040.67	\$23,750.97	0.8653	4.4024

The probability of negative NPV is 53.6%, greater than the probability of positive NPV, 46.4%. Although the mean NPV is \$1,279.22, the NPV distribution is positively skewed (skewed to the right). The median and mode NPVs are all negative. So, the firm needs to be cautious before deciding whether to accept this project.

Figure 1: Result of NPV Simulation with 10,000 Iterations



## CONCLUSION

Although the traditional NPV method has its advantages for accounting for time value of money and showing the project values added to the firm, it is not able to address the flexibility and uncertainty of capital budgeting in the business world. Practitioners can consider adopting real options technique to supplement NPV approach to improve the quality of decision in capital budgeting. The factors affecting business investment will be becoming more complicated. Although real options are not widely used by corporations currently in capital budgeting practice, it is predictable that using real options will be a trend in the future. In business schools, real options approach, along with other advanced methods such as simulation and binominal lattices should be taught in MBA-level (or advanced undergraduate-level) corporate finance courses. If future managers learn and practice these techniques in school, they will have better knowledge to utilize these methods to deal with the complexity of capital budgeting and make better decision for corporations.

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# INTEREST RATE RISK: SEVERAL STATISTICAL ANALYSES

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## ABSTRACT

*We introduce a macroeconomic system which we use for interest rate determination. Then we generate the interest rate risk premium. Considering this risk premium function, we investigate, test, and determine the macro-variables which affect the interest rate risk premia by using a GARCH (p,q) and an ARCH-M model. The empirical results examine ten different interest rate risk premia and fifteen factors. Factors with significant effects on risk premia are, the real risk-free rate of interest, the inflation rate, the unemployment rate, the growth of GDP and industrial production, the growth of national debt and current account deficit, the money supply growth, the yield differentials on S-T and L-T securities and other variables.*

# THE CASE FOR SOFT-SKILLS DEVELOPMENT IN MBA PROGRAMS

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## ABSTRACT

*The objective of this research was to determine the skills business leaders find most critical in MBA programs to adequately prepare leaders and professionals for organizational success. A second goal was to explore the relationship between the perceptions of business and industry leaders and business school leaders on the rankings of skills deemed most important to prepare students for success in their business careers. The conceptual framework for this study was based on Tanyel's et al., 1999 study. A survey instrument was administered to 67 respondents from prospective employers of MBA graduates and 15 respondents among university deans and directors located in the state of Michigan. The two samples consisted of a matched pair design and rank order means for skill rating by the prospective employers and the matched mean rating from the deans/ directors. The major findings found significant differences in the mean rating of the importance of "soft skills" vs. "hard skills" among the prospective employers of MBA graduates. Additionally that there is a significant difference in the mean rating of the importance of "soft skills" vs. "hard skills" for MBA graduates among the deans and directors at universities with MBAs. This research offers business school leaders empirical evidence for curriculum redesign for prioritizing skills and designing coursework to incorporate top ranked skills viewed as most important by business and industry leaders.*

**KEYWORDS:** MBA programs; Management skills; Soft skills; Hard skills

## INTRODUCTION

Business degrees, considered prestigious in the early 1980s, declined in prestige beginning in the 1990s due to the lack of perceived effectiveness of MBA programs (Allen, 1998; Hahs, 1999; Oblinger, 1998; Storey, 1997). With the events that followed September 11, 2001 coupled with the U.S. recession of 2008, business degrees continue to face a downward spiral. Employers criticized business schools and business graduates as generally unable to transfer content knowledge to real situations in a fast-paced global work place (Ainsworth & Morley, 1995; Carter, Goodrum, Saito, & Naugle, 1999; Dudley, 1990; Fisher, 1994; Saito, 1994; and Voght & Schaub, 1992). Business educators appear to be equally disgruntled. In an archived article sourced from AACSB, Greenburm (2006) notes the criticisms of leading business educators:

*It appears that industry and academia are in agreement that business programs require dramatic changes to the curriculum that is aligned with the needs of the new global workforce. The case for making business programs more desirable has never been so critical. And, business schools need to quickly get on board with deep changes to their curriculums to avoid further declines.*

Research is needed to determine whether business schools are addressing the criticisms and preparing their students with the skills demanded by the corporations that hire their graduates. If business schools and corporations work together, their efforts could result in improved MBA programs.



## LITERATURE REVIEW

Business is changing. As business changes, what it needs from employees will shift. Most of all, business needs people who will enter the workplace ready to make a solid contribution but who will also be effective in the future. Leaders will be required who can anticipate and lead change. Graduates of higher education will need to be flexible, adaptable, and in possession of a mix of broad education and specific skills. Communication, interpersonal skills, problem solving, decision-making, and teamwork are the competencies that will allow employees to grow and adapt as the world of work continues to change (Oblinger, 1998). While there are numerous explanations for the change in criteria for workplace skills, the impact of globalization appears to be one of the most significant causes that appear in many analyses (Rhinesmith, 1996; Williams, 1996). In response to increased global competition and the expansion of the world economy, businesses are seeking workers more highly skilled in the soft skills (Caudron, 1999; Solomon, 1999; Himmelsbach, 1999).

As global issues become ever more important, over the last few years the criticism has emerged that American MBA programs are not international enough, either in the number and variety of international business courses, or in the qualifications of those who teach them (Ball & McCulloch, 1993; Beamish & Calof, 1989; Muuka, Harrison, & Hassan, 1999). Streisand (1995) writes that America's colleges and universities are often accused of having little in common with the real world, and Eberhardt, Moser, & McGee (1997) state that recently many articles have appeared, noting "an apparent gap between the skills and abilities of business graduates and the needs of U.S. businesses." Tanyel and et. al. (1999) state that "the business environment changes faster than curricula at colleges and universities because of the cumbersome process often involved in curriculum revision, including political posturing by operating entities and conflicting educational philosophies among faculty."

According to Neelankavil, (1994):

*Graduate business schools must take a careful look at their programs to prepare MBAs to face challenges of the changing business environment. Some specific criticisms of graduate business programs are: 1. Many MBA programs focus on technical skills to the exclusion of communication skills. 2. MBA programs do not teach their graduates leadership, creativity and entrepreneurship. 3. MBA programs ignore the importance of teamwork. 4. MBA programs lack integration and a global perspective. To raise the quality of MBAs, schools need to cover material relevant to client firms and incorporate new materials into existing courses that stress written and oral communication. Faculty and executives should forge links to evaluate graduates and update classroom material. Faculty should be encouraged to undertake business internships. Corporations must identify MBAs with potential for senior level management and train them, focusing on leadership negotiating skills and long-term planning.*

### Skills for The Organization – What Business Firms Require

Both academics and employers complain that college graduation requirements, based primarily on passing sets of courses, fail to ensure that the graduate has the personal qualities and skills needed to succeed in graduate school, professional training, or in the workplace (Oblinger, et. al. 1998). These skills include initiative, persistence, integrity, the ability to communicate effectively, to think creatively as well as critically, and to work with others to solve problems (Oblinger, et al. 1998). Also required are those skills involving interaction among people such as interpersonal skills, teamwork, and communication skills (Harvey et al. 1997).

“Many educators will claim that our colleges already provide just such preparation. But if we listen to those who employ our graduates or to educators in graduate and professional schools, we hear that an enormous chasm exists between what higher education claims it is doing and what is actually achieved” (Lavenberg 1997, A64). Many industries and large corporations are dismissing employees who hold MBAs or replacing them with technical people who do not necessarily have an MBA degree (Yucelt, 1998). Yucelt contends that part of the blame lies with business schools for choosing to teach what they want instead of what business firms need. Therefore, in the U.S., demand for the MBA is declining, and business schools are facing the toughest challenge regarding increased tuition, programs content, quality and teaching skill (Yucelt, 1998). According to Harvey & Knight (1996),

*employers are not looking for trainees when they employ graduates but people equipped to learn and deal with change. Employers want graduates who are adaptable and flexible, who can communicate well and relate to a wide range of people, who are aware of, but not indoctrinated into, the world of work and the culture of organizations, and who, most importantly, have inquiring minds, are willing and quick to learn, are critical, can synthesize and are innovative.*

Mardeusz (1995) suggests that over the last three decades little change has been made in university curricula with respect to advanced degrees in Business Administration. In 1986, the American Assembly of Collegiate Schools of Business (AACSB) reported that business schools fail to provide students with the tools and perspectives that are needed to build foundations for successful contributions as employees and leaders in business. Since that time, traditional MBA programs have been criticized for excessive focus on quantitative and technical skills and too little attention to such soft skills as interpersonal, communications, teamwork and people skills (Colvin, 1997; Eberhardt et al., 1997; Hahs, 1999; Nicastro and Jones, 1994; Nowak et al., 1996; Oblinger, 1998; O'Reilly, 1994; Pearce, 1999; Tanyel et al., 1999; Tomlinson, 1999; Wardrope & Bayless, 1999; Whettingsteel, 1999; Zolner, 1996).

### Soft Skills

Contrary to popular belief, soft skills do make a difference in the business world (Workforce, 1999). Although managers still need typical techniques taught in MBA programs, they need additional tools to be effective. Today's managers need a variety of soft skills in communication, negotiation, and team building to effectively manage technological change and corporate stress resulting from downsizing and rapid growth (Deverell, 1994). According to a study of what corporations seek when they hire MBAs, the three most desired capabilities are communication skills, interpersonal skills and initiative—all of which are elements of emotional intelligence (Caudron, 1999). In a recent study of 1,400 CIOs in the United States, RHI Consulting Inc. found that twenty-seven percent of CIOs said interpersonal skills are the most important factor for reaching management levels in the IT field (Solomon, 1999).

In 1995, Daniel Goleman, a psychologist and former New York Times reporter, published the international best seller, *Emotional Intelligence: Why It Can Matter More Than IQ* (Bantam Books, 1995). In it, he brought together years of research to show that emotional intelligence—which can loosely be described as “a person's ability to manage his or herself and relate to other people”—matters twice as much as IQ or technical skills in job success (Caudron, 1999). In a follow up book: *Working with Emotional Intelligence* (Bantam Books, 1998), Goleman revealed data from studies in more than 500 organizations that proved factors such as self-confidence, self-awareness, self-control, commitment and integrity not only create more successful employees, but also more successful companies (Caudron, 1999). Caudron (1999) states that, “as a result of Goleman's research and all the publicity generated by his best sellers, employers do appear to be more willing to invest in soft-skills development, especially at the higher management levels.” A study of 1,171 U.S. Air Force recruiters showing that the best performing recruiters were those who scored high on assertiveness, empathy, interpersonal relations, problem solving

and optimism (Caudron, 1999). Mariotti, (1998) contends that MBA programs in the U.S. are the best in the world. Still, there is an aspect of business they teach poorly or not at all—‘soft management.’ Teaching the ‘hard’ stuff—technology, financial analysis, and workflow—is the easy part. These topics yield to logic and analysis. The ‘soft’ stuff is the hard part. The MBA programs should teach these concepts, but only the best ones are beginning to do so.

## METHODOLOGY

### Data Collection

The data was collected and analyzed to determine the relative importance of each of the skills/attributes to both the organizations and business schools. The skills tested for this study came out of Tanyel et al. (1988) study and was used with permission from the authors. The organizations identified for the employer survey through the Dun and Bradstreet database had a contact person within the organization. However, the cover letter included with the instrument was sent to the “Vice President of Human Resources.” A return, prepaid envelope was included with the cover letter and survey. A return rate of 10% was anticipated, since the interest in the subject was expected to be high among corporations contacted. For the university survey, the author contacted either the Director of the MBA program, an Associate Dean, or the Dean, and read the appropriate sections of the survey to the respondent. The goal of this study was to determine whether or not business leaders believe MBA programs adequately prepare students in business skills. A second goal was to explore the relationship between the perceptions of business managers and business school leaders on how well MBA programs prepare students in the skills that organizations seek.

### Design

The research population for this study consisted of human resource managers from companies throughout the state of Michigan. The second population consisted of Deans or Associate Deans of MBA programs in Michigan business schools. The same survey instrument was used for both populations. However, certain sections of the survey were left out for the deans/directors since the questions did not apply to them. The survey consisted of 16 managerial skills/attributes that the respondents were asked to rate on a scale from 1 (less important) to 5 (very important). The author used a five point Likert-type questionnaire designed for organizations that hire MBA graduates. A total of 2,000 surveys were mailed out to employers and 21 universities with MBA programs were contacted by telephone. A total of 78 surveys were received. However, 67 surveys were used since the rest indicated that they do not hire students with MBAs. A total of 14 deans and associate deans responded to the telephone survey. This study had a response rate of 3.4% from the employers and a 75% response rate from the deans or associate deans of MBA programs. The reason for the low response rate from the employers was that many of the managers we contacted by telephone indicated that they did not hire MBA graduates. Therefore, the questionnaire did not apply to their firms. The data was manually entered into SPSS 9.0 for Windows for statistical analysis. The 16 items from the survey were originally used in the study by Porter & McCibbin (1988) and later used by other researchers such as Ferketich (1998); Tanyel et al. (1998); and Levenburg (1996). Subjects were asked to rate the 16 attributes/skills on a scale of 5 (very important) to 1 (less important) that they desire of their newly hired college graduates. They were also asked to circle yes or no if their graduates demonstrate these skills.

### Construct Validity and Reliability

To determine the reliability and validity of the instrument, the researchers pretested the instrument with selected human resource professionals before mailing it to the selected groups for their study. As this questionnaire was successfully tested and utilized by Tanyel et al. (1998), it can be assumed to meet the

requirements for construct validity. Literature on business skills and MBA knowledge constituted the body of literature used in the development of the questionnaire for this study. Principal writers in these areas included: Ferketich (1998); Levenburg (1996); (Porter & McKibbin (1988); and Tanyel et al. (1998).

## RESULTS AND DISCUSSIONS

### Test of Hypothesis One

Hypothesis HO1 states that there is no significant difference in the mean rating of the importance of “soft skills” vs. “hard skills” among the prospective employers of MBA graduates. All respondents were asked to rate the importance of 16 different skills. Of the 78 employers surveyed, 11 indicated that they did not hire MBA graduates. Each of the remaining 67 respondents rated both the hard and soft skills, so the t-test for Paired Samples was appropriately used. With the mean rating for soft skills being 4.57 and the mean rating for hard skills being 3.93, the resulting p-value of .000 was less than the established significance level of .05. As a result, the null hypothesis is rejected and it can be concluded that there is a significant difference in the mean rating of the importance of “soft skills” vs. “hard skills” among the prospective employers of MBA graduates. The rankings on the critical managerial skills to the organization are displayed in Table 1.

Table1: Rank Ordered Means for Critical Managerial Skills to the Organization (ranked by human resource managers)

Rank Order		Variable	Mean	SD
1	SS	Responsibility & Accountability	4.82	.46
2	SS	Interpersonal Skills	4.71	.55
3 or 4	SS	Oral Communication	4.67	.54
3 or 4	SS	Teamwork	4.67	.56
5	SS	Ethical Values	4.61	.68
6	SS	Decision Making & Analytical Skills	4.60	.61
7	SS	Creativity & Critical Thinking	4.45	.64
8	HS	Written Communication	4.44	.79
9	HS	Time Management	4.42	.72
10	HS	Project Management	4.21	.88
11	SS	Persuasiveness and Influence	3.98	.92
12	HS	Presentation Skills	3.96	.89
13	HS	Assimilate new Technologies	3.90	.83
14	HS	Computer Problem Solving Experiences	3.83	.96
15	HS	Computer/Word Processing Skills	3.70	.94
16	HS	Global/International Business Skills	3.15	1.32

*N=67 Note: SS indicates Soft Skill and HS indicates Hard Skill*

### Test of Hypothesis Two

Hypothesis HO2 states that there is no significant difference in the mean rating of the importance of “soft skills” vs. “hard skills” for MBA graduates among the deans and directors at universities with MBAs. Table 5 summarizes the results of the t-test for paired samples. With the mean rating for soft skills being 4.29 and the mean rating for hard skills being 3.96, the resulting p-value of .014 was less than the established significance level of .05. As a result, the null hypothesis is rejected and it can be concluded that there is a significant difference in the mean rating of the importance of “soft skills” vs. “hard skills” for MBA graduates among the deans and directors at universities with MBAs. The ranking of deans of MBA programs on the critical managerial skills to the organization are displayed in Table 2. The rank ordering, Means, and Standard Deviations of the hard and soft skills are displayed.

Table 2: Rank Ordered Means of the Critical Managerial Skills to the Organization (ranked by Deans of MBA Programs)

Rank Order	Variable		Mean	SD
1, 2 or 3	SS	Oral Communication	4.67	.62
1, 2 or 3	HS	Written Communication	4.67	.62
1,2, or 3	SS	Responsibility & Accountability	4.67	.51
4 or 5	SS	Interpersonal Skills	4.60	.63
4 or 5	SS	Decision Making & Analytical Skills	4.60	.83
6	SS	Teamwork	4.33	.62
7	SS	Creativity and Critical Thinking Skills	4.27	.70
8	HS	Presentation Skills	4.13	.83
9 or 10	HS	Time Management	4.07	.80
9 or 10	SS	Ethical Values	4.07	.70
11	HS	Computer Problem-Solving Experiences	4.00	.93
12	HS	Computer/Word Processing Skills	3.93	.88
13	HS	Ability to Assimilate New Technologies	3.80	.86
14	HS	Project Management	3.73	.88
15 or 16	SS	Persuasion and Influence	3.33	.90
15 or 16	HS	Global/International Business Skills	3.33	1.11

*N=15 Note: SS indicates soft skill and HS indicates hard skill.*

### Test of Hypothesis Three

Hypothesis HO3 states that there is no significant difference in the mean rating of the importance of each skill for MBA graduates among the prospective employers vs. the university deans and directors. The 67 respondents from the prospective employers rated each of the soft and hard skills, as did the 15 respondents among the university deans and directors. The mean rating among the soft and hard skills for the two groups were compared. Utilizing the Levine test, there is support for equal variances. Hence, for the soft skills, the t-test for Independent Samples had a p-value of .015 when the Equality of Variances assumption was used; as a result, the null hypothesis is rejected and it can be concluded that there is a significant difference in the importance of soft skills as rated by the prospective employers of MBA graduates vs. the university deans and directors. For the hard skills, the t-test for Independent Samples had a p-value of .874 when the Equality of Variances assumption was used. As a result, the null hypothesis is not rejected and there is insufficient evidence to conclude a significant difference in the importance of hard skills as rated by the prospective employers of MBA graduates vs. the university deans and directors.

### FINDINGS AND CONCLUSIONS

The questions investigated in this study included the following: (1) What are the most important managerial skills to the organization, as identified by business managers? (2) What are the most important managerial skills to the organization, as identified by MBA program deans/directors? And (3), Is there a difference between how business managers and MBA programs directors rate managerial skill?

According to the prospective employer respondents, the most important attributes to be possessed by graduates are (in order of importance) responsibility and accountability, interpersonal skills, oral communication, teamwork, ethical values, decision-making and analytical skills, and creativity and critical thinking. Those attributes believed to be less important included written communication, time and project management, persuasive ability, presentation skills, ability to assimilate new technologies, computer skills, and global awareness. According the university deans/directors of MBA programs, the most important attributes are (in order of importance) oral communication, written communication, interpersonal skills, decision making and analytical ability, responsibility and accountability, ability to work in teams, creativity and critical thinking skills. Deans/directors said that ethical values, computer skills, time and project management, persuasive ability and global awareness were less important attributes.

### Implications for Business Education

The top seven skills desired by prospective employers (in order of importance) are responsibility and accountability, interpersonal skills, oral communication, teamwork, ethical values, decision-making and analytical skills, and creativity and critical thinking. The average mean for soft skills (SS) among the prospective employers was 4.50 (on a 5 point scale), indicating that human resource managers determine that these skills are highly essential to the organization. The soft skills were all ranked in the top half of the critical managerial skills list. The hard skills (HS), written communication, time management, project management, presentation skills, ability to assimilate new technologies, computer skills and global/international business skills were all ranked in the lower half of the list. The average Mean for hard skills (HS) among human resource managers was 3.95 (on a 5 point scale) indicating that prospective employers desire soft skills over hard skills. The skill/ability believed to be most important by Deans/Directors of MBA programs was oral communication. The skill/ability ranked lowest on the list of critical managerial skills among deans/directors was global/international business skills. This is consistent with the finding for prospective employers.

According to the Deans/Directors of MBA programs, the top seven critical skills/abilities to the organization are oral communication, written communication, interpersonal skills, decision-making, responsibility and accountability, ability to work in teams, and creativity and critical thinking skills. Six of the seven skills are soft skills. The average Mean of soft skills for Deans/Directors was 4.27 and the average Mean of hard skills 3.93. The results indicate that soft skills are rated higher than hard skills among Deans/Directors of MBA programs. Because the goal of graduate business schools should be to provide graduates with skills and attributes that prospective employers desire, these results should be beneficial to Deans/Directors of MBA programs for curriculum revision and other changes in management education. Business schools need to add a substantial focus on the soft skills. They need to continually reassess their goals and strategies and make the necessary changes in order to keep up with the rapidly changing needs of business organizations. They need to be teaching what needs to be taught according to the needs of prospective employers. Graduate business programs must also find methods of strengthening soft skills, or people skills, while continuing to prepare students in the hard skills.

### Limitations

The biggest concern of this research is assessing the degree of measurement error present. The researcher considered the validity and reliability of the measure. The data collected for this study focused on management education in the United States only. Furthermore, due to the regional nature of the study, the researcher excludes respondents from other regional areas since the results of the study focus on one region of the United States rather than the entire nation. Due to limited time and resources, this study did not cover managerial skill preparation in undergraduate business education. Although businesses are interested in skill preparation at the undergraduate level, this study was limited to management education at the graduate level. However, these topic areas could be addressed in future research.

### Future Research

One problem in identifying trends in the literature base is the lack of uniformity in the critical skill set or characteristics and attributes that lead to success in business. Various researchers appear to be using different terms in the identification or description of similar skills/attributes. For example, should decision making and analytical ability be one skill or should they be broken up into two separate skills? One could argue that analytical skills are hard skills while decision-making skills are soft skills. Another area for future research is to determine if the results would differ if the population of employers were categorized into two groups. One category would be for manufacturing firms while the other would be for service firms. It would be interesting to see if they would rank soft and hard skills any differently.

Are human resource managers the ultimate customers of MBA programs? Would the results have changed had front line managers been the sample for this study? While HR managers may preach the “soft skills” line, what do line managers want? Due to the limited resources of this study, the results were obtained from one state. It would be very useful if this type of research was conducted in other regions of the country, a nationwide basis, and/or an international sample. Finally, it would be interesting to do comparative studies of the perceptions of students and employers, students and faculty, and students and alumni.

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# CURRENT TRENDS IN WIRELESS TECHNOLOGY

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## ABSTRACT

*The advances in technology have significantly revolutionized the way of our society. Many kinds' types of technologies are being used in every part of today modern business operations. One of the most innovated technologies is communication. Among communication technologies, wireless technology is one of the fastest growing technologies that are being implemented by various industries. Wireless technology has become the path to advance forward into the future. The markets of wireless technology will continue to grow, and societies will continue to change to adapt this new technology. This paper is an update on trends in wireless technology originally written by (Snyder and Sitthinart (2008).*

## INTRODUCTION

### Cellular Phone

When discussing wireless technology, the first thing most people would think of is the cellular phone. Cellular phone, the symbol of wireless technology, is without doubt the most popular wireless communication device. It was first announced and introduced in eighties. When it first came out to public, it was considered to be a gadget for super rich, because “the price was some \$3,995 in 1983 dollars” (RetroVrick, n.d., ¶ 3). The fee of using the service was around ten to twenty dollars a minute in today's money. Besides it had about only thirty minutes of talking time before battery dies, it had a very little memory to store only a few numbers. Its high price made it far beyond the reach of average people. Today the price of cellular phone has become dramatically lower; it is widely available and affordable to anybody. The price has gotten low enough, companies can offer free phone with a contract of service. Not only the price but the features of cellular phones have evolved. Despite of 3G network becoming available to us; it is no longer the technology of future.

The future is newer generation of cellular network, which is 4G. On top of political issues they need to resolve when they are going to set new communication standards for whole country, they would need to figure out the way to resolve battery limitation. It would require lots of power in order transmit data at the speed comparable to DSL and cable modem. Current battery technology will not last long enough for hours of talk time or internet connection at that speed. “The battery issue is going to be vital for the successful implementation of 4G.” (Digital Trends, 2005b, ¶ 4). Wireless security has been a significant issue with organizations and individuals. The Air Force has chosen General Dynamics smartphone for secret wireless communications. The Sectera Edge SME-PED is certified by the National Security Agency for sending and receiving classified voice and data through classified commercial WiFi and cellular networks Military and Aerospace Electronics (2011).

## IMPACTS OF WIRELESS TECHNOLOGY

Wireless technology provides us some of the ground-breaking methods of communication. It enables us, governments, businesses, and consumers, to have instant unlimited access to any information, and communicate with anyone regardless of physical location. During the time of when wireless technology was not available, completion of any kinds of transactions and processes were very time consuming. This technology has become necessity of our daily lives. Our continue growth of demand for innovation continues to bring new innovation to wireless market.

A concern for organizations that are making investments in technology is determining and understanding the value of these technologies. Failure to address these issues can result in wasted time and resources and ultimately failure to realize their ultimate potential and return on investment. Inappropriate information technology investments can have a significant adverse effect on an organization, yet these decisions must be made. “Senior managers must understand the nature of technological change and be able to accurately interpret the IT landscape...” (Adomavicius, Bockstedt, Gupta and Kauffman (2008).

*Education:* In almost any kind of organization in our modern societies, wireless technology is being used constantly. Many of today’s schools have implemented and planning to implement the use of wireless technology into schools. Students who are growing up in today’s modern generation are different from generation grew up without internet. There are many students use wireless internet connection with their cell phones or tablets for their school work or education programs. Growing number of students, especially in college, are educating themselves outside of the classroom from online resources, or taking online classes. Wireless technologies are becoming a necessity for school and education.

*News and media:* News and media are effectively using, and have been greatly and positively impacted by wireless technology. It gives media the ability to transmit videos and report information virtually and instantly to any location. This enables them to immediately cover and broadcast their reports worldwide on important news, such as severe weather, war, and political issues. In the recent second Gulf War, many news stations used satellite to transmit and receive videos to report in real-time. These capabilities provide media new levels of reporting from anywhere in the world.

*Medical Industry:* Medical industry has also been impact by wireless technology, which is being used by doctors to help treat patients. Sharing and exchanging of medical information is highly expected in growing innovations of wireless technology. Doctors have been seeking and continue to seek new technologies to enable them to track progress of patients with ability to compare and exchange the information for entire medical industry. Medical industry may in the future place wireless device inside of patients in order to track heart rate, breathing status, or any other data that can help treat patients. Medical industry is constantly looking for the ways to advance the use of wireless technology as part of developing new medical devices. It expands possibilities of treatments, help saving lives, and extend life expectancy of future generation.

*In-Body Implantation:* In science fiction films or animation, it is common to see some characters being able to communicate to others without operating any device. The idea of it is implanting some sort of communication device right into the head. It probably sounds quite absurd to most people, but implant device into body is more common than you probably think. If fact, it is a direction of many companies are heading. Somewhat similar to medical technology described above, there is in-body wireless communication chip under research. This chip could be used for doctor to monitor patient’s pacemaker from anywhere (primdi.com, 2005). It could be used for many other applications... such as in implanted blood glucose meters, which control insulin for diabetics (Primdi.com, 2005, ¶ 1). Since this is a communication system that intends to be implanted into the body, it does not have power to transmit data for long distance. It is estimated that such in-body communication device has a range of no more than 3 meters or nearly 10 feet. Therefore, it would require a base station to transmit or receive data from hospital. The base station will be utilizing radio frequency technology to constantly establishing two-way communication. Size of base station may be small enough and work under battery, so patient may be able to go outside and still being under the watch of doctor.

The in-body communication devices are about to come true. We may not be very far away from implanting communication device into our heads. When it happens, it could revolutionize the cellular phone industry. Once medical technology became advanced enough to implant communication device

into the head as safely as laser eye surgery, cellular phone companies would most likely jump into offering such service.

*Financial Market:* Financial markets have been changed by wireless technology in many aspects, especially a communication between or within financial firms. The greatest impact of wireless technology to financial markets has to be the ability of transferring money in the way was previously impossible. The financial departments of companies all over U.S. and world are now able to conduct instant transactions. Portable device such as cell phone, tablet and laptop with wireless internet access enable people to transfer or wire money, trade stocks, and such on the move. Advanced wireless technology makes smaller financial companies more competitive, by offering unique services with mobile solutions, against major companies. TechRepublic (n.d.) states: A major issue for those operating in the finance sector is the reliability of both data and data delivery. Stock traders need to have instant access to changing prices so that they can make quick decisions on buying, or selling, stocks and shares (§ 1).

### E-Book

E-book is a new way of how books are to be offered to readers, and how most readers in near future will read the books. Authors and publishers, by utilizing wireless technology's capability, can release books to portable device such as a smart phone or tablet, instead of a laptop or desktop to maintain the same portability of paper book. E-book provides many advantages over the tbook. "eBooks are completely interactive with the internet and can contain live links, graphics, forms, video and more. Your eBook can have a built in search engine so your readers can find exactly what they are looking for" (ItsOnlineNow, 2004, § 2). From financial point of view, the traditional it will also largely save the costs. Since the contents are all in digital, there will not be the costs of printing, delivery, and supply chain related.

*Advertising:* Advertising industries may the one that benefit from wireless technology the most. They always have been the one to take advantage of every information technology to effectively reach consumers. CNN (2000) states: The receptivity of users to wireless ads is a subject of intense interest to the companies that would be potential advertisers, said Alan Reiter, an analyst at Wireless Internet & Mobile Computing in Chevy Chase, Md. "Advertising for wireless is a hot topic this year," he said. "Corporations will drool over advertising to wireless devices" (§ 11).

Certainly advertisers are taking full advantage of wireless technology. It is noticeable in most wireless services. When users connect to internet with their phone, one third of the first default page always contain ads. Historically, users were charged based on how much data they have downloaded. Ads appear on default web site are mostly graphics which is going to cost money to users to view ads. There might be ethical issues of forcing their customers to pay for viewing ads.

*Law Enforcement:* In interest of protecting civilians, law enforcement is seeking support from wireless technologies. Similar to technologies such as surveillance system with facial recognition, criminal tracking, and criminal or terrorist database, help law enforcements, wireless technology provide stronger strengths and tactics to fight crime. To describe how wireless technology to be used, Govexe.com (2005) explains: ...the government's effort to create a national, interoperable wireless communications network for federal, state and local law enforcement agencies sounds like a no-brainer. The departments of Justice, Homeland Security and Treasury have joined forces through a joint program office to develop and deploy the Integrated Wireless Network, which will help them coordinate operations during law enforcement, homeland defense and disaster response missions (§ 1).

*Military:* Wireless technology is very useful and influences military warfare. Reliable communication during the battle is critical. It can be assumed that majority of most advanced wireless technologies are

implemented into many countries' military capabilities to stay ahead of potential enemies to defend homelands. Countries with advanced technological capabilities like Japan, U.S., and E.U. already have GPS linked navigation device for ground forces. Soldiers can sneak into enemy territory to find targets, then wirelessly transmit precise targeting data for air or artillery strikes. With better communication proved to help reduce casualty rate of our militaries.

*Automotive Industry:* For the last decade the automotive industry found ways of incorporating wireless technology into the vehicles. GPS navigation system is now standard on most luxury level cars. Navigation system receives wireless signal from at least three global position satellites from space to determine and calculate exact location of car. Drivers can now go to any unfamiliar places without getting lost or asking for direction. Many modern cars are now equipped with Bluetooth. It links with Bluetooth enabled cell phone for hands-free talking while driving. The newer feature currently available allows for traffic jam notification. It uses cellular network to obtain latest traffic information. Navigation system will recalculate to find possible and efficient routes to avoid traffic, and then verbally instructs the driver to take new routes. More advanced features is on the way to our future cars. CNNMoney.com (2006) explains: The age of Vehicle Infrastructure Integration -- known as VII and defined simply as cars that "talk" to each other and to roadside units via cellular, Wi-Fi, satellite and other technology -- is an evolutionary step comparable to the creation of the interstate highway system 50 years ago, say experts. "The auto will inevitably become an integral component of the wireless ecosystem," says Steve Underwood, a researcher at the Ann Arbor, Mich.-based Center for Automotive Research, or CAR (§ 2).

...Proponents of VII say once wireless technology becomes commonplace we'll see things like seat belts communicating with roadside traffic managers, engineers and others to make driving safer, more efficient, and more enjoyable (§ 3). Besides of offering more safety and convenience to drivers, wireless technology can also keep both passengers and drivers entertained on the road. This revolutionizes automotive industries in in-vehicle entertainment. Today, it is common to see DVD player in cars for rear-seat entertainment. In tomorrow's car, it will be a trend to have in-vehicle systems that allow drivers or passengers to wirelessly transfer, probably by Wi-Fi, video and music files from home to car (IT Professionals, 2005).

*Video Game Industry:* Wireless technology has innovated video game systems for our entertainment. Implementation of wireless technology is most noticeable in next general generation video game consoles released recently, such as PlayStation 3, Xbox 360, Wii, and PlayStation Portable (PSP). PlayStation 3, Xbox 360, and Wii are using wireless controllers. PlayStation 3 uses Bluetooth and Xbox 360 uses radio frequency to link controllers with the consoles. PSP has Wi-Fi capability to wirelessly buy and download new games. Among the next generation game consoles, Wii is definitely the most innovated one. Players need to move their arms to play the games. Inside of wireless controller, it has motion sensors. Wii uses Bluetooth to transmit motion data to the console. Wireless technology has changed the way we play games. The next level of playing game wirelessly is maybe to control by brain just like science fiction films. There is a scientist that has been developing a wireless headset which detects player's brain wave. "The player's brain is 'tuned in' by concentrating on flashing images, and then they can control the game" (BCC, 2004, § 2). Researchers believe that this technology could be used for future game systems, and to operate computers for disabled people. Using brain wave may seem very innovative, however, since our brain is full of mystery, it may only raise more doubts and questions.

*Sports:* Wireless technology is being used in Soccer to determine the redirection of the ball. Alignment of various body parts and skill of the player all have effect on the ball's redirection. A study by Hanlon and Bir (2010) used wireless technology to simulate fifteen impact conditions commonly experienced in soccer play. They studied the effect on head injuries based on impact of the soccer ball and concluded that their system allow a comparison of different types of impacts during play.

*Television:* As a result a result of wireless technology, television has gone through many changes in a last decade. Thanks to satellite technology and cellular, this made it possible. Before satellite television service was available, we relied on cable network in order to watch television programming other than local channels. Cable companies' dominance caused the higher monthly price, and unsatisfactory services. When Satellite TV services become available, it became major competitors with cable companies. Satellite TV provides impressing range of programming, competitive prices, and availability to any part of country including any rural areas; forcing cable companies to improve their services. Ultimately, consumers gain great benefit from competition.

Today, we can enjoy television, with the use of such product as Sony Location Free, wirelessly in a lot more than two ways. It can wirelessly stream recorded or live programming, or any video sources to multiple destinations such as television sets, computers, and portable devices in other rooms. By taking advantage of wireless internet technology, you can even watch live or recorded programming from anywhere in the world. Fast innovations of twenty-first century make the entertainment from eighties and nineties seem like how anyone could enjoy back then.

### Expectation

With fast innovations in hands free and handheld devices, talking on the cell phone becomes even more convenient. Cell phones now have accessibility to World Wide Web. Laptops have the capabilities of accessing internet without any wires or chords by Wi-Fi or cellular networks. The benefits of mobile data access and wireless connectivity are limitless. Although, there seems to be some limits in the companies who adopted wireless technology and mobilized their business processes and applications. Some companies fall behind the competitors because they failed to adopt new wireless technology. The reasons are decision makers are afraid to invest heavily into new technologies and of being forced to change their entire structure and strategies according to new technology.

### Business

*Roles of Wireless Technology:* Wireless technology has played a major role in the growth and essential success of many markets. In addition to the wireless technology discussed previously, there are several methods of how wireless technology should be implemented into business procedures and routines. In order to meet expectation of overall productivity such as production, distribution, etc, implementation of new technology should cohere with customer demands and company standards. In some circumstances, it may be necessary to completely redesign to improve old systems.

*Implementation and Benefits:* By having up-to-date information and data readily available to every employee of all departments, it will help the companies keeping up with their industry in competitive manner. Such kinds of current information and data availability can be achieved with combination of corporate servers and users' portable devices with wireless connection capability.

Sales department employees can benefit from such capability, since they require rapid communication methods in order to meet customer satisfaction. This can be accomplished with the portable devices with wireless internet connection like Blackjack, or any other hand-held computing devices, laptops and tablets. A current challenge is it is essential to have wireless network that covers entire nation. Otherwise, wireless capabilities would not as effective as expected. It would not make sense for one company to spend hundreds of millions or even multi billion dollars to setup dedicated wireless network to cover entire nation. The financial friendly solution to this is to share network. Just like cellular phone companies came to agreement to share their cellular network so customers can make phone calls nationwide to anybody with different services, companies can share their private and public wireless network connections. They can agree on contract for sharing small percentage of certain profits. Negotiation of

this type of contract can be very time consuming and expensive initially. But these hassles will pay off when companies gain advantage in massive productivity increase and sales department gain benefits in providing superior services to their clients and customers.

*Receiving and Sending Parcels:* There are many benefits of wireless technology; some can be beneficial to parcel services in companies. FedEx and UPS are fully utilizing numerous wireless technologies to provide better services. It may be beneficial for non-delivery companies to utilize wireless technology on high value parcels they need to send. One of new technology UPS plans to incorporate in near future is Radio Frequency Identification (RFID). It enables to track parcels and determine current location in real-time (Susevi, 2007). Whenever companies need to send parcels worth millions of dollars, they can insert RFID to monitor progress of every moment to make sure it is being delivered safely on time.

*Changing Communication:* As a result of advancement in wireless technology, the standards of communication will increase in the near future. It has become a standard to make phone calls with wireless VoIP or some other sort of unified communication method. It will be expected to be always connected and reachable no matter where you are in the world. To avoid risks losing current positions and competitiveness; most companies need to constantly upgrade their information technology. It is a common corporate culture to be afraid of making changes. Executives or decision makers usually refuse to accept anything that affects them. In order to have smooth upgrade and changes, it is important to make constant changes into part of culture. The resurgence in WiFi has been in large part due to the inability of the cellular network to keep up with its demand (Sheffres, 2011). Wi-Fi hotspots are now widely available at many locations. Companies that already use wireless technology must have Wi-Fi multiple access point at every certain distance and floor

## CONCLUSIONS

If trends continue, wireless technology will be the major method of communication. After considering how fast technologies have evolved, it will not be a surprise to see the technologies in today's science fiction films actually come true. All companies should be open-minded to everything that they are going to see in the future. Refuse to do so; they may fall victim to other companies that have embraced current wireless technologies.

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# STOCK MARKET AND TAXATION REVENUE: AN EMPIRICAL ANALYSIS

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## ABSTRACT

*This study empirically examined the relationship between stock market and taxation in Malaysia over the period of 1980 to 2008. By using the Gregory Hansen methodology this study examined which tax collected by Malaysia government have most impacted from the stock market performance in Malaysia. Our results show that stock market performance did contribute most to the changes in company tax revenue as compared to personal tax and real property gain tax. In addition this study also detects the significance break which impacts the nature of relationship between variable. This finding indicates that the performance of stock market in Malaysia has influenced by the strong growth of company tax revenue collection in Malaysia. Thus fiscal policy authorities in Malaysia should enhance the effort to promote stock market activities which later will increase the tax revenue collection; the major source of the country's development.*

**JEL:** F3; G1; H2; O2

**KEYWORDS:** Company tax, personal tax, stock market, structural break

## INTRODUCTION

Taxes have an important part to play in any government's economic and social policy. Tax policies normally contribute to the overall economic development specifically in Malaysia in two major ways i) ensuring stable growth in revenue to finance the annual budget; and ii) providing incentives within the tax system to promote growth, especially in private sector (Singh, 2005). Thus taxation in term of policies is well known able to promote economic activities such as investment, manufacturing, tourism and agriculture by offering incentives which in return contributing towards a more balanced growth. However since there are various taxes imposed on economic activities not all tax having the same economic effect. For instance by using vector autoregressive approach (VAR) Arin et al. (2009) found that different tax policy changes produce different financial response in G3 countries. Their results show that indirect tax has a larger effect on market returns than labor taxes. In addition company tax has no significant effect on stock return due to the ability of firm's to switch between equity financing and bond financing.

In addition many past research also have recognized the relationship between financial activities and fiscal policy. Darrat (1988, 1990) support the existence of the nexus between fiscal policy and stock market returns. However Akitoby and Stratmann (2008) by utilizing a panel data of emerging economies, suggest that the nature of the relationship between fiscal policies and economic activities depends on the interaction with the political institutions. They emphasize that taxation policies or approach which ease the tax burden on investment become the preference for international investors. Ardagna (2009) utilises the panel data for OECD countries from 1960 to 2002 and suggests that fiscal contractions do positively affect, and fiscal expansions do negatively affect, the performance of the stock market. Likewise, Laopodis (2009) reports that fiscal policy can affect the stock market in a negative and significant manner. Overall, the findings that fiscal policy inversely affects the performance of the financial market are supported either for an individual country or in a panel analysis.

Past studies document the relationship between fiscal policy and financial markets. However, none of these studies focused on the impact of financial market activities on generating tax revenue which is

important in analyzing the economic performance of the country. Boyd (2009) discuss the situation when the state runs out of money which affects the budget allocation. He emphasized the significant impact of recession (specifically on downturn in an investment on investment) on tax revenue collection. Therefore as fiscal policy has pivotal role in influencing the investment performance, likewise the role of investment in determining the trend of revenue collection. Realising this, Taha et al. (2010) analyzing the role of financial market on generating tax revenue in Malaysia. Results shows that while direct tax revenue have significant effect on stock market and bond market activities, both financial market instruments also play pivotal role in determining the revenue collection. However in this study the relation has been analyse at an aggregate level, and there is no identification on which particular tax instruments are most impacted from financial market activities. Therefore, the actual causal effect of financial market activities on specific tax revenue is largely unresolved. In addition this study also did not consider the potential break occurs which might change the nature of relationship exists between variables.

Therefore the purpose of this paper is to examine the relationship between stock market and tax return in Malaysia by focusing on personal tax and company tax revenue considering the pivotal role of such revenue on Malaysia economy. In addition this issue is of interest due to recent gyrations of the stock market due to global economic imbalance. Plummeting stock prices can cast a dark cloud over the financial position of all parties to include individual, companies and government. However there is lack of discussions devoted on the effect of increasing stock market activities on the tax revenue collection. Most of the studies focused on analyzing the nexus between tax and stock market aim at analyzing the effect of changes in tax burden on stock market activities. Further previous studies also aim to investigate the impact of tax on investment activities while neglecting other important component of financial system. The contribution of this study is two-fold. First these paper the impact of stock market on both personal tax and company tax in Malaysia. Second the recent analyses were utilized which cater the existence of break which take into consideration the entire economic event which occurs during the study period. The results suggest that stock market contribute to the strong growth in company tax revenue collection. However there is no significant impact of stock market on personal tax revenue.

## METHODOLOGY, DATA AND EMPIRICAL RESULTS

*Unit root tests:* This study utilises data of company tax (total company tax revenue collection), personal tax (total personal tax revenue collection) and stock market (Kuala Lumpur Composite Index) in Malaysia using monthly data from 1980 to 2008. Tax revenues variables has been provided by Inland Revenue Board (Malaysia) while stock market data are extracted from DataStream and converted into natural logs. The analysis begin by examine the order of integration of variables to identify the time series characteristics of the data set. For this purpose this study used the augmented Dickey and Fuller (1981) test (ADF) and Kwiatkowski, Phillips, Schmidt, and Shin (1992) test (KPSS) to determine whether series or residuals of the regressions are stationary. In determining the optimal lag structure in ADF and KPSS testing procedure this study rely on the model selection criterions of Akaike Information Criterion (AIC) and Newey-West Bandwidth respectively. The results of ADF and KPSS unit root test are reported in Table 1. The null hypothesis tested is that the variable under investigation has a unit root against the stationary alternative. Based on the unit root result, the null hypothesis that each variable is integrated of order one  $I(1)$  except for personal tax revenue is maintained.

Table 1: Stationary tests

Variables	ADF Test		KPSS Test	
	Level	1 <sup>st</sup> Differences	Level	1 <sup>st</sup> Differences
Company tax	-2.41	-6.54***	0.15	0.08***
Personal tax	-2.43	-10.91***	0.30	0.31
Stock market	-2.88	-5.76***	0.18	0.06***

Note: Asterisks (\*) and (\*\*) denote statistically significant at 1% and 5% significance levels, respectively.

However in his seminal paper, Perron (1989) argue that failing to account for at least one structural break may lead the researcher not to reject the null hypothesis of unit root when in fact the series are stationary around a onetime structural break. Thus since the conventional approach of unit root test (ADF and KPSS) used above favor the null of unit root when a structural break exists, Zivot and Andrews (1992) unit root test (ZA test) were also employed. This test is used to determine whether any possible break point in the series changes the stationary results or not. In this paper the models of ZA are estimated over the period from 1980 to 2008. The results of unit root test together with the break-date for each series are presented in Table 2. These results suggest that the null of unit root for company tax and personal tax at 1% significance level can be rejected, while the result fails to reject the unit root hypothesis for stock market. This result clearly contradicts the results obtained from the unit root test without structural break for these series. The result shows that the year 1992 emerges as the most significant break-year for company tax. This can be associated with the introduction of tax incentives for research and development activities as well as the improvement of Bursa Malaysia trading for that particular year.

With the introduction of such incentives it can help to woo the investors since the investment in these activities received incentives which can reduce the burden in term of paying tax. In addition the improvement of Bursa Malaysia system also increase the company tax revenue collection as the investor are more confident to make the investment. The break year for personal tax in 2002 are resulted from the introduction of self assessment system (SAS) in 2001 for personal tax payer. With the introduction of SAS the burden of assessing tax liability has been shifted from the shoulders of tax assessors to the taxpayers. Thus the taxpayers are more aware to comply with the tax system to avoid the penalty imposed.

Table 2: Results of Zivot and Andrews one-break test

Variables	K	t-statistic	Break year
Company tax	4	-12.68***	1992 M01
Personal tax	4	-9.65***	2002 M01
Stock market	4	-3.91	1997 M08

Note: Asterisks (\*) and (\*\*) denote statistically significant at 1% and 5% significance levels, respectively.

*Cointegration tests:* After determining the integration level of variables, the Gregory and Hansen (1996) (GH tests) were employ in the presence of structural break. We use GH test instead of the conventional approach since the conventional approach assume that the cointegration relation is constant during the period of study. However in the case of sample period is long with few economic events took place, the results from conventional cointegration can be misleading as such approach neglected the potential break which may exists during the period of study. The GH test has a null hypothesis of no cointegration and its alternative hypothesis suggests cointegration with one structural break. The cointegration between variables exists when if the null hypothesis is rejected by the GH test. In this test three models are created as follows:

$$\text{Level shift: } y_t = \delta_0 + \delta_1(\phi_t) + \alpha(x_t) + v_t$$

$$\text{Level Shift with trend: } y_t = \delta_0 + \delta_1(\phi_t) + \beta(t) + \alpha(x_t) + w_t$$

$$\text{Regime Shift: } y_t = \delta_0 + \delta_1(\phi_t) + \alpha_1(x_t) + \alpha_2(x_t\phi_t) + z_t$$

where the structural shift in each equation is shown by a dummy variable  $\phi$  and define as:

$$\phi_t = \begin{cases} 1: \dots \text{if } t > \tau \\ 0: \dots \text{otherwise} \end{cases}$$

with  $\tau$  denoting the point in the sample at which a break occurs. For identifying this specific break the Quandt Andrew Breakpoint Test were employed. As reported in Table 3 the breakpoint identified is for 1997M08 for both relationships between company tax – stock market and personal tax – stock market respectively. This breakpoint is consistent with the 1997 Asian Financial Crisis that impacted the whole Asia.

Table 3: Quandt Andrew Breakpoint Test

	CT – SM	IT – SM
DATE	1997M08	1997M08

Based on the breakpoint identified from Quandt Andrew Breakpoint test, the GH test then conducted for both relationship. The results are as reported in Table 4. The results suggests that company tax and stock market are cointegrated in the presence of structural break in the data. In other words the results suggest a long-run equilibrium relation. However our results failed to identify any relationship between personal tax revenue and stock market.

Table 4: Gregory Hansen Results

	ct - sm	it - sm
	constant	constant
gh1	-4.94**	-3.26
gh2	-3.05	-3.56
gh3	-5.00**	-3.26
	constant + trend	constant + trend
gh1	-4.97**	-3.28
gh2	-3.05	-3.56
gh3	-5.04**	-3.27
	none	none
gh1	-4.94**	-3.26
gh2	-3.06	-3.56
gh3	-5.00**	-3.26

Note:

1. Asterisks (\*) and (\*\*) denote statistically significant at 1% and 5% significance levels, respectively.
2. Gregory Hansen Models: [GH1: break for the model with an intercept], [GH2: break for the model with a trend] and [GH3: break for the model with regime shift].
3. The critical values are taken from Gregory and Hansen (1996). The critical values for 1%, 5% and 10%: GH1: -5.13, -4.61, and -4.34; GH2: -5.45, -4.99, and -4.72; and GH3: -5.47, -4.95 and -4.68, respectively.

## CONCLUSION

This paper uses monthly data to determine endogenously the most important years when structural breaks occurred and simultaneously test for the unit root hypothesis in the presence of these breaks in company tax revenue, personal tax revenue and stock market in Malaysia. To show the different between conventional approach which according to Perron (1989) normally neglected the existence of the potential break, ADF and KPSS unit root test were utilise where the results shows that the series contain unit root at first difference. Further this study utilised the test developed by Zivot and Andrews where the result shows contradict results from the conventional approach which has been utilised previously. The results show the potential break of 1992 and 2001 for company tax revenue and personal tax revenue respectively. Having identifies the potential break which exist from ZA unit root test the analysis for cointegration is conducted by utilising the Gregory Hansen approach. By employing the Gregory Hansen tests our study also reveals that there exists a cointegrating relationship between company tax – stock market after allowing the structural breaks but not for the personal tax and stock market. However, of the three possible structural breaks, the one with an intercept shift and regime yields meaningful cointegrating coefficients. Our results imply that there exist a long run relationship between company tax and stock market in Malaysia. This result is consistent with the Malaysia economic situation as well as the trend of tax revenue collection where the major contributions of the economic development come from the private

sector. Therefore the government should focus on formulating the policy which can woo investment in stock market as well in other financial market activities to increase the revenue collection which can help to encourage the development of the country. In addition even though the results failed to identify any significant relationship exist between personal tax revenue, the government still should put full effort to promote investment activities among individual to support economic development.

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# INDEPENDENCE AND FIRM PERFORMANCE

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## ABSTRACT

*Scandals resulting from poor ethical choices have hindered both the integrity of the financial markets and the systems of corporate governance. Free enterprise is a foundation of the United States economy, and capital markets are necessary in achieving such an enterprise. Investor confidence in both the capital markets and dealings of corporations is necessary in order to maintain a free enterprise system. Today, more than 50 percent of Americans invest within public companies and as a result, a corporation's performance affects investors. Investors utilize financial statements and related disclosures as primary sources when analyzing risk and return in order to make informed investment decisions. Public corporations must comply with the Security and Exchange Commission requirement to disclose information surrounding its governance policy. The accountability, ethics, honesty, integrity, and reliability of corporate directors and officers, in addition to the accurate, complete, reliable, and transparent financial reports affect investors. A fiduciary responsibility exists with the board of directors to protect the interests of shareholders. The shareholders expectation of management is to make decisions in their best interest for wealth maximization. Performance pressures from the market could impair the decisions made by management. Our study seeks to compliment the literature by revealing the independence of Chief Executive Officers and Chairmen, which can influence both the perceived independence of management and company performance. We report empirical evidence to confirm or reject the current extent in which independence influences company performance.*

**JEL:** C1; M1; M10; M14

**KEYWORDS:** Board of directors, capital markets, governance regulation, statistical study

## INTRODUCTION

A fundamental objective of businesses is generating wealth for its shareholders. Investor confidence in both the capital markets and dealings of corporations is essential in order to sustain a free enterprise system. The organizational structure of businesses defines the policies surrounding the relationships between the board of directors, management, shareholders and stakeholders. Chief Executive Officers (CEO) had held both dual titles and responsibilities as CEO and Chairman. According to the agency theory, duality increases an organization's agency cost because agents could forgo opportunities that principals consider to be in their best interest in order to pursue their own self-interest instead. As a result, duality positions authorize CEOs to exercise board control in order to satisfy their own personal goals.

Poor ethical choices made by management have hindered the integrity of the financial markets and the systems of corporate governance. Top management initiates the ethical corporate culture and the dealings of management often speak louder than words. The purpose of this study is to compliment the literature by revealing the independence of CEO and Chairman within United States (U.S.) corporations. Titles and roles of CEOs can influence both the perceived independence of management and a company's performance. We begin our discussion with an overview of the relevant literature. In particular, we consider the significance of the capital markets in raising long-term corporate financing. A discussion on the importance of board independence and recent government reforms follows. We conclude our literature review addressing corporate performance. We then discuss our research design and methodology, and our empirical findings. Our concluding comments end the manuscript.

## LITERATURE REVIEW

### Significance Of Capital Markets

Capital markets are a component of the financial system where public companies can obtain long-term debt and equity financing in order to raise its monetary needs for capital investments. The individuals who provide debt and equity financing to public companies are termed investors. When investors agree to supply the financing needs for organizations, repayment by a firm is uncertain. Investors expect compensation from firms when they agree to assume risk, such as interest or stock performance. An underlying objective of businesses should be generating wealth for its shareholders, as reflected by maximizing the market price of common stock (Keown, Martin, & Petty, 2011). Stock prices reflect the worth of an organization as perceived by shareholders, and it includes the complexities of risk along with all publicly available company information.

Today, more than 50 percent of Americans invest within public companies (e.g. retirement) and as a result, a corporation's performance affects investors (Rezaee, 2009). An efficient corporate governance structure should promote shareholders interests of wealth maximization, which can be achieved by a company's strategies and operational performance (Rezaee, 2009). In order to oversee management and protect shareholder interests, external and internal monitoring systems have evolved over time. According to Rezaee (2009), external mechanisms monitor a company's activities, affairs and performance of management, directors and officers (e.g. capital markets, labor markets, State and Federal regulations). Whereas internal mechanisms direct, manage and monitor corporate activities for the creation of shareholder wealth (e.g. audit committee, board of directors, internal controls). Both external and internal systems are vital in encouraging management to execute their responsibilities in alignment with shareholder expectations. Protection of investors "through appropriate regulations, effective corporate governance, and optimal market mechanisms" is essential in order to promote investor confidence (Rezaee, 2009, p. 4). Investor confidence in both the capital markets and dealings of corporations is necessary in order to maintain a free enterprise system.

### Independence Of The Board Of Directors

The board of directors is a group nominated by shareholders to represent them within the corporate decision-making process. CEO duality occurs when a CEO also functions as the Chairman of the Board. Directors have accountability to shareholders, which includes monitoring the dealings of management and taking remedial measures against management, such as dismissal (Fairchild & Li, 2005). The central external party of a corporation is shareholders (Van Ees, Gabrielsson, & Huse, 2009).

When a CEO holds the title of Chairman, the perceived independence of the board of directors becomes weak. The directors have a fiduciary responsibility to safeguard the welfare of shareholders. Additionally, the directors oversee the dealings of corporate management, offer strategic advisement and acquire external resources (Elsayed, 2007). The board of directors guides a corporation and the board is indispensable in the governance of organizations (Fairchild & Li, 2005; Van den Heuvel, Van Gils, & Voordeckers, 2006). Corporate governance is the control mechanism that oversees the behavior of management and depicts the authority given to CEOs (Bozec, 2005). The practice of splitting the role of CEO and Chairman within public corporations has gained the attention of the Federal government, American stock exchanges, shareholders and stakeholders. These groups have requested U.S. corporations to modify corporate governance policies and promote transparency. Separating the dual role has been gradually increasing within U.S. corporations (Neff & Charan, 2010). For instance, approximately 23 percent of large 500 U.S. based companies have non-CEOs holding the title of Chairman in 1996, which is a rise from roughly 16 percent in 1993 (Frazee, 1997). Additionally, CEO turnover between 2008 and 2010 of Fortune 500 firms indicated a 40 percent drop in duality for newly



hired CEOs (Abels & Martelli, 2011). Shareholders generally tend to support separating the responsibilities of CEO and Chairman, especially in poor performing companies, because board independence is improved and personal conflicts of interest diminishes (Rezaee, 2009).

### Corporate Governance Reforms

Past scandals signify a need for both external and internal procedures to protect shareholders and stakeholders from corporate abuse and misconduct (Rezaee, 2009). Business failures triggered by financial statement fraud, restatements of financial reports, and concerns over an auditor's independence, objectivity, and credibility have hindered investor confidence in corporate America (Rezaee, 2009). The conduct exhibited by companies gave way to corporate governance reforms. State and Federal laws, listing standards of national stock exchanges, and professional organizations and shareholder proposals endorsed enhancements of governance policies in the U.S. (Rezaee, 2009). Regulations that further shield the investor, while encouraging companies to execute business in the most competent, ethical and legal manner possible emerged (Rezaee, 2009). Regulation generally establishes the minimum criterion that public and society are willing to accept (Logsdon & Yuthas, 1997). The organizational structure of a corporation delineates a firm's policies and its relationships involving the board of directors, management, stockholders and stakeholders. CEOs are accountable for running the daily operating activities of corporations whereas Chairmen are responsible for the board of directors, including CEO succession, corporate governance and senior management recruitment (Lublin, 2009). The foundation of corporate governance rests on adequate disclosures, whereby allowing public confidence and trust to increase within those organizations. The board of directors monitoring function has intensified because of the devastation created by recent corporate scandals. Additionally, globalization has weakened government control, which also creates a need for accountability within organizations (Abdullah & Valentine, 2009). As a result, companies are beginning to separate the roles of CEO and Chairman.

### Corporate Performance

Scholarly publications of Anderson, Deli and Gillian, 2004; Brickley, Coles and Terry, 1994; Byrd and Hickman, 1992; Cotter, Shivdasani and Zenner, 1997; and Dann, Del Guercio and Partch, 2003, found independent directors are linked with higher firm value, although other studies did not substantiate this evidence (Chhaochharia & Grinstein, 2007). There is little confirmation within the literature to propose separating the roles of CEO and Chairman improves profits, sale revenues or shareholder returns. Furthermore, there is modest substantiation that organizations under the management of its founding CEO perform different from organizations overseen by non-founding CEOs (Jayaraman, Khorana, Nelling, & Covin, 2000). Organizations with CEO duality and few independent board members have been associated with both bankrupt and going concern firms within the U.S. (Van den Berghe & Levrau, 2004).

Scandals resulting from inferior ethical choices have hindered both the integrity of the financial markets and the systems of corporate governance. Business ethics deals with the conflicts of interest, ethical issues and the morality of business decisions (Rezaee, 2009). A 2007 survey found that 77 percent of employees consider the behavior of management sets the tone for ethical behavior within the workplace (Rezaee, 2009). A corporate ethical culture commences with top management, since management actions can often speak louder than words (Rezaee, 2009). Ethical decisions lead to both investor confidence and vital capital markets. Recent governance developments demonstrate the significance of ethics. Corporate governance reforms have enhanced the accountability of boards and management while at the same time encouraging the independence of CEOs and Chairmen.

## DATA AND METHODOLOGY

The intention of this analysis is to compliment the literature by revealing the independence of CEO and Chairman within U.S. corporations. Titles and roles of CEOs influence both perceived independence of management and company performance. Our study adds further empirical evidence to confirm or reject whether titles of CEOs influence performance in large corporations within the U.S. Companies selected for our study were the top 500 companies in the U.S. in terms of sales revenue. Fortune Magazine 2008 listing contained the leading revenue producing firms in the U.S. Our database included 500 companies and a complete data set was available on all 500 CEOs represented within our study. In order to enhance the accuracy of our study, we cross-referenced CEOs as reported by Fortune Magazine to Mergent Online, a business research database. Our study determined the titles of CEO and Chairman as reported by Mergent Online. The North American Industry Classification System (NAICS) was the product classification system employed for establishing a company's principal industry sector. Our analysis was restricted to the two-digit level within the complete six-digit NAICS codification.

## EMPIRICAL RESULTS

Our 2008 study of CEOs revealed that 61 percent of CEOs held titles of CEO/Chairman and 39 percent did not hold duality titles. The downward duality trend continued within large corporations located in the U.S. In reviewing our industry frequencies, 11 of the 18 reporting industries exceeded our 61 percent average for CEO duality titles. Overall, the results indicated CEO Duality was not important or statistically significant to company performance (unadjusted ROA). However, two-digit NAICS (Manufacturing, Construction, Retail, Mining and Accommodations), and Age (55-59) and Overall Education (Master Degree) were significant to firm performance (unadjusted ROA). Furthermore, the results indicated CEO Duality was not important or statistically significant to company performance (adjusted ROA). However, Age (55-59) was significant to firm performance (adjusted ROA).

## CONCLUSION

Studies indicated that independent boards of directors were associated with higher firm performance, while other researchers found lower firm performance and yet other researchers found no significant differences in corporate profits. On a theoretical standpoint, our results signify CEO duality was neither important nor significant to corporate performance (adjusted ROA). Our results indicated that CEO age was important and significant to corporate performance (adjusted ROA). Boards of directors are fiduciary agents who legally work to shield its principals from conflicts of interest. In the mayhem of recent corporate scandals, the monitoring function of boards of directors has intensified. Using the top 500 companies in the U.S., based upon sales revenue, did limit our analysis to large U.S. corporations. Any statistical inferences or generalizations made beyond this population are spurious and non-statistical.

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# WHAT IS CSR ALL ABOUT?

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## ABSTRACT

*The stakeholder model, an emerging governance model, concentrates on a broader view of the corporation by including all stakeholders into the analysis for corporate performance. This view considers that public companies must also be socially responsible. The stakeholder model measures corporate performance by including financial indicators (e.g. earnings, market share, stock price), social indicators (e.g. customer satisfaction, employment, fair-trading with suppliers), ethical indicators (e.g. business code of conduct, proper business culture), and environmental indicators (e.g. antipollution, preservation of natural resources). Shareholders are considered the primary recipient of financial performance reports; however, stakeholders are becoming interested in public companies based upon various economic, environmental, ethical, governance, and social concerns because all stakeholders are affected by the success or failure of a company. Today, corporate governance viewpoints could include multiple goals of both shareholder and stakeholder since the success or failure of a firm affects them. Morgan Stanley Capital International evaluates companies based upon its impact on the community, customers, employees, environment, governance, society, and supply chains. Our study compares social the responsibility of corporations with company performance for 422 firms among the Fortune 500. We report empirical evidence to confirm or reject the current extent in which social responsibility influences a company's performance.*

**JEL:** M0; M1; M10; M14

**KEYWORDS:** Corporate social responsibility, firm performance, G-score, stakeholder model

## INTRODUCTION

Business ethics deals with the conflicts of interest, ethical issues, and the morality of business decisions. The unethical corporate and management behavior experienced in the United States (U.S.) has stakeholders interested in the actions of public companies. The success or failure of a company affects stakeholders. Ethical decisions lead to both enhanced investor confidence and vital capital markets, and recent governance reforms confirm this ethical importance. Corporate Social Responsibility (CSR) is a voluntary mechanism deployed to enhance both a company's public image and reputation. Fortune 500 firms have implemented and publicized its CSR activities, while at the same time, earning positive returns for shareholders. Concentrating on the stakeholder model, this paper investigates if CSR, measured by an index for Corporate Governance Score (G-Score), influences company performance within the largest 500 firms in the U.S., as reported by Fortune Magazine in 2008. The discussion begins by defining corporate social responsibility and the theory that explains this relationship. Following is a discussion of performance measurements. The research design is quantitative and analyzes the G-Score impact within the largest 500 U.S. firms. There is a discussion addressing the empirical results of the analysis followed by concluding remarks.

## LITERATURE REVIEW

### Corporate Social Responsibility

Corporate Social Responsibility is a voluntary way for companies to enhance its public image and reputation by incorporating responsible activities that satisfies a need of society beyond its legal

requirements (Lii & Lee, 2012). The European Commission (2001, pg. 5) has defined CSR as “a concept whereby companies decide voluntarily to contribute to a better society and a cleaner environment.” CSR relates to environmental protection, health and safety at work, human resource management, and positive relations with local communities, consumers and suppliers (Branco & Rodrigues, 2007). Societal needs can range from integrating projects that preserve the natural environment, practicing organizational fairness and support to employees, improving the quality of life within the local community in which firms operate, providing high quality services to customers, and incorporating strategic decisions benefiting the investors (Lo, Egri, & Ralston, 2008).

Corporate Social Responsibility can be a source that enables firms to gain a competitive advantage within its industry. Corporations with a positive public image and reputation may be able to charge premium prices for its products or services (Klein & Leffler, 1981; Milgrom & Roberts, 1986b) and increase its pool of applicants with higher quality individuals (Stigler, 1962). Additionally, firms can enhance its monetary access through the capital markets (Beatty & Ritter, 1986), and attract external investors for its firm (Milgrom & Roberts, 1986a). Bhattacharya and Sen (2004) found that more than 80 percent of Fortune 500 companies publicize its CSR activities on its company websites and Luo and Bhattacharya (2006) found that over 90 percent of these firms have CSR projects in place. A study of Fortune 500 firms also revealed that return on assets (ROA) had a high correlation with social responsibility (Fombrun & Shanley, 1990). A favorable reputation can permit firms to earn excess returns for its shareholders (Fombrun & Shanley, 1990).

### Theory

Differing theories conceptualize CSR and the role business plays within the society. Today, corporate governance viewpoints could include multiple goals of both shareholder and stakeholder (e.g. communities, customers, employees, government, suppliers) since they are affected by the success or failure of a firm (Heath & Norman, 2004; Jensen, 2001). The prime rationalization of the shareholder (principal-agent) theory is to simplify the relationship between the principal (shareholder) and its agent (management). Agents (management) have a duty to protect their principals (shareholder) and are not equally accountable to all stakeholders (Jensen, 2001; Sternberg, 1997). The U.S. typically focuses on the shareholder (principal-agent) view while Europe focuses on an integrated approach combining shareholder and stakeholder (Rezaee, 2009). The integrated approach recognizes a balance where satisfied secondary stakeholders can result in the goal of long-term wealth maximization for the primary shareholders (Gibson, 2000; Perez Carrillo, 2007).

Stakeholder model, an emerging model, concentrates on a broader view of the corporation by including all stakeholders into the analysis for corporate performance. This view considers that public companies must also be socially responsible (Berrone, Surrocca, & Tribo, 2007). The stakeholder model measures corporate performance by including financial indicators (e.g. earnings, market share, stock price), social indicators (e.g. customer satisfaction, employment, fair trading with suppliers), ethical indicators (e.g. business code of conduct, proper business culture), and environmental indicators (e.g. antipollution, preservation of natural resources) (Rezaee, 2009). Shareholders are still the primary recipient of financial performance reports; however, stakeholders are becoming interested in public companies based upon various economic, environmental, ethical, governance, and social concerns because all stakeholders are affected by the success or failure of a company (Rezaee, 2009).

### Performance Measures

Expressing the value of one financial number relative to another financial number permits a comparison by ratio analysis for interpreting the raw numbers found within a firm's financial statements. Creditors, managers, and shareholders use financial ratio analysis for decision-making. Creditors might use ratios to

determine whether a business has sufficient cash flow to repay its debt and interest. Managers might use ratios to judge a company's performance compared to its established goals. Shareholders might use ratios to predict what the value of their stock is in the long-term. In the literature, ROA and Tobin's q ratio have been the most common measurements when analyzing firm performance (Carter, Simkins, & Simpson, 2003; Kaymak & Bektas, 2008).

Financial ratios compare companies and industries as being equal during the analysis (Liu & O'Farrell, 2009). The financial results reveal the strengths and weaknesses of companies in order for decision-makers to make an informed conclusion. In past studies of corporate performance, financial accounting ratios are used and some researchers incorporate a market valuation measure instead by utilizing Tobin's q ratio (Chen, Lin, & Yi, 2008; Elsayed, 2007). Subsequently researchers suggest that financial accounting ratios and Tobin's q ratio are complimentary rather than substitutes for measuring corporate performance (Elsayed, 2007). As a result, empirical research utilizes both financial ratios and Tobin's q ratio (Amato & Wilder, 2004; Elsayed, 2007). When conducting a cross-industry comparison, financial ratios (e.g. ROA) in its present form is inadequate because certain industries may be prone to experience higher or lower ratio results. In order to control for the industry effect, an industry average is calculated. The industry average reduces the ratio result for each firm, thus removing the industry effect (Berrone, Surrocca, & Tribo, 2007).

## DATA AND METHODOLOGY

The purpose of this study is to seek additional empirical evidence to confirm or reject the current extent in which CSR influences company performance in large corporations within the U.S. Companies selected for this study were the top 500 companies in the U.S. in terms of sales revenue as published by Fortune Magazine in 2008. The Fortune 2008 listing is a compilation of top revenue producing firms in the U.S. based upon fiscal results for 2007. Our database included 500 companies. The North American Industry Classification System (NAICS) was the product classification system utilized for establishing principal industry sectors for the companies under analysis. The NAICS codification contains a six-digit-coding scheme established by the U.S. Federal government, which permits a comparison of organizations within North America. Our analysis was limited to the first two-digit level found within the complete six-digit code.

Corporate governance scores was a variable of interest for the study. We retrieved G-Scores for the study from Andrew Metrick's website. Andrew Metrick is a Professor of Finance at Yale School of Management and he has permission to post the G-Score index through the Wharton Research Data Services. Morgan Stanley Capital International (MSCI) evaluates companies based upon its impact on the community, customers, employees, environment, governance, society, and supply chains. MSCI updates and publishes the G-Score index at the end of each year. Our study utilized the G-Score index for the year ending 2006, which is analogous to the beginning of 2007. The selected G-Score corresponds with a company's performance during fiscal year 2007 and reported by Fortune in 2008. Our database included 422 G-Scores within the study.

## EMPIRICAL RESULTS

The dependent variable for measuring corporate performance was ROA, an accounting based measure computed by taking net income and dividing by total assets of the firm. An industry adjustment to the ROA allowed us to remove the effects of a specific industry upon the ROA. The results of a linear multiple regression using step-wise indicated that CSR, as measured by G-Scores, were not statistically significant to firm performance as measured by ROA, unadjusted and adjusted. Our analysis indicated that other variables besides CSR tend to influence corporate performance.

## CONCLUSION

Scandals resulting from poor ethical choices have hindered both the integrity of the financial markets and the systems of corporate governance. Business ethics deals with the conflicts of interest, ethical issues, and the morality of business decisions. Mostly unethical corporate and management behavior is the underlying factor for the recent turbulence experienced in the U.S. Ethical decisions lead to both enhanced investor confidence and vital capital markets, and recent governance reforms confirm this ethical importance. Our research study revealed the status of the relationship between CSR with corporate performance. Using the top 500 companies in the U.S., based upon sales revenue, did limit the study to large corporations within the U.S. Any statistical inferences or generalizations made outside of this population are spurious and non-statistical.

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# PROSPERITY OF FORTUNE 500 COMPANIES

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## ABSTRACT

*In the past, corporate headquarters for all major United States enterprises tend to cluster around large metropolitan areas. It is within these large metropolitan areas that companies were able to locate the necessary infrastructure, such as support services, major airports, major highways, and telecommunications, all which were been deemed critical components in order to carry out the activities required for those organizations. Firms that locate within larger metropolitan areas have found the additional benefit of being able to recruit and retain a more highly skilled professional when firms are centrally located in proximity of large metro areas. Today, the nation has seen a shift in the location of corporate headquarters within the United States, even though the volume of sizeable publicly traded companies in the United States grew by 37 percent. Our research delves into Fortune 500 companies by examining the geographical settling, industry makeup and revenue contributions as a means of determining where industry centralizes and why industry thrives.*

**JEL:** C1; J01; L10; M10

**KEYWORDS:** Company diversity, company employment, descriptive study, Fortune 500 companies

## INTRODUCTION

Large metropolitan areas used to be the home for corporate headquarters for major United States (U.S.) enterprises. The nation has seen a shift in the location of corporate headquarters, even though the volume of publicly traded companies grew by 37 percent. Contributing to the relocation was smaller firms exhibiting growth and now appearing within the Fortune 500 ranking. The composition of Fortune 500 companies can include distinguishing features such as geographic location, industry sectors, products/services, profits and revenues. Concentrating on the product difference approach, products and services rendered by companies permitted an appropriate breakdown of a firm's diversity. The purpose of this empirical investigation is to compliment the literature by exploring, describing and explaining the composition of companies within the U.S. Companies selected for this study were the top 500 companies in the U.S. in terms of sales revenue as published by Fortune Magazine in 2008. The discussion begins by examining the geographic location of firms and an understanding of how firm diversity within the U.S. is determined. Following is a discussion addressing revenues, profits and employees of companies. The research design is descriptive and the study analyzes prominent companies within the U.S. There is a discussion addressing our methodology and results of our analysis followed by concluding remarks.

## LITERATURE REVIEW

### Geography Of Firms

In the past, corporate headquarters for all major U.S. companies settled around large metropolitan regions. It is within these large metropolitan regions that businesses could locate necessary infrastructures, such as major airports, major highways, support services and telecommunications. These infrastructures are critical components in order to conduct business activities for many organizations (Klier & Testa, 2002). For example, in 1955, 31 percent of all corporate headquarters in the U.S. were located within the New York metro region. From this, Fortune Magazine reported within its first published 500 ranking that 28 percent of the enterprises ranked as being leaders within the U.S. (Diacon & Klier, 2003). The recruiting

and retaining of a more highly skilled professional is an additional benefit of locating within the larger metropolitan regions (Klier & Testa, 2002).

Recently the country has seen a movement of corporate headquarters, even though the number of publicly traded companies grew by 37 percent (Diacon & Klier, 2003). For instance, in 1999, Fortune 500 companies accounted for only 10 percent of corporate headquarters within the New York metro region, resulting in a 64.3 percent decline in Fortune 500 corporate headquarters since 1955 (Diacon & Klier, 2003). An underlying factor to this 64.3 percent plunge was smaller firms that exhibited growth and now appear within the Fortune 500 ranking. These smaller firms tend to be located within the mid-size metropolitan areas rather than urban areas (Klier & Testa, 2002).

Surpassing New York and the second ranked location of California, Texas is now the primary location of 58 corporate headquarters (Associated Press, 2008). According to Klier and Testa (2002), the move in industries tends to guide the relocation of corporate headquarters to other urban regions. Companies benefit when surrounded by other large companies, as a result, Texas will continue being the main beneficiary of relocated companies (Associated Press, 2008). Texas firms can provide a variety of essential business services, such as accounting, information technology and law to these firms.

### Diversity of Firms

The composition comparison of Fortune 500 companies can include distinctive features such as geographic location, industry sectors, products/services, profits and revenues. Many authors have conducted research in order to enhance the understanding of firm diversity. According to Pitts and Hopkins (1982, p. 620), “there is no generally accepted definition or measure of diversification”. A inclusive literature review surrounding corporate diversity is unavailable (Ramanujam & Varadarajan, 1989). The lack of a conventional measurement permits researchers to employ his/her characterization in order to explore and evaluate firm diversity.

Different approaches utilized in order to categorize firm diversity include resource independence, market discreteness and product difference (Pitts & Hopkins, 1982). Resource independence categorizes firms based upon the organizations availability of internal resources. An organization is unrelated if “different production facilities and separate distribution channels were likely to be needed to properly run the two businesses” (Pitts & Hopkins, 1982, p. 621). The lack of public information identifying the internal resources of organizations permits a researcher to exercise subjectivity (Pitts & Hopkins, 1982). Researchers rarely use the second approach, market discreteness, because quantifying consumer preferences and other market characteristics is difficult (Pitts & Hopkins, 1982). The last approach, product difference, was the categorization utilized for this research. Product difference focuses on the different types of products or services offered by companies. According to Pitts and Hopkins (1982), product difference does combine the fundamental approaches of both resource and market because products and services satisfy different consumer needs.

A researcher should use a “highly detailed product classification system [that has been] established by the Statistical Policy Division, Office of Management and Budget of the Federal Government” when using product difference (Pitts & Hopkins, 1982, p. 621). In the past, the Standard Industrial Classification (SIC) was the product classification scheme in the U.S. The SIC was replaced in order to improve both the statistical comparability and consistency. The North American Industry Classification System (NAICS), a group of six digit codes, replaced the SIC coding scheme (Weir, 2004). NAICS has been used by the Federal and State government for statistical purposes and NAICS has been used by others, such as academics, business organizations, researchers and the public (Arbuckle, 1999). NAICS coding permits a comparison of organizations throughout North America. The first five coding digits are standard

throughout North America and the last digit is restricted for use in the home country. As a result, digit six can differ between Canada, Mexico and the United States.

### Revenues, Profits and Employees of Firms

In 2005, Fortune 500 companies set a new record by generating a total of \$9.1 trillion in sales revenue and earning a bottom line of \$610 billion (McGirt, 2006). In 1955, sales revenue of Fortune 500 companies as compared to the Gross Domestic Product (GDP) was 39 percent and by 2006, this amount increased to 73.4 percent. The outlook for Fortune 500 sales revenue could conceivably surpass GDP for economic output in years to come (McGirt, 2006). According to the Organization for Economic Cooperation and Development (OECD), the global economy grew by 4.25 percent in 2005, which contributed to the higher profits earned by Fortune 500 companies (McGirt, 2006). The U.S. economy grew by 3.5 percent and Fortune 500 organizations increased their sales revenue by 10.2 percent, with combined profits of \$610 billion or an average increase of 18.8 percent (McGirt, 2006).

Sales revenue per employee is another manner of comparison across companies and within industries. Sales revenue per employee is an important operating performance ratio for management within the human resource department (Loth, 2008). Harnish (2006) stated that larger organizations have a greater employee contribution to revenue than its smaller counterparts because larger firms have professional management teams and a process in place that strengthens the value of an employee. Revenues per employee in 2005 were the highest within the energy related industry sector, with both health care and home construction sectors contributing over \$1 million in revenue per employee (Communication Workers of America, 2006). Low paying wage industries also demonstrated high revenue per employee. For instance, food and grocery firms generated \$637,514 per employee, while beverage organizations generated \$448,812 per employee (Communication Workers of America, 2006). Overall, U.S. business and industry revenue generated per employee was \$100,000 (Hoagland-Smith, 2007).

In 2004, “Employer and Nonemployer” firms in existence within the U.S. were 25,409,525 (United States Census Bureau, 2008). Similarly, the largest 500 revenue-producing companies in the U.S. reported approximately 24 million employees in 2004, resulting in an average of 50,000 employees per firm (Revell, 2005). By year-end 2005, Fortune 500 companies enjoyed an average increase in both revenues of 10.2 percent and profits of 18.8 percent, while at the same time increasing its headcount by only 2 percent (Communication Workers of America, 2006).

## **DATA AND METHODOLOGY**

The purpose of our investigation is to compliment the literature by exploring, describing and explaining the composition of companies within the U.S. Companies selected were the top 500 U.S. companies in terms of sales revenue as published by Fortune Magazine in 2008. Our database included a complete data set on all 500 companies represented within the study. In order to improve the accuracy of our study, we cross-referenced companies reported by Fortune Magazine to Mergent Online, a business research database. NAICS product classification system established our breakdown for principal industry sectors. Our analysis was limited to the first two-digit level of NAICS. Our descriptive investigation does not substantiate generalizations across other businesses. The goal of this study is to provide some level of insight concerning the distinctiveness of the top 500 companies within the U.S. The results of our study are valid to Fortune 500 companies and not intended for statistical generalization beyond this population.

## **EMPIRICAL RESULTS**

In 2008, the manufacturing sector clearly dominated the economic sectors within the U.S. Geographically; Southern U.S. (which includes Texas) was the largest home for Fortune 500

headquarters. The manufacturing sector was the predominant form of business throughout the four U.S. census divisions. On a regional breakdown, the information sector dominated the Mountain region, while manufacturing remained the prevailing mode of business within the other eight U.S. regions. Fortune 500 companies generated a total of \$10.6 trillion in sales revenue, representing a 16.5 percent increase over the reported figure of \$9.1 trillion in 2005. In 2005, Fortune 500 companies reported \$610 billion in profits, and today, those firms earned \$645 billion, which was an increase of 5.7 percent. In 2008, the average industry revenue per employee within Fortune 500 companies was \$418,901 in contributions. Today, Fortune 500 corporations employ a workforce of over 25.3 million, a 1.3 million (5.6%) increase since 1994.

## CONCLUSION

Utilizing a detailed classification system (NAICS), categorization of Fortune 500 firms based upon product or service diversity was possible. These leading organizations are predominately within the manufacturing sector, which translates into the manufacturing sector as being large contributors of employment and sales revenue within the U.S. This study is limited to the geographical boundaries of the U.S. and the large corporations that constitute the Fortune 500 composite. The results contained in this report do not serve as a domestic or global generalization of all companies.

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# ACCOUNTING STUDENT AND LECTURER ETHICAL BEHAVIOR: A REVIEW OF INDIVIDUAL FACTOR GENDER AND LOCUS OF CONTROL

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## ABSTRACT

*Researches on ethical behavior have been conducted for reason in understanding human behavior in their environment. It became issues in Indonesia since there are many cases that involve accountant's behavior on their professional role. This study aims to provide empirical evidence on ethical behavior issue on accounting student and lecturer in private university in Surabaya-Indonesia. We added personal variable of gender and locus of control for reasons that women in Indonesia have been treated as second citizen, not only in education but also in working environment, even if efforts of emancipations have been carried out for many years; and locus of control as individual factor represents on how individual react in making decision. Of 23 private universities in Surabaya, about half of these universities and 548 respondents engaged in the survey. The universities were separated upon their accounting program accreditation. Using analysis of variance and Pearson correlation, result of this study: First, women's ethical attitudes were better than men's. Second, it was also concluded that individual with internal locus of control are more reluctant to do unfair and unethical attitude than individual with external locus of control. Finally, accounting program with better accreditation revealed good ethical behavior, even though the difference was statistically not significant.*

**JEL:** M49

**KEYWORDS:** ethical behavior, gender, locus of control.

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## INTRODUCTION

The gender difference is not really a problem as long as it does not deliver gender injustices. In terms of education, the condition and position of women in Indonesia still lagged far behind men. It can be seen in data showing the less female learners at higher education and levels of illiteracy for women 5.3% higher than 2.7% in men (Pulungsih, 2007). In Indonesian society, there are a number of traditional cultural values that laid the main tasks of women is in domestic positions. If the funding sources of a family are limited, then the school should come first to the boy. We must be concern that although the task of women is in the domestic area, one of which is in educating children and keeping the welfare of the family, for this reason women should remain knowledgeable for the task. Limitations of education and training opportunities for women to improve education to gender equality still require a more serious struggle. Ameen, et al. (1996) conducted a survey to prove the relationship between gender factors with willingness to tolerate unethical academic behavior. Research on gender has been done since the late 70s, and the number of female accounting students is rapidly increasing. Many female accounting students become top performers in the classroom and more involved in activities related to accounting. Research results indicate that female accounting students are more sensitive to ethical issues and less tolerant of unethical behavior than male students are. In the world of work, women accountants cannot be separated from gender discrimination (see: Maupin, 1993, Larkin, 1990, and Lehman, 1990). In general, the inclusion of women in the labor market, including the fields of accounting, at this time showed a greater

amount (McNicholas, 2004). However, discrimination against women remains a major problem (Hasibuan, 1996). Research in Indonesia, Santosa and Hardiningsih (2004) in their study stated that the factors that leading to only a few women who reached a career peak can be grouped into external and internal constraints. External constraints include a stereo type that considers men and women have differences in managerial behavior. Male managerial behavior is deemed better to achieve excellence in the organization. Another external constraint is sex harassment; women who occupy managerial often face sex harassment because of her position as a minority in the managerial ranks.

Next is the discrimination, which arise as a result of continued existence of a stereo type, because women are considered less appropriate in her managerial functions, then the chance are restricted, for example, the opportunity to obtain the training or promotion. While the internal constraints such as poor women ability in building informal network with people who have authority. Women also lack an understanding of the rule (the rule of the game) and the sense of competition, as well as too passive and not planning a career related to her status as housewives. This research was conducted in the fields of accounting, given that as a member of a profession, accountants, whether public accountants, educator accountants, the company's internal accountants or government accountants have an obligation to maintain the highest ethical behavior to the organization where they work, their profession, community, and themselves. Accountants have a responsibility to be competent and maintain the integrity and objectivity.

In Indonesia, the issue of accounting ethics developed along with the occurrence of multiple violations of ethics, undertaken by the accounting profession. For the case of public accountants, based on the report of the Honorary Board of IAI (Institute of ) in the accountability reports in 1990 – 1994 period, there were many cases of ethics violations involving 53 Public Accountant (Husada, 1996). Other case of ethical behaviour is quite phenomenal (because it involves institutions in the U.S. capital market authority.) The case was involving the audit of PT. Telkom by a Public Accountant Office. In this case, SEC (Security Exchange Commission) did not recognize the audited financial statement of PT. Telkom (Accounting Media, 2003). In the field of accounting, research on ethics has been widely applied.

Regis and Sularso (2002), Sihwahjoeni and Gudono (2000), and Ludigdo and Machfud (1999) research focuses on the problem of perception against the code of ethics of accountants and business ethics are associated with accounting education curriculum. Maryani and Ludigdo (2001) in the partial results of their survey described the factors that influence attitudes and ethical behavior of accountants. Research conducted by Glenn and Loo (1993), Fischer and Rosenzweig (1995), and Stevens et al (1993) found that accounting students tend to show ethical awareness level the practitioners lower than the non-accounting students (O'Clock and Okleshen, 1993). Based on the cases that occurred and the research findings above, it was quite apprehensive because the accounting profession is closely related to ethical issues. This raises the question on how exactly accounting student learned about ethics and how the ethics of accounting lecturers themselves. This study took the starting point of the research conducted by Amen, et al. (1996) by adding the study with variable of locus of control as well as gender as individual factors.

The object of this study is not only on accounting students but also on accounting lecturers. Gender is the focus of this research because researchers intend to prove that women actually have potential ability not less than or equal to men. We added the variable locus of control due to individual factors shows how one can deal with and control an incident that happened in one's life. The addition of accounting lecturers as the object of this research is primarily due to their influence to the ethical behavior of accounting students (Khomsiyah and Indriantoro, 1998). Therefore, in addition to test and demonstrate ethical behavior in accounting students and accounting lecturers in terms of individual factors of gender and locus of control, this study also intends to look at the relationship between ethical behavior of accounting students and accounting lecturers. The results of this study are expected to provide empirical evidence that education for women is really to be fought, especially in higher education. In addition, the results of this study are expected not only to provide benefits to the content of ethics education in accounting curricula, but also as

input on higher education that women need to get a similar education with men. Further, when the results of this study prove that there is a relationship between ethical behavior of accounting lecturers and students, the Indonesian Institute of Accountants should also begin to notice the professional ethics associated with the accounting profession as an educator.

## LITERATURE REVIEW

Ward, et al. (1993) defines ethics as a complex process of determining what to do in certain situations. According to Wahyudin (2003), normative ethics is divided into two aspects, namely the moral accountability benchmarks and happiness. Moral accountability benchmarks include ethical revelation, ethics rules, and relativism. The ethics normative to happiness involve egoism, self-development, and utilitarianism. Siagian (1996) mentions that there are at least four reasons why learn to do ethics is very important. First, the ethics of human guide in selecting the various decisions faced in life. Second, ethics is a pattern of behavior based on the agreement so that the values of a harmonious life can be achieved. Third, the dynamics of human life led to changes in moral values that need to be analyzed and reviewed.

Fourth, encourage ethical instincts of morality and human inspired for both looking for, find, and apply the essential values of life. According Keraf (2001: 33-35), ethics are divided into general ethics and special ethics. Special ethics subdivided into three groups: individual ethics, environmental ethics, and social ethics. Social ethics talk about the obligations and rights, attitudes and behavior patterns of humans as social beings who interact with each other. Ethics is concerned with individual relationships between people with one another and about the social interaction. Social ethics are about professional ethics. Emphasis on professional ethics demands on one's profession, which in this case concerns about the expertise and moral commitment (responsibility, seriousness, discipline, and moral integrity). Larkin (2000) states that the ability to identify ethical and unethical behavior very useful in all professions including auditors. Thus, public confidence in the profession will be damaged if the auditors perform actions that are unethical.

### Gender And Ethical Behaviour

Research conducted by Ameen, et al (1996) concerning the relationship between gender with ethical sensitivity required for the more rapid growth of female accounting students. Based on the survey conducted, Ameen showed that female accounting students are more sensitive to ethical issues and less tolerant than male students accounting are. In a business environment, especially in accounting practices, the number of women entering the work force occupied a great portion of the accounting and business community, an important reason for the evaluation of whether gender differences affect ethical perceptions of accounting students (Clikeman et al., 2000). Betz et al. (1989) suggested that a difference in ethical orientation on gender is the area of social psychology known as the theory of gender socialization. Gender socialization theory argues that men and women are fundamentally different in moral development and its tendency to bring different values to the workplace.

Differences in values were seen from their attitude and ethical behavior. Based on this theory man puts more value on money, advancement, power and measuring the expression of individual performance, while women pay more attention to the harmonious relationship and help people. Similarly, Bussey and Maughan (1982) stated that American men are socialized in the instrument orientation that emphasizes achievement and problem solving, while women are socialized in the sense orientation that emphasizes the maintenance of relationships. Huton et al. (1996) researched the issue of gender effects on behavior in the form of attitudes, motivations, perceptions of discrimination, and the desire to move jobs on accountant. The results showed that there were indications of the influence of gender differences in the behavior of the attitudes, motivations, perceptions of discrimination and the desire to move jobs. Cohen et



al (1998) examined the influence of gender on ethical behavior proves that there are differences in intensity and ethical orientation among male and female non-practitioner accountants and accountants.

In Indonesia, Adib (2001), who is also motivated by the study Ameen et al. (1996), suggested that the ethical sensitivity of accounting students in an academic environment between men and women showed same ethical priorities. His results do not support the research by Ameen, et al. (1996) which indicated that the ethical sensitivity of accounting and non-accounting students did not show any differences. Another research (Abdurahim and Indriantoro, 2000) showed that there were differences in the attitude of men and women of accountant lecturers in the workplace. However, on examination of the motivations and perceptions of discrimination in the workplace, it is evident there is no difference. It also further proved that the female employees have higher sensitivity rate than male employees. Based on several studies mentioned above, there were inconsistencies regarding the ethical behavior between men and women. Therefore, this study proposes the following null hypothesis:

- Ho1: there is no ethical behavior difference between male and female accounting students.
- Ho2: there is no ethical behavior difference between male and female accounting lecturers.
- Ho3: There is no relationship of ethical behavior between accounting students and accounting lecturers.
- Ho4: There is no gender interaction on the relationship between ethical behavior of accounting students to accounting lecturers.

#### Locus Of Control And Ethical Behaviour

Locus of control, as a personality variable, defined as someone view of event, whether he/she feels can or can not control the events that happened to him/her (Brownell, 1981). A person with internal locus of control believes that what is happening to him/her (positive or negative events) is a consequence of one's own actions. Therefore, he/she always want to be in control of his/her being and always took the role and responsibility for any decision-making. Whereas a person with external locus of control believe that events in his/her life is influenced by fate, fortune, and power outside him/herself. Thus, the incident is outside his/her control. Reis and Mitra (1998) examined the effects of differences in individual factors on the ability to receive ethical or unethical behavior and proved that individuals with internal locus of control tend to be unwilling to accept a less ethical action. In contrast, individuals with an external locus of control tend to be more willing to accept certain actions that are less ethical. Furthermore, in relation to gender, they showed that women are more ethical behavior than men. Thus gender is a significant factor in determining ethical behavior and women are more ethical than men to perceive situations in business ethics. Based on the theory of locus of control, the behavior of auditors in a conflict situation will be influenced by the characteristics of its locus of control. Individuals with internal locus of control are more likely to behave ethically in a conflict situations than individuals with external locus of control.

In Indonesia, Muawanah and Indriantoro (2001) and Fauzi (2001) conducted a study on the influence of differences in individual factors on ethical behavior of students. They proved that accounting students with internal locus of control behave more ethically than accounting students with external locus of control. Thus, the results of this study support the research of Reis and Mitra (1998). Based on theory and research results mentioned above, we propose the following null hypothesis:

- Ho5: There is no ethical behavior difference between the of accounting students with internal locus of control and accounting student with external locus of control

Ho6: There is no ethical behavior difference between the of accounting students with internal locus of control and accounting student with external locus of control

In this study, we added accounting education accreditation to determine whether a higher accreditation level indicated a higher level of ethical behavior. Since accreditation was determined to reflect the quality of the university, we propose the following null hypothesis:

Ho7: There is no ethical behavior difference between accounting students on the levels of accounting education accreditation

Ho8: There is no ethical behavior difference between accounting lecturers on the levels of accounting education accreditation

## RESEARCH METHODS

### Population And Sample

The population in this study is determined by the criteria of accounting students who have more than 120 credits and accounting lecturers in the faculty of economics of accounting department at a private university in Surabaya, east Java – Indonesia. The consideration we choose students whom have taken over 120 credits because they have taken courses that contain the teaching of ethics such as auditing and managerial accounting and they will soon complete their thesis for a degree in accounting. Numbers of respondents in the study are 436 for accounting student and 112 for accounting lecturers.

### Variable Measurement

Ethical behavior is behavior or a response of someone in his/her environment regarding the rights and moral obligations and true or false values. Accounting Student Ethical Behavior were measured using instruments developed by Ameen et al. (1996). The instruments are grouped into three dimensions: unethical behavior at the time of examination, unethical behavior when conducting task groups or individuals, and unethical behavior when making paper. Ethical Behavior Accountants Lecturers were measured using instruments developed by the researchers by modifying Ameen et al. (1996) instrument. Instruments will be grouped into three dimensions, namely: unethical behavior related to the exams assessment, unethical behavior related to teaching and learning, and unethical behavior related to the research. Questionnaires will be given a value of 1 (very fair) to 5 (very unfair). We will calculate how much value the ethical behavior of the three existing setting and assess the overall score. Ethical behavior of the overall score will range between 23 (minimum) to 115 (maximum). Minimum score indicates a high level of ethical behavior, while the maximum score indicates a low level of ethical behavior.

Gender in this study was based on the concept of sex, a biologically determined nature. Gender in this case divided into two, male and female with a value of 1 for man and a value of 2 of female. Locus of control describes the individual's belief that individuals can influence the events associated with his/her life. Locus of Control was measured by using the instrument of Work Locus of Control Scale (WLCs). The instrument consists of 16 question items using a Likert scale of 1 to 4 points. LOC grouping was based on the score of the answer. The higher the score indicates an external LOC, whereas the lower the score is an internal LOC. Cut-off point groupings based on the mean score. Internal LOC was given a value of one and external LOC was given a value of zero.

## RESEARCH RESULTS

### Variables Description

Description based on the ethical behavior and locus of control variable of accounting students and accounting lecturers are shown in Table 1. The table showed that the average score of ethical behavior variable of accounting students was 1.94 in the assessment range criteria 1-5. This indicates that the value of 1.94 implies an average of accounting student has a good ethical behavior. Of the gender factor, the average score of ethical behavior of female accounting students is better than male students are. Of locus of control of accounting students, the average score were 2,94 which indicates that accounting students are likely to have an internal LOC. While the factors of gender, male students on average are more likely to have an internal LOC than female students.

Table 1: Description of Ethical Behavior and Locus of Control

No	Respondent	Ethical Behavior			Locus of Control		
		M	F	Average	M	F	Average
1	Accounting Students	2,01	1,89	1,94	2,93	3,04	2,94
2	Accounting Lecturers	1,16	1,20	1,18	2,98	3,03	2,92

*This table shows the average score of ethical behavior and locus of control of accounting students and accounting lecturers. For ethical behavior, the lower the score indicates an ethical behavior, while for locus of control, the lower the score indicates internal locus of control (cutt of point 2,96 for accounting students and 2,93 for accounting lecturers).*

Table 1 showed that the average score of ethical behavior variable of accounting lecturers was 1.18 in the assessment range criteria 1-5. This indicates that the value of 1.18 implies an average of accounting lecturers has a good ethical behavior. On the gender personality factor, the average score of ethical behavior of female accounting lecturers were better than male students were. On the locus of control personality factor of accounting lecturers, the average score were 2,92 which indicates that accounting lecturers are likely to have an internal LOC. While the factors of gender, male lecturers on average are more likely to have an internal LOC than female lecturers.

Comparison between accounting students and accounting lecturers for ethical behavior indicated that on average, accounting lecturers have a higher level of ethical behavior than accounting students. Likewise, on average, accounting lecturers are more likely to be an internal locus of control than accounting students. Statistical description of ethical behavior according to universities' accreditation (table 2) showed that ethical behavior of accounting students of "B" accounting education accreditation is higher than "A" and "C" accreditation. On the contrary, ethical behavior of accounting lecturers of "A" accreditation is lower than "B" and "C" accreditation.

Table 2: Ethical Behavior Based on Accounting Education Accreditation

No	Accounting Education Accreditation	Accounting Students			Accounting Lecturers		
		M	F	Average	L	P	Average
1	A	1,97	1,97	1,97	1,15	1,14	1,15
2	B	2,05	1,82	1,93	1,24	1,16	1,19
3	C	2,00	1,88	1,94	1,09	1,29	1,20

*This table showed on average the ethical behavior and locus of control according to accounting education accreditation.*

## HYPOTHESES TESTING

The hypotheses testing as showed in table 3 indicated that two of the eight of null hypotheses were rejected, which mean that females were as capable as males not only in higher education (students), but also in the work place (lecturers). Using gender variable, the ethical behavior between male and female students are different, with female students have a higher ethical behavior than male. On the contrary,

there is no difference of ethical behavior between male and female lecturers. On lotus of control variable, results point out that students with internal locus of control have a higher ethical behavior than students with external locus of control, while for lecturers there was no ethical behavior difference on internal-external lotus of control.

Tabel 3: Hypotheses Testing

Hypotheses	Respondent	N	Means of Ethical Behavior		F value (correlation)	Sig.	Decision	
		M/I	F/E	M/I	F/E			
Gender (Male – Female)								
1	Students	205	214	1,9986	1,8823	7,087*	0,008*	Ho rejected
2	Lecturers	49	59	1,1973	1,1680	0,925	0,338	Ho not rejected
3	Students-Lecturers	254	273	-	-	-0,10	0,920	Ho not rejected
4	Gender -Students-Lecturers	254	273	-	-	-0,15	0,874	Ho not rejected
Locus of Control (Internal – External)								
5	Students	196	223	1,8841	1,9876	5,577*	0,019*	Ho rejected
6	Lecturers	51	57	1,1741	1,877	0,198	0,657	Ho not rejected
Level of Accounting Education Accreditation								
7	Students	218	218	2,0134	1,8942	0,515	0,598	Ho not rejected
8	Lecturers	51	61	1,1625	1,2011	1,199	0,306	Ho not rejected

*This table shows the result of hypotheses testing. Hypotheses 1-2 and 5-8 used ANOVA, while hypotheses 3-4 used correlation Pearson test. \*significant on the level of 0.05.*

## DISCUSSION

These results prove that ethical behavior of female accounting students is different from the ethical behavior of male students, in which female students have a better ethical behavior than male students are. Verification of the ethical behavior of female and male accounting lecturers show female also have an ethical behavior better than male, although the difference was not statistically significant. There was also a difference of ethical behavior between accounting students internal locus of control and accounting students external locus of control. Accounting students with internal locus of control have a better ethical behavior than accounting students external locus of control. Conversely, there was no difference of ethical behavior of accounting lecturers. A person with internal locus of control believe that what is happening (positive or negative events) is a consequence of one's own actions (Brownell, 1981).

Therefore, the person always be in control and always took the role and responsibility for any decision-making. Whereas a person with external locus of control believe that events in his/her life was influenced by fate, fortune, and power outside him/herself. Six understandings can be derived from the results: first, the results of this study support the research done by Ameen, et al. (1996) and Abdurahim and Indriantoro (2000). Based on the survey conducted by Ameen et al. (1996) showed that female accounting students are more sensitive to ethical issues and less tolerant than male accounting students for unethical behavior. Abdurahim and Indriantoro (2000) showed that there were differences in the attitude of accounting lecturers in the workplace. However, on examination of the motivations and perceptions of discrimination in the workplace, it is evident there is no difference. Further, this result also proved that the female employee has a higher sensitivity rate than male employees. Huton et al. (1996) proved there was an indication of the influence of gender differences in the behavior of attitudes, motivations, perceptions of discrimination and the desire to move jobs. Second, the results of this study also support the theory of gender socialization that argues men and women are fundamentally different in moral development and its tendency to bring different values to the workplace. Differences in values were seen from their attitude and ethical behavior. Based on this theory he puts more value on money, advancement, power and measuring the expression of individual performance, while women pay more attention to the harmonious relationship and help people (Betz et al., 1989; Bussey and Maughan, 1982; Clikeman et al., 2000). Women are more ethical than men are. Thus gender is a significant factor in determining ethical behavior

and women are more ethical than men to perceive situations in business ethics. Third, this study also proves that there is no correlation between the ethical behavior of accounting students to ethical behavior of accounting faculty and there is no correlation between the ethical behavior of accounting students with the ethical behavior of accounting faculty by gender. The result is different from the results of research by Sudibyo (1995) which stated that accounting education has a major influence on the ethical behavior of accountants. Accounting education is not only responsible for the teaching of science in business and accounting (knowledge transformation), but also to educate students to be a complete human personality. Accountants as educator, who instill knowledge of ethics, should also have ethical behavior, so that students will be more able and willing to understand and accept that knowledge.

Ethical attitude will encourage ethical behavior as well. Therefore, the cultivation of ethical attitudes and ethical behavior of accounting lecturers are expected to encourage accounting students to behave ethically. The lack of correlation between ethical behavior of accounting students and accounting lecturers' ethical behavior may be caused by factors of understanding the questionnaires that were perceived differently among students and lecturers. Respondents may be inclined to fill out questionnaires to give the best answer or it can also be caused by meaningless of the questionnaire, so they cannot measure the ethical behavior of students and lecturers. This may be possible though the questionnaire used in this study have been used also in previous studies (Ameen et al., 1996; Khomsiyah and Indriantoro, 1998; Abdurachim and Indriantoro, 2000). Fourth, the results support the theory of locus of control, where the individuals with internal locus of control are more likely to behave ethically in conflict situations than individuals with external locus of control (Muawanah and Indriantoro, 2001).

The results also support the research Reis and Mitra (1998) and Fauzi (2001). Reis and Mitra research (1998) on the effects of individual differences factors in the ability to receive ethical or unethical behavior prove that individuals with internal locus of control tend to be unwilling to accept a less ethical action. In contrast, individuals with an external locus of control tend to be more willing to accept certain actions that are less ethical. Fauzi (2001) proved that accounting students with internal locus of control behave more ethically than accounting students with external locus of control. Fifth, this study proved that female students have a better ethical behavior than male students, so women should be given the opportunity to obtain a higher education level. In terms of education, the condition and position of women in Indonesia is still far behind compared to men women should not happen to remember which will play a major role in their children's education will provide a balanced example of ethical behavior than men. Traditional cultural values that put the main tasks of women is in domestic positions should begin to change with the increasing role of women outside home. It is very important to realize that although the task of women is in the domestic area, one of their tasks is to educate children and maintain families' welfare; therefore, women should get education to have the ability to perform the task. Finally, the results indicated that there was a difference of ethical behavior of accounting students and accounting lectures based on level of accounting education accreditation, even though the difference statistically cannot be proved.

## CONCLUSION

The result shows that, first, using gender individual personality, female accounting students have a higher level of ethical behavior than male. Even though statistically there is no difference of ethical behavior of accounting lecturers, the mean values indicate that women accounting lecturers have a higher level of ethical behavior than men do. These mean female in Indonesian family should be considered to have a higher degree of education. Second, it was also concluded that individual with internal locus of control are more reluctant to do unfair and unethical attitude than individual with external locus of control. Finally, accounting program with better accreditation revealed good ethical behavior, even though the difference was statistically not significant. Even though the empirical result of this study support the theory of ethics, gender, and locus of control, at least four limitations should be carefully considered. First, the data were collected only at university in Surabaya city; the characteristic of these universities surveyed might

be different from those in other areas or countries. Hence, the present result should not be assumed to represent the general case. However, it may provide a fundamental reference for Indonesian accounting education, students, lectures, and family whose environments are similar to those in Surabaya City.

Second, since individual informant provide the empirical data, possible biases or preferences (e.g. learning styles, communication methods, social preferences, etc) may exist due to different personal experiences, family, or educational background. Third, this study didn't control for other variables (e.g. family's earning, students or lecturers' age, students or lecturers' background, etc) that may influence the relationship. Finally, this study use ANOVA and analysis of Pearson Correlation to test the hypotheses. Future research may conduct the same research with larger respondents (more than one city) to make the result more generalizable, use a control variable as a moderating variable, and use other analysis like multi-variate analysis.

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# BEAUTY AND THE BEAST: ACCOUNTING HYPERREALITY AND REALITY – A BAUDRILLARIAN POSTMODERNISM REVIEW ON GOODWILL

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## ABSTRACT

*The idea in this essay came on the one hand from a metaphor in understanding hyperreality – reality and on the other hand based on the Baudrillarian postmodernist perspective. Thus, this essay aims to understand hyperreality and reality in accounting by using a metaphor of a folk story – Beauty and the Beast and to review and analyze accounting for goodwill from the perspective of Baudrillarian postmodernism. Thesis by Macintosh indicated that today's financial markets operate detached from reality in hyperreality, and these does not exist anything stable to support the financial economy in the “order of simulacrum.” Consequently, vital accounting information no longer refers to real referents, which mean that we live in the world of free-floating signs. In “the simulation era of today's world,” accounting, just like all other areas of knowledge, faced with a crisis of representation. Goodwill is a hidden value that, generally, the accounting standards define in the following way: the value of the future economic benefit (internally goodwill) and the difference between fair value and book value of the firm (business combination). This essay concludes that the order of simulacrum (era of simulacra) of accounting for goodwill are as follows: first, era of proprietary; second, era of political economy; third, era of globalization; and finally, era of virtual. It is also suggested that understanding goodwill is important to determine whether information of goodwill has value relevance for decision-making.*

**JEL:** M41

**KEY WORDS:** metaphor, Baudrillarian postmodernism, hyperreality, era of simulacra, goodwill

...“seeing yourself seeing” and “seeing yourself sensing”  
What begin as perception returns to affect the structures of society...

## INTRODUCTION

Accounting can be viewed as a firms' language (Suwardjono, 2010; 28), because accounting has a set of symbols, either words or numbers, which are used to communicate information from the provider of information to the user. Language is an important aspect in communication as language serves as a carrier of messages that contain a specific meaning. Meaning to be conveyed in the language may change over time or may differ depending on the information and the user's ability to read and understand it (Evans, 2008). Evans (2008) observed changes in accounting language using linguistic theory and emphasized his observations on the mechanisms and motivations that led to those changes. His paper concludes that changes in the language of accounting, including the transmission of language and culture, can provide historical information about the transfer of technical development, socio-economic, political or ideological process, power, and jurisdictional terminology. Therefore, the expression in language must be precise so that its meaning can be interpreted as its intended meaning. In order to have value, accounting information has to reflect the reality. Suwardjono (2010: 29) defines reality as the reality or the physical facts of the company's activities. If reality is defined as a fact or facts, then the company's physical activity is symbolized by the signs of accounting language should reflect the reality or factual. In this context, accounting will full with the measurement and assessment. Hendriksen and Van Breda (1992, 15) recognizes that:

“Accounting number and classifications vary with respect to the degree of interpretation that can be inferred by the reader of accounting reports. For example, the item ‘cash’ in the statement of financial condition is fairly well understood to mean what accountants intend it to mean. On the other hand, the classification of ‘deferred charges’ has no specific interpretation apart from the structural processes that given rise to it.”

That is, the numbers and accounting classifications vary greatly depending on the interpretation that can be inferred by the reader of financial statements. For example, “cash” in the statement of financial position (balance sheet) is quite well understood meaning in accordance with the meaning intended by the accountant. Instead, “deferred charges” does not have a specific interpretation to the reader of financial statements. Similarly, does the term “goodwill.” Goodwill in the statement of financial position is part of the intangible assets may have a different interpretation to the reader of financial statements. Goodwill is a concept in accounting (as the result of logical thinking), which seeks to represent part of the company that does not appear in the financial statements and appear only in the event of a merger, both individual and corporate (Zanoni, 2009; 1). In this context, the reality has been reduced to a concept. No longer reflects reality or factual reality, but simply reflects the symbol itself (hyperreality). If so, does the accounting of goodwill represent a reality or hyperreality? In this essay, I examine the accounting goodwill by using the perspective of Baudrillardian postmodernism. To understand the hyperreality and reality is in this perspective, I use the metaphor of the story of Beauty and the Beast. The purpose of this essay is to get an explanation whether the language of accounting, goodwill in particular, able to represent reality and the meaning that was intended by the accountant.

*Beauty And The Beast*: Story of "Beauty and the Beast" (in French: La Belle et La Bette) is a fairy tale, which was first published by Gabrielle-Suzanne Barbot de Villeneuve, published in La jeune américaine, et les Contes Marins in 1740. The most popular version was recorded by the French author, Madame Jeanne-Marie de Beaumont, and was first published in 1756 at the Magasin des Enfants, ou une sage Dialogues entre plusieurs gouvernante et de ses élèves; version of the English translation was published in 1957. Tale with a story similar to this story is found in many countries.

### The Story Of Beauty And The Beast

#### *The story of Beauty and the Beast*

*Once upon a time, there was a wealthy widower with three daughters. The two oldest children every day is always having fun, driving around town while wearing a Prada dress, a cocktail at the Four Seasons restaurant, and just want to be seduced by noble men. The youngest daughter is not only more beautiful and more friendly, but also more serious and intelligent, with a high sensitivity to the literary arts. She is very pretty and fun so that everyone called her "Beauty"*

*At one point, the widower loses all things, which he possesses. Together with her three children moved into a ramshackle house in the countryside. They have nothing to do but to look out the window while remembering the fun times they have ever experienced. Beauty is always up early to help his father. Work in the fields forming the muscle and the skin becomes shiny brown. A year later, the father received word that his last ship has arrived. He went to the dock accompanied by a request from his two greedy eldest daughters to bring home expensive items some branded items such as Chanel, Gucci handbags, Godiva chocolates. Beauty is only asked for a rose.*

*It turned out that the goods loaded on the ship are in trouble. (The cost to take care of it drained all income.) In the condition of bankruptcy, the father intends to return home, but then lost in a blizzard. Suddenly, he saw a beautiful castle in the distance. State in the castle's looks like Martha Stewart of medieval – pile of lamb presented on silver platters, a very large-sized bed made by tiny people, riding pants that match the size he wears. In the morning, he saw not only snow but also an enormous garden with the most beautiful roses. He remember Beauty wishes and then picked a rose for Beauty.*

*Suddenly, a hideous creature (the Beast) came across the park revealing his sharp teeth. Apparently, the park and its roses is the only treasure that the creature had and loved ones! The father begged to be spared, as he explained that he was a single parent. The Beast pardoned him on condition that one of his daughters have to come to the castle. The father agreed to the term and when he returned home, he told his daughters. Beauty came to the castle (after his father explains in detail how he almost lost his life when he try to get Beauty's wishes). In the castle, The Beast asks Beauty to live in the castle and provide special rooms equipped with clothing and a library. In the beginning, Beauty feels sad but eventually Beauty feel comfortable with the atmosphere in the castle. She admitted (after being forced physically), though The Beast is creepy, but when she thought of his good and kind gesture, her bad feeling fade way. The Beast is constantly asking her to marry him (an offer that she had rejected) and saying that he loves her. In the end, The Beast change request.*

*He only asks Beauty to stay with him for life. Beauty said that no matter how she liked living in the castle, she would not be happy if she had to live away from her father. Therefore, to make Beauty happy, The Beast let her go to the country to her father. After returning to his father's house, Beauty is daydreaming about The Beast. She was amazed at her own feelings of longing The Beast. What feeling is this? She dreamed that the Beast is in a state of dying, lying alone in his garden full roses. Beauty realized that she actually did love The Beast. She rushed back to the castle where the Beast was dying, because of his sense of longing to Beauty. Beauty goes straight into his arms and she vows that she is willing to marry him. In a second, the Beast was transformed into a handsome prince. It turned out that the prince had been condemned and transformed into an ugly creature until there is a beautiful girl who falls in love with him just because of his kindness and personality. They later married and live happily forever.*

#### The Story Of Beauty And The Beast - Representation Of Accounting Reality And Hyperreality

Some research or articles in accounting have been used a fairy tale to provide a common understanding of information. For example, story of Cinderella was used to provide an understanding of the concept of accounting for substance over form (Hayes and Baker, NA). While Nobes (1985) as quoted by Page (2005) noted that the legend of the "Quest for the Holy Grail", is a common metaphor used by standard makers in the UK to formulate a conceptual framework.

The story of Beauty and the Beast can be interpreted to represent the hyperreality and reality. Beauty is described as someone who is not only beautiful, but also kind and loving, while the Beast is described as being the opposite. In the real world, is it true that there was an extreme nature - which reflected only well (good) while others reflect only bad (ugliness)? This is a hyperreality, where the symbol represents the symbol itself (not representing the facts). Just like the fairy tales in general, the story is not representing the real world, but only represents the story itself (hyperreality).

Beauty and the Beast story can also be used to represent the reality and hyperreality of accounting, for example, sales or asset purchases on credit (depending on the angle viewed of the transaction – the seller or buyer) in the concept of accrual-based accounting. First, there was the existence of a transaction that indicated the sale / purchase of credits, a transaction in which the asset swap between the seller and the buyer (in the story of Beauty and the Beast, an exchange between the roses with Beauty - herself that must live in the Castle of the Beast). Secondly, there was the recognition. The seller will debit and credit accounts receivable asset, while the buyer will debit the asset and credit debt. Here occurs a physical reality, a physical flow of assets that move from seller to buyer (in Beauty and the Beast the flow of physical reality is the rose). Third, in addition to the physical reality, there was a social reality in which the buyer happens to have a social obligation to pay any debt or there is an obligation flows from buyer to seller (in Beauty and the Beast, Beauty have to stay in the castle of the Beast). Do receivables and debts (liabilities) in fact exist? (Why does Beauty turn herself to the Beast? Is it because of obligation?) Therefore, the accounting record (journal entry) is a shadow of the factual transaction – a simulacra or

hyperreality (Macintosh et al., 2000). Finally, there was an assessment. Whether the debt will be paid by, has a value equal to the asset that is exchanged? In economics, generally value was represented by “money” (Is the rose has a value equal to the willingness of Beauty to stay at the castle?)

### Baudrillarian Perspective (Order Of Simulacra)

Macintosh et al. (2000), explains that Baudrillard uses the idea of the simulacrum, implosion, and hyperreality to describe a radical development of post-modern society. A simulacrum (simulacrum) is a sign, image, model, pretence, or a shadow that resembles something like the original. Implosion is a condition in which the boundaries between two or more entities, concepts, or the fact has melted, damaged, or destroyed so that such differences are no longer visible. Hyperreality refers to the condition of postmodernity where simulacra (signs, images, or models) are not associated with fact or reality apart from the material object or romantic ideals. In ontology, the postmodern world is currently dominated by linguistic and textual constraints, which is currently more important than the economic reality that shook the era of industrialism. Baudrillard uses the concept of simulacra, implosion, and hyperreality to describe the development of signs and the reality of relationships in four levels (this does not describe the level of classification which is more important, but rather indicates that one precedes the other). Therefore, Baudrillard reveals the concept as a sign of an era or the order of simulacra. Levels of simulacra of Baudrillard area as follows: First, the sign reflects the reality that is real and that no sign precedes (profound reality). In this era, the sign refers to the appearance of real reality, in which the sign represents an honest and transparent reality. Second, the sign to hide or even distort the true nature of reality or that preceded it. In this era, the sign refers to the appearance of reality is distorted, in the sense of the sign no longer has properties like those of reality. Third, there is the absence of a sign to hide the reality. In this era, the sign, like the magic game, plays the role to create the reality. Lastly, the relation between signs and reality are exchanged or reversed, where the existence of sign occurs precedes the existence of reality. In this era, signs are not related to the reality, or even the reality itself is completely absent (hyperreality).

### Order Of Simulacra And Financial Accounting

In his article of Hyperreal Finance, McGoun (1997) represents the economic-financial instrument with a game of poker. People play poker by betting tokens (cash or stock), using the token they "play the market." Players can exchange these tokens whenever he pleases, and the players enjoy the thrill of competition and the pride of having his/her token value increased. McGoun describe the level of simulacra associated with the money as follows: The first level describes the general currency symbol (image) of the property. The second stage, which is influenced by Marx Bauldrillard opinion that the "political-economy" is the transmutation of all values (labor, knowledge, social relations, culture, and nature) to the value of economic exchange. The third level, the exchange only reflects the exchange, which is justified by the exchange transactions for consumption. At the fourth level, there is no justification for the transaction. By using Bauldrillard view, at levels one, two and three, excuse or reason for the exchange of money is the “value” of money, but on the fourth level, the reason for the exchange of money is a “sign” of the money itself.

Phases or levels can be applied specifically in financial assets, such as stock prices. In the first stage, the stock price accurately represents the intrinsic value of the company. The second stage, the stock price, because of the distortions and market imperfections represent an imperfect indicator of the intrinsic value of the company. The third stage, the stock price is the only value that a company known, and the fourth stage or hiperreal stage, the stock price is only a “sign value” which is completely independent from the value of the company.

Inspired by the writings of McGoun, Macintosh et al. (2000) and Macintosh (2003) analyzed earnings using post-structuralist view. Earnings – which called “net income” by the accountants – is a sign of the

sign, and a sign it no longer represents the intrinsic income, real profit, or real income. The income as reported as an accounting net profit is only a reflection of net income itself (completely detached from reality). Macintosh (2003) used Baudrillardian view and genealogy sign into four levels (era). The first era referred to as the feudal era; mark this feudal era of accounting in a transparent manner is a reflection of the real object. In this era, in the UK for example, rates and fines actually reflect the real object like a lamb, rice, seeds, and others, which also reflects the social relationship between the employer (lord) with the management / worker (steward). In the partnership of business, profits actually calculated from the results of a project business (venture). In other words, the profit is really divided after a business project ends. So is the capital of passive partner (Commenda), where it describes Commenda (such as members of the church or the nobility) who has participated in a secret partnership for a profit is a sign of exploitation, immorality, and dishonesty.

The second era is the era of falsehood (order of counterfeit). In this era, there was the fall of social hierarchy of feudal era and the birth of democracy. The sign is no longer dominated by hierarchical social levels, rigid, and cannot be bent, but the sign (labor and capital) can circulate freely to all parties. This new class of people (bourgeoisie) demands the freedom of rights, participation in a democracy, and the right to keep their own property. This new society can live like the life style fit for kings, feeding on a set of the best quality of china dishes. These objects represent a sign of “fraud” as false as the owner, who tried to imitate or pretend to be of the nobility (royalty). This era is the emerging signs of accounting “profits (earnings),” - which represent as the emergence of business (venture) with a permanent capital investment based on business ownership (in India in the mid 1660's). There was also an idea of the continuity of business (going concern), so the company must continue to calculate its earnings on a periodic basis. Accounting earnings represent reality that originally divided at the end of a business, but now imitated in profits as if the business is no longer exist. A sign of accounting “profit” merely reflects the “obligatory of sign” which is still associated with “real income,” income is only a reality of existence (being real).

The third era is the era of production. With the advent of the era of production in the 18th century, accounting earnings mark a radical change. In this era, which by Baudrillard referred to as “industry of simulacra,” an era in which the production technology capable of producing artificial goods; the object is no longer a reflection, counterfeiting, or analogies of the original stuff, but just a clone of a production. Therefore, the sign is the object and the object is a sign. Social levels also experience changes characterized by the production rules, rights, and laws. Signs of accounting earnings also changed with the development corporation and the shareholder's absence. Capital has the same meaning as aggregation or collection of assets and liabilities in the company. Profit is no longer the result of a business owner, but is the result of the capital. Emerging what is known as entity that replaces the partnership (proprietary). The fourth era is the era of simulation. Realism nonmaterial signs that go beyond material economics of commodity production, consumption, and exchange mark this era. Baudrillard suggested a new era: “... the organization of society According to simulations, codes, and replaced production models as the organizing principles of society.” A new era that is also known as hyperreality, where there are indications that the signs are no longer directly refer as a referent, or that the sign is no longer a forgery of a specific reference, or a sign does not absorb or dominate object, but purely a sign reflecting the sign itself (pure simulacra). Another term used is homo semioticus replace homo economicus. In this era, a sign of accounting “earnings” gave rise to the concept of “earnings management” refers to the smoothing of income (income smoothing) or for a certain academia as the manipulation of earnings and forecast analysis.

Macintosh (2003) concluded that many accounting symbol that does not have a clear reference to the object or real events, so that the accounting does not fully perform its functions according to the logic of representation, accountability, or the presentation of economic information in a transparent manner. Not much different from the conclusion Macintosh, Riduwan (2009), in a study of critical-postmodernist Derridean, implies that: first, the presentation of income statement should disclose earnings information in accordance with the pragmatic interpretation of the frame. Second, reporting income information not

only to favor idealism, given the end users are those who profit information in pragmatic habitus. Third, idealism should limit the application of accounting principles in the transaction and the accrual of real events, or reduce its application in the event that there is only limited to the idea or concept.

### Defining Goodwill

Definition is the part that cannot be separated from the concepts of accounting, as required in the definition of the concept formation. Definition or conception of conduct could be considered acts that tend to confine (to hegemony) a person's thinking. As expressed by Antonio Gramsci (1891-1937), hegemony is a form of oppression against the way of thinking (especially thinking of oppression by the capitalist). Gramsci suggested the need for liberation from the hegemony (Santoso et al., 2007; 71-911). However, in this essay I still make the definition or conception, with the aim not to create hegemony but rather to limit the scope of writing.

Goodwill relationship with abnormal earnings based on the economic realities of corporate value, so the value of goodwill is equivalent to the capitalization of abnormal earnings stream expected to firm. Equation:  $G = \left[ \frac{I - (k_e \times B)}{k_e} \right]$  where G: goodwill; I: perpetual expected earning flow;  $k_e$ : cost of equity; B: equity book value; dan  $I - (k_e \times B)$ : abnormal earning (Zanoni, 2009; 2). Definition and concept is not different, because they provide an explanation (description) to represent something that cannot be observed directly, with the aim that "something" that makes the human mind. Therefore, to understand the same thoughts about the goodwill, it would require the definition of goodwill.

Hendriksen and Van Breda (1992, 637) stated that if a name can be assigned to intangible assets, indicating that these assets are assets that can be identified. Intangible assets such as goodwill cannot be identified. Intangible assets, although it has no substance, just like other assets, must meet the criteria for recognition of an asset; which are must be measurable and must be relevant and reliable. Should goodwill be recognized? Given that, goodwill is an example of intangible assets having a high uncertainty. It was described that goodwill may be recognized at a given time by comparing the market value of companies with net assets of the carrying amount, and if the market value is higher than its carrying value, goodwill is part of the company's assets. From this viewpoint, it is difficult to associate with the cost of goodwill or business income, so there is no point to capitalize goodwill or treated as a reduction of revenue at the time of goodwill occurs (APB 17).

Scott (2009, 231) defines goodwill as the present value of abnormal earnings in the future in relation to intangible assets. That is, a company will have goodwill if the intangible assets generate abnormal profits. Based on this definition, then the goodwill is an intangible asset arising from the internal assessment. Example of measurement of goodwill is:

*The Company has a net asset value of \$240,000 and annual net income of \$60,000, and return on investment of 25%. If the normal market return is 10%, earnings \$60,000 states that the total assets worth \$600,000. The Excess return of 15% above normal returns from goodwill or any intangible assets will amount to \$ 360,000. If the intangible assets identified worth of \$240,000 then the goodwill will be \$ 120,000.*

APB 16 recommends that when a business combination is considered as a purchase, the acquired assets should be recorded at fair value or the fair value of the consideration that is made in exchange. This view is consistent with the historical cost concept, which states that assets should be recorded at the time of passage if given consideration cannot be measured clearly. APB 17 also states that, if the cost of an acquired company is less than the market value / assessed value of the identifiable assets minus liabilities, the difference shall be allocated to reduce the value of non-current assets (Belkaoui, 2000). Goodwill can be recognized at any time by comparing the market value of a company with a value of net assets. Equities increased in value by recognizing goodwill. But goodwill is a benefit that cannot be specifically identified, so there is a lack of logical reasoning to associate those costs with any specific income in future periods. Treatment of assets that cannot be identified is still unclear, assets that cannot be identified do not have a semantic interpretation, and therefore not relevant so that should not be recognized as intangible assets.

Therefore, it can be concluded that goodwill is part of intangible assets as a corporate asset valuation accounts that cannot be identified. Goodwill can occur in two ways, namely the assessment of internal valuation or arise from the merger process. Goodwill arising from the internal assessment is measured by assuming that the goodwill is the discounted present value of future earnings in excess of what is expected as a normal return (abnormal return), while the goodwill of a business combination are measured by comparing the fair value and carrying value of the company's net assets.

### Order Of Simulacra – Goodwill Accounting

In line with the thinking OF McGoun (1997), Macintosh et al. (2000), and Macintosh (2003), I try to analyze the accounting of goodwill by using the perspective of postmodernism Baudrillardian. I propose the order of simulacra of goodwill as follows:

*Era Of Proprietary:* The first era is the era of proprietary, in which a sign, symbol, or image reflects the owner's property. Proprietorship term originally appeared in the attempt to put on an exposition of the logic of double-entry (double-entry bookkeeping). In accounting, the equation is:  $\sum A - \sum L = P$ , where the proprietor (owner) is the center of interest. Assumed assets and liabilities owned by the proprietor is the proprietor liability, so the net value of the proprietorship is a business proprietor (Hendriksen and Van Breda, 1992, 770). When a business starts, the company's value equals the value of the initial investment of the owner. With the passage of the business, this value will change to the initial value plus the accumulated investment earnings and will be reduced by the net loss or withdrawal by the owner. This becomes the concept of wealth. Thus, in this era, theory of proprietary is a logical partnership framework under the law and and most appropriate be applied to a single union (single proprietorship). In this era, business is still a venture, as narrated in the Beauty and the Beast: Beauty's father business is limited to one ship route trip. In my opinion, goodwill has not yet emerged, because the owners are only concerned for his own fortune.

In addition, the form of business combination is still not widely known. Even if there is no assessment or company business combination, goodwill is more suitable recognized as a reduction of income or as expenses that will form the property owner (Hendriksen and Van Breda, 1992; 637). The reason given by Hendriksen and Van Breda is to recognize and assess the fair value of goodwill by comparing the company with net assets of the carrying amount is difficult. How we determine that the value of the company represents the fair value of real world if the company does not actually being liquidated? As expressed by Macintosh (2003), in this era, business is still dominated by individual businesses, so individual company sets the value. Takeover of an individual business by another will depend on its owner, as the owner determines how wealth he has.

### Era Of Production (Political-Economy)

The second era is the era of political economy, where there are various interests that tried to be served by the reporting of goodwill accounting. McGoun (1997) revealed that in the era of “political-economy” there was a transmutation of all values (labor, knowledge, social relations, culture, and nature) to the value of economic exchange. In an era of booming capitalism, there were many efforts in the development area, including efforts to replace individual owners (proprietary) to the mass production. Which in turn makes the difference of interest among the stakeholders of the company became increasingly sharp. Various theories of accounting that is based on economic theory emerged in this era to explain accounting practices. These theories include dynamic capabilities theory, enterprise management theory (enterprise equilibrium theory), which became the basis of valuation of internal goodwill. The theory of capital, in which the economic shift from an agricultural economy to trade, and eventually became the industry economy, making the capital as a factor of production, which eventually resulted in a shift towards intangible dimension, social, and dynamic. Zanoni (2009: xii) provide examples such as theories of human capital theory (Schultz 1961, Becker 1962), social capital (Bourdieu 1980, Coleman

1988), and intellectual capital (Grindley and Teece 1997, Dzinkowsky 2000), which seeks to explain that the value company may be caused by the human resource excellence, social, and intellectual property.

These theories cannot be separated from the emergence of a Political Economy of Accounting (PEA) paradigm. PEA asserts that accounting (practice and research) should be analyzed through three approaches, namely the normative, descriptive, and critical (Cooper and Sherer, 1984). Normative approach emphasizes the normative elements and an assessment of the social. That is, accounting is identified and evaluated with variety of paradigms. The political and social values influence the choices of accounting. Descriptive approach emphasizes that accounting is a practical thing. It is influenced by the behavior of individuals and classes that exist within or outside the organization. As to better understand, the accounting practices need to be a descriptive approach. Critical approach emphasizes critical awareness to develop and evaluate alternative paradigms and methods that combine a variety of accounting interests.

Although there has been a shift in accounting, accounting goodwill still insists on the principle of historical value. Example of Accounting Goodwill - Historical Cost Accounting is as follows:

*“P companies pay for Rp87.000.000, - to acquire the S company's voting stock outstanding at the date of January 1, 2011 when the company's shareholders' equity consists of share capital of Rp60.000.000, - and retained earnings amounting to 30,000,000, - Calculation of goodwill company is recognized for Rp15.000.000, - {Rp87.000.000 - (Rp90.000.000 x 80%).”*

Goodwill calculation shows that the company's P (parent) recognizes the S company's net worth only 80% of the value of its subsidiaries.

Based on historical accounting concepts, I argue that in this era, goodwill valuation approach is done by the Income Statement approach. Measurement and valuation of goodwill is mainly aimed to make the allocation of the historical value of the company, either by technique of amortization of assets or by technique of impairment of goodwill. As revealed by Riduwan (2009) that earnings do not represent reality. A sign of accounting “profit” merely reflects the “obligatory of sign” which is still associated with “real income,” income is only a reality of existence (being real). Therefore, the sign of goodwill is also just a reality of existence or being real.

*Era Of Globalization:* The third era is the era of globalization, where accounting attempted to be globally standardized with the implementation of International Financial Reporting Standards (IFRS). Here are the reasons why Indonesia adopts IFRS as stated by the Chairman of the National Board of IAI (Indonesian Accounting Institute), Ahmadi Hadibroto:

*IFRS is a strategic step toward uniformity of “language” in the accounting and financial reporting as the main agenda of the global accounting profession. The creation of global harmonization of accounting standards is also one of the objectives and commitments of the G-20 in enhancing the cooperation of the world economy. Global standards enable the comparability and exchange of information. IFRS convergence may enhance the information of the financial statements of companies in Indonesia. Adoption of international standards is also very important in order to stabilize the economy. The benefits of IFRS convergence program is expected to reduce investment barriers, improve corporate transparency, reducing costs associated with the preparation of financial statements, and reduce the cost of capital. The goal of financial statements prepared by the IFRSs will only require a bit of reconciliation to produce financial statements.*

The interesting part about the statement is the uniformity of language, economic stability, and benefits of IFRS adoption. From here, it seems that adoption of IFRS did not see the factual reality of the situation and conditions in Indonesia, but rather look at globalization simulacra (is it possible that many countries with its cultural, community, social interaction, legal, and others be made uniform?) Research of implementation of IFRS in Indonesia (Chariri and Hendro 2010; Wahyuni and Lay 2010; Budiono 2008)



provide evidence that IFRS is suitable in Indonesia. Unfortunately, there is no research about whether harmonization or adoption of IFRS is in accordance with local cultural and spiritual values in Indonesia. There is also no research evidence that could prove that Indonesia is necessary to adopt IFRS (the reality of Indonesia). The main principle of the background for IFRS is a principle of comparability and uniformity with emphasis on the approach to fair value (fair value accounting). Todd Johnson, a FASB staff expressed (2005, as quoted by Ball 2005):

*“The Board has required greater use of fair value measurements in financial statements because it perceives that information as more relevant to investors and creditors than historical cost information. Such measures better reflect the present financial state of reporting entities and better facilitate assessing their past performance and future prospects. In that regard, the Board does not accept the view that reliability should outweigh relevance for financial statement measures.”*

Accounting for goodwill is mainly set in conjunction with the acquisition of companies or businesses combination (IFRS 3 and IAS 36):

*All business combinations are accounted for by applying the purchase method, requiring that one entity is identified as acquirer (IFRS3.17). The difference between the cost of the business combination and the fair value of the assets and liabilities acquired represents goodwill (IFRS 3.51). Goodwill is not subject to amortisation, but is assessed for impairment at least annually (IFRS3.54 and IAS36.10). Impairment is charged to the income statement (IAS36.60).*

Examples of goodwill according to IFRS accounting (fair value accounting):

*P companies pay for Rp87.000.000, - to acquire the company's voting stock outstanding at the date of January 1, 2011 when the company's shareholders' equity consists of share capital of Rp60.000.000, - and retained earnings amounting to 30,000,000, - Calculation of goodwill company is recognized for Rp18.750.000, - {(Rp87.000.000/80%) - Rp90.000.000}.*

Goodwill calculation shows that the company's P (parent) recognizes the company's net worth (the subsidiary) at 100% of the value of its subsidiaries. With this calculation, the value of goodwill will be larger than the measurement of goodwill in the previous era (Rp15.000.000). This makes the company's assets to be larger and the potential impairment of goodwill will significantly would reduce corporate profits. At this time, the entity theory is emphasized in the new corporate entity, although in reality (legally) the new entity does not exist. Based on the new entity theory and principles of relevance, I argue that accounting goodwill in this era of emphasis on the balance sheet approach, in which the accountant seeks to provide information about the company's assets at balance sheet date (not the historical value of the property companies). It appears that in this era, the object (goodwill) is no longer a reflection, counterfeiting, or analogies of the original item, but only an imitation of a mass production (global).

*Era of Virtuality:* Lastly, the fourth era is the virtual era, where the boundaries of the world and social communities have disappeared altogether. Forms of companies in the future no longer looks real (mortal and brick) but rather in virtual form (form of company in cyberspace). Information and communication technology revolution has eliminated national borders, time and space to interact and communicate with each other to form a global community. Technological development has also brought a lot of change, especially in transaction activity. Flow of goods and services not only through the customs area from one country to another, but also through electronic transfer (virtual). Consumers can purchase goods easily through the internet, and in a short time to hand the goods. Trading in the virtual world known as e-commerce has the potential to be one of the largest wheel drive economic development in the future.

In addition, the traffic cash payments as an instrument to assess the transaction will also undergo radical change. Money no longer seem real (paper form), but transformed into another form of the electronic money (e-money). E-money can be formed as card-based product and softwarebased product

(Suryaningrum, 2010). E-money in the form of card-based products are often referred to as electronic purses, which are principally intended for direct payment (face to face). While software-based product is often, called digital cash, in principle, is an application (software) is installed into a Personal Computer (PC) that runs with the standard operating system that was developed to conduct transactions via a computer network (internet). Example of card-based product that already exists today is the Octopus Card, Visa Cash, MONDEX, Proton and others. While the examples of software-based product in several countries, among others, Kleline (France), e-cash (Switzerland), Barclaycoin (UK), CyberCoin (USA) and others. E-money products based software is still relatively little used. Mechanical technique that is used to manipulate the data of “value of money” is balance-based techniques. The concept is to apply the principles used in bookkeeping process in which each transaction shall be treated as the debit or credit which would then affect the outstanding (balance) contained in the e-money.

In this era, simulation occurs, there are indications that the signs are no longer directly refer to a reference (referent), or that the sign is no longer a forgery of a specific reference, or sign does not absorb or dominate an object, but purely a sign reflecting the sign itself (pure simulacra). The Company is no longer a referent of the company, and money is no longer the referent of money. As a result, the value of goodwill as a form of company will be very difficult to be measured and assessed considering the company itself exists only in cyberspace (virtual). Thus, the important question is: is it still necessary to have the accounting of goodwill in the future?

## CONCLUSION

Fairy tales have been used by accounting researchers to provide a common understanding of information. For example, Cinderella story that used to provide an understanding of the concept of accounting for substance over form (Hayes and Baker, NA). Nobes (1985) as quoted by Page (2005) noted that the legend of the “Quest for the Holy Grail,” is a common metaphor used by standard makers in the UK to formulate a conceptual framework. Search of “Holy Grail” implies there is more than just searching for something that is hard to find. The search process itself, which gives the meaning of which contains a value. In this essay, I did a metaphor of the story of Beauty and the Beast for a better understanding of hyperreality and reality in accounting. Metaphor is needed primarily to understand something that in reality does not exist, but can be inserted through the human mind.

On the study of accounting goodwill, I use the perspective Baudrillardian order of simulacra: 1) the era of ownership (proprietorship), 2) the era of production (political economy), 3) the era of globalization, and 4) the virtual era. Review of goodwill accounting in this essay is limited to literature study and my own interpretation, so it needs further study with a variety of paradigms such as Interpretive, critical, or postmodernists. Qualitative research is appropriate to be used, since it dig deeper into the meaning of goodwill by the parties related to the company (stakeholders), not only investors, shareholders, auditors, and governments, but also the management accountant, accountants educators, or other parties. Besides that, it seems necessary to answer the question “is information of goodwill useful for decision maker?” This study is important given that the accounts valuation of goodwill as companies often take a large portion of assets in a merger transaction, so the decline in value of goodwill is significantly affecting the decline in corporate profits. Although there is no reality in valuation of goodwill for company’s accounts (hyperreality), but it has the ability to influence the real thing itself.

“Every journey into the past is complicated by delusions, false memories, and false naming of the real events” (Adrienne Rich)

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# AMENITY CONFLICTS BETWEEN URBAN PORT FACILITIES AND COMMUNITIES IN AUSTRALIA

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## ABSTRACT

*Selsky and Memon (1997) commented that ports are part of a zone “where there is considerable pressure from diverse stakeholders” due to technological, economic, political and environmental forces from stakeholders as well as from “the wider context management of urban ports.” They referred to three forms of community conflicts around urban ports: locational conflicts; failures of corporate social responsibility; and inadequate co-management arrangements. The author analyzed the sources of conflict identified in national surveys of Australian ports from 1999 to 2010 to evaluate the significance of these matters as possible interferences in what Memon and Selsky describe as the “amenity commons.” An analysis of the Australian Report Cards from 1999-2010 strongly indicates that a direct correlation exists between the economic utility and efficient management of ports and the resulting impact those processes have on their urban neighborhoods and extended communities. The salient discovery is that the issues raised by Menon and Selsky and verified in the Australian Infrastructure Reports mandate the need for improved strategic planning for a reasonable solution for ports and their surrounding communities in the second decade of the 21<sup>st</sup> century.*

**JEL:** O11, O18, O33, O43, O44, Q56

**KEYWORDS:** Port management Urban/port infrastructure growth issues Port/local community conflicts Economic and environmental sustainability challenges

## INTRODUCTION

The purpose of this study was to survey the experience of Australian ports and their adjacent urban communities over the period 1999-2010 to categorize the issues that have affected the amenity commons and the degree to which *interspecific competition* has ensued. The source of data for this section is the series of *Infrastructure Report Cards* produced by Engineers Australia from 1999 to 2010. The ports to and transshipment points from Australia’s rich natural resources zones are via its ports. As the Australian economy improved in relationship to the take off period of the Chinese and Indian economies so has the strain on its ports to handle efficiently the egress of exports and ingress of imports. Simultaneous with the demands on the ports for increasing their capacity and efficiency are the natural by-products of commodity/industrial enterprise, pollution of all sorts, congestion, potential for biological contamination and human terrorism and the economic stress of competition for valuable real estate. Selsky and Memon identified these tensions as *amenities commons conflicts* in 1996-’97. Data from the Australian Report Cards from 1999-2010 strongly indicates that a direct correlation exists between the economic utility and efficient management of ports and the resulting impact those processes have on their urban neighborhoods and extended communities. The resolution of these common conflicts was articulated by Selsky and Memon in 1997 (holistic approach) and the 2010 Australian Infrastructure Report Card (harmonize).

## LITERATURE REVIEW

The significance and value of worldwide maritime trade along with the associated shipping industry and port facilities infrastructure is colossal. It is estimated that 90% of world commerce is carried by commercial vessels (Marisec, 2011) and the global maritime transportation industry generated an estimated annual income of (USD) \$380 billion (Korinek & Sourdin, 2009). According to the World

Bank, the total value of the international shipping industry expressed in terms of GDP would rank it 25<sup>th</sup> in the world, slightly ahead of Saudi Arabia (World Bank, 2009).

Australia's economic development and concomitant regional geopolitical influence is dependent on its port facilities as a base to export its diverse portfolio of strategic raw materials, not to mention the volume of goods imported by Australia. Australia is the home of nearly six (5%) of the world's largest ports in terms of freight tons handled (Hedland #19, Dampier #26, Newcastle #39, Hay Point, #46, Gladstone #52, Brisbane #122) and 2 (1.6%) of the world's top container ports (Melbourne #51 and Sydney Ports #67) (American Association of Port Authorities, 2011). These statistics shed light on the economic, social and domestic political importance that port facilities have on Australia. However, lost in the macro analysis of global maritime trade and the value of port infrastructure are the micro frictions described by Selsky and Memon (1997) as *amenity commons conflicts*.

The evolution of contemporary port locations in virtually any country can be traced to sites with access to navigable waters. At these locations, commerce and communications with others could be easily and efficiently conducted. Generally, ports were created first followed by settlements around them and eventually expansion of the urban port communities was facilitated by the economic activity tied directly to or spun off by port business. Economists refer to the advantage that the local economy derives from the geographic location of a port as an endowed asset/advantage. Australia's early port settlements became the basis of and continue to account for the greatest population concentrations along its coasts; particularly the three largest population centers Sydney Brisbane, Melbourne and Brisbane that are the homes of three of the largest port facilities in Australia.

During the *take off* period of many countries during the modern industrial era, the consideration of quality of life issues were rarely if ever considered. The major metric of progress was economic growth. The cost of economic progress in terms of the cost of degradation of the environment was not considered as salient. However, recently threats to human health due to industrial pollution, threat of environmental disasters such as oil spills and ship wrecks may have on sensitive environmental assets such as the Great Barrier Reef, the release of hazardous materials, storage of potentially lethal cargoes and threats of variety of forms of terrorism have become common community concerns.

One of the more contemporary studies conducted of Australia's coastal zone was a major investigation done from 1991-1993 by the Resource Assessment Commission and another study, the Commonwealth Coastal Policy, 1995. Both reports focused on the impact of shipping based pollution (ship-sourced pollution and ballast water issues) and little attention was given to the difficulties caused by port operations (Bateman, 1996). Another paper, The Australian and New Zealand Environment and Conservation Council (ANZECC) Discussion Paper on Maritime Accidents and Pollution articulated one of the key reasons for the development and existence of what would be called *amenity commons conflicts* as the lack of an aligned approach to deal with overarching issues posed by the maritime industry and other interests. Bateman (1996) observed, "There are no institutions or mechanisms in place at present in Australia to resolve differences of this nature or to define national priorities with national maritime interests and activities" (p. 230). Selsky and Memon (1997) placed the issues cited in the Resource Assessment Commission, the Commonwealth Coastal Policy and the Australian and New Zealand Environment and Conservation Council (ANZECC) Discussion Paper on Maritime Accidents and Pollution and increasing trend toward the privatization of port management in a new context. Unlike the official reports, which Bateman claimed, only outlined factors that contributed to conflict between ports, the maritime industry and urban communities but did not propose a methodology to mitigate the issues, Selsky and Memon asserted that a *holistic* approach was needed. To accomplish that objective Selsky and Memon created several useful definitions to guide an analysis. First, they characterized ports as "part of a zone where there is considerable pressure from diverse stakeholders" (p. 259). Second, the authors maintained, "many community conflicts over development are concerned with amenity values such as

quiet, ambiance, scenic views and lack of congestion” (p. 261). Third, they defined the core port/community disagreements as:

*Locational conflicts, that is, opposition by some interests in a community to corporate development initiatives. Alternatively, such conflicts may be seen as failures of corporate social responsibility, in which the dominant corporate actor does not fulfil social expectations placed on it. Finally such conflicts may be seen as the result of inadequate comanagement arrangements in a common pool resource (Memon & Selsky, 1998, p. 589).*

Finally, Selsky and Memon (1997) defined the underlying source of disagreement of common pool co-management as *amenity commons conflicts*.

*From the perspective of commons co-management, amenity values may be considered common-pool resources, and conflicts over such resources indicate inadequate institutional arrangements for managing them. The eruption of conflicts over disamenities can make transparent that residents assume property rights to amenity values in their community. The reason for the conflicts is that the residents feel those rights have been violated. We may call this bundle of de facto rights an amenity commons (p. 261).*

In 1998, Selsky and Memon released their case study analysis of Otago Harbour in New Zealand (*Institutional Design for the Comanagement of an Urban Harbor in New Zealand*) that applied their innovative approach to revealing *amenity commons conflicts* and proposing solutions. Their case study of Otago Harbour was an innovative approach to thoroughly examining the historical divergence between the port company and the local community. The case study not only examined the causes of *amenity commons conflicts* but also offered a blueprint for the resolution of these negative interfaces for other port communities to follow.

## METHODOLOGY

### Data

The data used by the Institution of Engineers, Australia (IEAust) to evaluate the condition of Australia's key infrastructure segments from 1999 to 2010 was the basis of this study. Data was obtained from research and interviews with appropriate community and business groups and publicly available information. The methodology employed by the Institution of Engineers, Australia assesses ports as the equivalent of a structure (bridge, highway) or system (water/waste water); however, inevitably the reports briefly and in general terms mention *amenity commons conflicts*.

In the 1999, Infrastructure Report the IEAust stated that the results of the Infrastructure Report were comparable to an American project completed in 1998 in which grades (A-F) were used to articulate the condition of America's infrastructure. By following the American grading system, the IEAust was able to provide a consistent context for the evaluation of Australia's infrastructure. The methodology used to evaluate the data was a mixed method approach. The assessments relied on publicly available information and concentrated on strategic issues, augmented by quantitative performance measures if they were easily obtainable. After the data was accumulated and analyzed, qualitative grades were issued. The grades of A (very good) to F (inadequate) signified an average over a number of criteria, including adequacy, need, funding, condition, performance, and social and environmental issues.

## RESULTS AND DISCUSSIONS

The Institution of Engineers, Australia (IEAust), the largest professional body representing Australia's engineers, responded to a variety of high profile infrastructure failures in Australia by issuing periodic

reports on the status of Australia's infrastructure (see Table 1 for summary of *Australian Infrastructure Report Cards*).

Table 1: Summary of Australian Infrastructure Report Cards

Year	Location	Conflict/Difficulty	Rating
Australian IR 1999	National	No evaluation of ports in 1999 Report.	N/A
Australian IR 2001	National	Increasing urban encroachment around port sites is limiting their expansion capacity and affecting residential amenity. Strong need for integrated planning in relation to maintaining buffers around ports and controlling the urban development of land adjoining ports.	B
New South Wales 2003 Queensland IR 2004	Regional Regional	Ports not included in report. Residential development and port operations with noise and lighting tend not to co-exist comfortably.	B-
Australian IR 2005	National	Urban encroachment. Co-ordination with land and air transport systems. Channel deepening is required for the Port of Melbourne to meet future growth in the size of ships. Current and continuing boom in the minerals sector in W. Australia, particularly those industries at the Burrup Peninsula will necessitate continued upgrading and provision of facilities.	C+
Aus. Cap. Territories IR 2005	Regional	No evaluation of ports in Infrastructure Report Card.	N/A
Northern Territories IR 2005	Regional	Barge landings and port facilities all appear to be of an adequate standard for the Northern Territories. Urban encroachment issues in several ports noted.	B+
South Australia IR 2005	Regional	Ports not included in report.	N/A
Tasmanian IR 2005	Regional	Urban encroachment and protection of land zonings and access corridors.	B
Victorian IR 2005	Regional	For all ports, urban encroachment and protection of buffer zones and access corridors.	C
Western Aus. IR 2005	Regional	For all ports, urban encroachment and protection of buffer zones and access corridors.	B-
Australia IR 2010	National	The need to consider future port requirements when making nearby urban development decisions is essential.	B-

Table 1 is a summary of the key findings from the Institution of Engineers, Australia (IEAust) reports that evaluated the condition of Australia's key infrastructure segments from 1999 to 2010. The methodology used to evaluate the data was a mixed method approach. The IEAust evaluations relied on publicly available information supplemented by quantitative performance measures if they were easily obtainable. After the data was analyzed, qualitative grades were A (very good) to F (inadequate) issued. The appearance of urban/port facility conflict first appeared in 2001 and became a significant component of the national (and most regional) IEAust Infrastructure Reports thereafter.

**1999 Report:** Their first report issued in 1999 examined and graded (A = excellent, F = inadequate) the following infrastructure sectors: national roads, state roads, local roads, bridges, railways, water, sewerage, management and planning and benchmarking (Institution of Engineers, Australia (1999). Curiously, ports were not analyzed or assessed in the IEAust's first infrastructure report.

**2001 Report:** The IEAust's 2001 Infrastructure Report Card expanded the infrastructure sectors that were graded using the same A – F scale as in 1999. The sectors that were analyzed expanded from 9 in 1999 to 13. Seven new sectors were added: Electricity, Airports, Gas, Telecommunications, Ports, and Storm Water. Deleted were management, planning, and benchmarking (Institution of Engineers, Australia, 2001). In this report, the highest ranked infrastructure sectors were Ports (B), Telecommunications (B) and Airports (B). A B grade was interpreted to mean that "Minor changes required in one or more of the infrastructure condition, committed investment, regulatory regime and planning processes to enable infrastructure to be fit for its current and anticipated purpose" (IEAust, 2001 Infrastructure Report Card, p. 98). The chief issue articulated in the summary portion of the 2001, Infrastructure Report Card was "Increasing urban encroachment around port sites is limiting their expansion capacity and affecting residential amenity. Overall the infrastructure is currently rated as acceptable to very good overall" (p. 4). The IEAust concluded their analysis with the following recommendation:

*Better integration of intermodal transport is required to remove bottlenecks and improve the efficiency of freight movement from wharf to road, rail and air networks. There is a strong need for integrated planning in relation to maintaining buffers around ports and controlling the*



*urban development of previous port owned or port related lands. This urbanisation creates many of the community problems facing ports. Whilst this is particularly pertinent in capital cities, it is also becoming an increasingly important issue in regional ports and new remote area ports. Further work on developing suitable pricing and investment criteria is necessary, in the absence of competitive market forces, to ensure sound investment; dividend and pricing decisions are made by port corporations and their owners (p. 39).*

The 2001 Infrastructure Report was a seminal and sobering statement of the existence (to use the biological terms) of the existence of a *mutualistic relationship* and *interspecific competition* between ports and their urban hosts. A *mutualistic relationship* is characterized by a two-way interface in which each party derives value from the other. While the connection between the economic benefits spun off by a vibrant port to its surrounding urban host is obvious, the 2005 Report Card suggests the existence of a parallel and potentially harmful rivalry between ports and their urban communities, *interspecific competition*. The nature and outcome of such a rivalry is both the ports and bordering urban communities, experience reduced benefits due mutual competition for the same resources (land, air, hours of operation, and the other factors referred to by Selsky and Memon and the IEAust as amenities). While some may assert that *interspecific competition* is the price to be paid for economic opportunity, the IEAust 2005 Report appears to have assessed the health of the ports as economic infrastructure assets while simultaneously balancing the advantages of the ports with the twin costs of the deterioration of the quality of *urban commons amenities* and reconciling the *interspecific competition* due to alterations in port management and co-management issues with the local government.

*2005 Report:* The grade assigned by the IEAust to the state of Australian ports in the 2005 Australian Infrastructure Report Card declined from a B (good) in 2001 to a C+ (adequate) in 2005. The main concern and reason for the decay in the evaluation was due to “urban encroachment, which limits a port’s ability to expand, as well as co-ordination with land and air transport systems” (p. 6). Other concerns cited were channel deepening for the ports of Melbourne and Fremantle and concerns with the process by which investments were made by port management to secure guaranteed economic returns, and the lengthy process to secure permits for strategic developments (p. 7).

Taken at face value, the 2005 Report Card attributed the potential curtailment of Australia’s economic growth to *urban encroachment* (2005 Report Card) rather than continuing the balanced theme noted balancing growth with *residential amenity* (2001 Report Card) underlines the inherent *interspecific competition* when commerce and community interests cohabitate. The only mention relating to urban amenities was alluded to in the Sustainability section. The 2005 Report Card divided sustainability into environmental, social and economic. Social and economic sustainability were defined as: outcomes includes reducing commuter times, increasing road safety, improving air quality and providing access to broadband communication to all citizens. Economic sustainability means ensuring that we have taxation and regulatory systems that promote new private sector investment in all infrastructure capable of generating adequate returns on investment. Most infrastructure organisations now incorporate sustainability objectives into their plans. (pp. 6-7) The 2005 Report Card advocates firmly for the economic needs of ports rather than a balanced approach noted in the 2001 Report Card. Economic pressures appear to be the primary motivation given Australia’s role in fueling raw materials into the surging Chinese and Indian economies during this period. Therefore, the balance between development of port infrastructure and urban amenities shifted in favor of port management.

*2010 Report:* Ports received a higher grade (B-) in the 2010 Australian Infrastructure Report Card than the 2005 report. While the half grade increase was still below the 1999 Report Card grade, progress was noted in several areas. The 2010 Report Card also provided more detailed information about individual ports than previous studies. From a strategic perspective, the 2010 Report Card made several important recommendations to reduce *interspecific competition* between economic interests and local governments specifically:

*Harmonise infrastructure planning and regulation through improved cooperation and collaboration between all levels of government, business and the community.  
Establish independent planning infrastructure advisory groups to provide advice on infrastructure priorities and provide infrastructure planning and funding advice. (iii)*

The overarching issue discussed in the 2010 Report Card regarding ports centered on “meeting future container growth...which could only...be accommodated by developments underway at many ports that are providing additional stevedoring capacity and infrastructure upgrades” (p. 25). The problem with this growth for the surrounding urban areas is “more congestion, delays and pollution as a result of the huge traffic movements and this will be untenable from the perspective of the exporters and importers, and the community” (p. 26). The 2010 Report Card altered its focus regarding the *urban encroachment/urban amenities* issue from *interspecific competition* (2005) to *mutualistic relationship* (2010). The need for investment in Australia’s ports to expand and maximize their capacity and efficiency was apparent and urgent; however, the IEAust opined that:

*These projects need to be funded and implemented to enable ports to cope with future growth in an economic, social and environmentally sustainable fashion. Integrating land use decisions with port development is a major problem for many major ports. Ports require large amounts of land and generate significant road and rail traffic. Ensuring compatible land use around ports is challenging due to the typically high value of land around ports. The need to consider future port requirements when making nearby urban development decisions is essential. Local governments need to consider the port’s future requirements and ports need to better contribute to local and regional planning. Urban encroachment and other developments should not prevent the efficient functioning of the port. (p. 26)*

In sum, the recommendations of the 2010 Report Card summarized the key issues noted by Selsky and Memon (1997). Table 2 depicts Selsky and Memon definitions of issues that led to *amenity commons conflicts* and the major problems in Australian ports and their urban neighbors that are contributing to infrastructure weaknesses resulting in the sub-optimization of the Australian economy.

Table 2: Comparison of Selsky and Memon Definitions and 2010 Report Card Recommendations

Definition	Selsky & Memon	2010 Report Card
Mitigation	Holistic approach to solve inadequate co-management arrangements	Harmonize planning and regulation via improved collaboration between all levels of govt., business and community
Ports	Zone of considerable pressure from diverse stakeholders	Vital component of economic infrastructure
Nature of Conflict	Amenity values	Urban encroachment and development should not prevent efficient functioning of port
Disagreements and Consequences	Locational conflicts due to corporate development initiatives	Congestion, delays and pollution

*Table 2 compares Selsky and Memon’s (1997) definitions of amenities commons conflicts and connects them with the most recent IEAust Infrastructure Report (2010) to show their practical application. It is clear that theory provided a rigorous predictor of outcomes indicating a growing debate between quality of life and economic development issues.*

## CONCLUSION

The purpose of this paper was to analyze the sources of conflict identified in a national survey of Australian ports from 1999 to 2010, which includes the expansion of port infrastructure issues; residential encroachment and environmental sustainability issues; and to evaluate the significance of these matters as possible interference in what Memon and Selsky describe as the “amenity commons.” The source of data for the research was a series of *Infrastructure Report Cards* produced by Engineers Australia from 1999 to 2010. An analysis of the Australian Report Cards from 1999-2010 strongly indicates that a direct correlation exists between the economic utility and efficient management of ports and the resulting impact those processes have on their urban neighborhoods and extended communities. The resolution of these

common conflicts was articulated by Selsky and Memon in 1997 (holistic approach) and the 2010 Australian Infrastructure Report Card (harmonize). The salient discovery is that the issues raised by Menon and Selsky and verified in the Australian Infrastructure Reports mandate the need for improved strategic planning for a reasonable solution for ports and their surrounding communities in the second decade of the 21<sup>st</sup> century.

*Limitations:* There were several limitations to this research. The issues explored by Memon and Selsky extend beyond the scope of this paper and would include other types of “port” facilities, most evident are airports. Whenever the creation of or expansion of a “port” facility occurs, the economic considerations generally emerge as the primary motivating force for action. Therefore a need exists for communities to create and engage in long-term planning to avoid the inevitable consequences of the “build it and they will come...now what are we to do” mind model that currently plagues nearly every urban major port facility. Additionally as governments around the world continue to spin off public infrastructure to the private sector, the inevitable cleavage between economic asset maximization and quality of life issues for the surrounding community may continue to widen. A need exists to harmonize the symbiotic relationship between the goals of two equal and seemingly contradictory parties.

*Further Research:* Further research is needed to determine how other countries with a robust maritime industry deal with amenities commons issues. One suggestion is seek out how port facility strategic planning includes key stakeholders into the process. A model-building template may be another technique to research and/or create to allow a reasonable state of equilibrium to exist considering the substantial amount of public funds needed to operate a contemporary port. Incorporating the long-term view regarding port planning/community development is especially vital to developing countries, as the actions taken to stimulate their economies via global trade will inevitably have an impact on the communities that emerge to support the ports.

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# WHAT?! A PENALTY FOR UNDERPAYMENT OF ESTIMATED TAXES: A CASE STUDY ON ESTIMATED TAXES

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## ABSTRACT

*The IRS annually collects well over \$870 million in estimated tax penalties (Wells, 2006). Therefore, it is imperative that students understand the concepts of estimated taxes and how they are determined. The purpose of this case is to provide accounting/tax undergraduate students with an opportunity to use a real world case to apply textbook knowledge on estimated taxes. This case enables students to learn how to determine if estimated tax payments are required, how to calculate the quarterly payments, and how to calculate the estimated tax penalty. An essential part of this case provides students an opportunity to discuss alternatives (i.e. increase withholdings, make the estimated payments, or invest the funds). This is a short teaching case that is primarily application based and can be completed in a 50-minute class session. This case is based on a real business owner and his accountant; the names (businesses, individuals, and locations) have been disguised for privacy purposes.*

**JEL:** H25, M40

**KEYWORDS:** Estimated taxes, estimated payments, tax penalty

## INTRODUCTION

In May 2004, Romeo Smarts, owner of R & G Mortgage, Inc., agonizes over his financial situation; the housing market was steadily declining, causing his mortgage business to take a big hit. His net pay was barely enough to maintain their standard of living. So after discussing the situation with his wife, Gigi, they decided to reduce their withholdings. However, Gigi was concerned so she asked him, “Does this mean we will owe this year?” Romeo dauntingly responded, “Hopefully not, if the housing market doesn’t make a turnaround soon, we may have a loss. I’ll talk to our accountant, Kester Lang, about it when he prepares our taxes for the year.”

## ISSUES WITH ESTIMATED TAXES

Many business owners are paying large sums of estimated taxes each year. The IRS annually collects well over \$870 million in estimated tax penalties (Wells, 2006). In an article of the Wall Street Journal, Mel Schwarz commented, “Hard times and tight credit may tempt some people to borrow from the government by knowingly underpaying their estimated taxes. Since the “penalty for underpayment is nondeductible interest charge on the amount of underpayment, this may be a cheaper alternative for many taxpayers.” Anyone who tries it should make sure he or she knows where to get the money to catch up on taxes and interest due April 15. Failure will produce more penalties on top of the interest charge” (as cited in Dale, 2009).

## BACKGROUND ON THE COMPANY

Romeo Smarts worked full time at a local bank to support his wife Gigi and three kids. In 1989, Romeo decided to take up some side work, so he became a financial services entrepreneur with ABC Financial,

Inc. (ABCF). The firm sold life insurance, mutual funds and began to issue mortgages in 1993. Romeo received his license as a mortgage broker in June 1994. After unsuccessfully submitting several mortgage loans for approval to ABCF, Romeo decided to go on his own in order to work with other banks. He officially started his own business in 1995 as R & G Mortgage (an S-corporation) in Sarasota, FL. Each month the profits increased, starting at \$14,000 the first month to a maximum of \$55,000 in later months. He averaged about \$350,000 the first year. After a while, Romeo had to rent an office and hire employees. He later convinced his wife Gigi to join him to manage the administration office. Seeing the success of his business, he quit his full time job at the bank to fully focused on his business. In addition to the mortgage business, he invested in rental property, other investments, and ran another small business (sole-proprietorship) for a year or so. He later opened two R & G Mortgage branches, one in Athens, GA and another in Columbia, SC. The business was growing so fast, to a point where he was averaging \$750,000 a year.

### FINANCIAL/TAX CONCERNS

The rapid growth of R & G Mortgage, Inc. caused Romeo to be concerned with the tax consequences, so he hired Kester Lang of KL Accounting to prepare his taxes. Romeo paid himself as an employee, so he had federal withholdings taken from his and Gigi's paychecks. His S-Corporation income was reported on his personal tax return, which he filed jointly with Gigi. Each year they received a refund from their tax returns. However, in 2004, the housing market began to decline causing business to be slow. Romeo decided to reduce the amount of his and Gigi's withholdings in order to increase their net pay. Unfortunately, there was a tax consequence for reducing the amount of withholding.

### MEETING WITH ACCOUNTANT

Now in his tenth year in the mortgage business, Romeo arrives at KL Accounting to pick up his 2004 tax return (See tax information in **Exhibit 1**).

*Kester:* "Hello Romeo. Unfortunately I have bad news for you; you will not be receiving a refund this year, you actually owe this time."

*Romeo:* "Well I expected that, since I reduced our withholdings, we needed to increase our net pay this year due to the decline housing market; I'm actually surprised that we don't have a loss. So what's the damage?"

*Kester:* "Well, you owe a little over \$2900, but you also owe a penalty."

*Romeo:* "Penalty?! I owe a Penalty for what?!"

*Kester:* "Well Romeo, that's a question many business owners tend to ask when they have a large balance due at the end of the tax year. Believe or not, the IRS receives well over \$800 million in penalties for underpayment of estimated taxes each year."

*Romeo:* "Wow! Are you serious?!"

*Kester:* "If you don't have enough federal withholdings deducted from your earnings (if any at all), then the government will charge you a penalty for underpayment of estimated taxes. You see, the Federal government works on a pay as you earn system. When you think about it, banking institutions do the same thing if you are late with a payment"

- Romeo:* So how does that work? How am I supposed to know how much to pay when I have no idea what my earnings will be for the year; each month is different?"
- Kester:* "The simplest way to avoid the penalty is for you to use 100% of your prior year's tax liability as a base. Subtract any expected refundable credits and withholdings; if anything remains, that's what you are required to pay for the year."
- Romeo:* "So the IRS expects me to pay them one lump sum?"
- Kester:* "Actually, that remaining amount is to be divided into four equal installments, and paid on April 15, June 15, September 15 of the tax year, and January 15 of the following year. Please keep in mind when you pay on January 15 that it is for the filing tax year (previous year) and not for that current year. People tend to get confused and count that January 15 payment when they file for the following tax year."
- Romeo:* "Four installments sound more reasonable."
- Kester:* "If estimated taxes are not paid quarterly and/or the full amount is not paid by January 15, then a penalty will be assessed. *(Pause)* Romeo, I hesitate to mention this, but if you are close to meeting the requirements for making estimated payments, then as an alternative, you could invest the total amount and earn interest on it. However, please be aware that the interest is also taxable. Therefore, you will be increasing your tax liability by doing so. Nevertheless, that option is entirely up to you. Just make sure you consider the costs and the benefits."
- Romeo:* "Well I guess it's too late for this year, but I will discuss these options with Gigi and see how she feels about it. If we can't quite figure it out, would you be willing to help us?"
- Kester:* "Romeo, I'd certainly be happy to help you out, but please don't expect me to make the decision for you. You and Gigi will have to make that decision."
- Romeo:* "Great, I appreciate you taking the time to explain the penalty and estimated taxes to me. I also appreciate your willingness to help us determine alternatives. I guess now I have to get this tax return in the mail, along with a check. Thanks again Kester."
- Kester:* "Anytime Romeo. Call if you have any more questions."

### EXHIBIT 1: SMART'S TAX INFORMATION

Romeo and Gigi Smarts tax information (*note: Romeo paid their taxes after April 15 of each year*):

#### 2004 Tax Year

Adjusted Gross income	\$137,123
Itemized Deductions	\$ 65,753
Total Exemption	\$ 15,500
Interest Income	\$ 3
Tax	\$ 7,066
Child Tax Credit	\$ 600
Withholdings	\$ 4,213
Penalty	\$ 68

2005 Tax Year

Adjusted Gross income	\$ 86,575
Itemized Deductions	\$ 55,480
Interest Income	\$ 617
Child Tax Credit	\$ 1,534
Other Taxes (SE Tax)	\$ 2,918
Withholdings	\$ 672
Additional Child Tax Credit	\$ 469

2006 Tax Year

Adjusted Gross income	\$140,537
Itemized Deductions	\$ 37,173
Interest Income	\$ 3,993
Child Tax Credit	\$ 450
Withholdings	\$ 1,882
Phone Expense Credit	\$ 60

**QUESTIONS**

(Forms 1040ES Estimated Tax Worksheet and 2210 for years 2005, 2006, & 2007 can be obtained from: <http://www.irs.gov/app/picklist/list/priorFormPublication.html>; Schedule Y-1 Tax Rate Schedules for 2005, 2006, & 2007 can be found in Appendix A)

- (1) For the tax years 2005 and 2006, were the Smarts required to make estimated payments? If so, how much should each quarterly payment be?
- (2) Are the Smarts subject to a penalty for under payment of estimated taxes? If so, what is the amount of the penalty?
- (3) For the year 2006, should Romeo make the quarterly estimated payments or should he invest the amount into an interest bearing account (assume he invests the full amount of all four payments at the beginning of the year at a rate of return of 6% and then at 9%)? Discuss the differences and the risks involved.
- (4) What should Romeo keep in mind when considering the two options?
- (5) If you were the Romeo's accountant, how would you advise him on his future tax situation?
- (6) Use 2006 tax information & tax liability (assume there are no refundable credits and no withholdings) for the year 2007:
  - (a) Determine if estimated taxes are required for 2007.
  - (b) What should the payments be?
  - (c) Assume payments are not made; what will the penalty be?
  - (d) Should the Smarts consider investing? Why or why not?

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## APPENDIX A 2005/ 2006 / 2007 TAX RATE SCHEDULES

Schedule Y-1—Use if your 2005 filing status is Married filing jointly or Qualifying widow(er)				
If line 5 is:		The tax is:		
Over—	But not over—			of the amount over—
\$0	\$14,600		10%	\$0
14,600	59,400	\$1,460.00 +	15%	14,600
59,400	119,950	8,180.00 +	25%	59,400
119,950	182,800	23,317.50 +	28%	119,950
182,800	326,450	40,915.50 +	33%	182,800
326,450	.....	88,320.00 +	35%	326,450

**Schedule Y-1—Use if your 2007 filing status is Married filing jointly or Qualifying widow(er)**

<b>If line 5 is:</b>		<b>The tax is:</b>	<i>of the amount over—</i>
<i>Over—</i>	<i>But not over—</i>		
\$0	\$15,650	----- 10%	\$0
15,650	63,700	<b>\$1,565.00 + 15%</b>	<b>15,650</b>
63,700	128,500	<b>8,772.50 + 25%</b>	<b>63,700</b>
128,500	195,850	<b>24,972.50 + 28%</b>	<b>128,500</b>
195,850	349,700	<b>43,830.50 + 33%</b>	<b>195,850</b>
349,700		<b>94,601.00 + 35%</b>	<b>349,700</b>

**Schedule Y-1—Use if your 2006 filing status is Married filing jointly or Qualifying widow(er)**

<b>If line 5 is:</b>		<b>The tax is:</b>	<i>of the amount over—</i>
<i>Over—</i>	<i>But not over—</i>		
\$0	\$15,100	----- 10%	\$0
15,100	61,300	<b>\$1,510.00 + 15%</b>	<b>15,100</b>
61,300	123,700	<b>8,440.00 + 25%</b>	<b>61,300</b>
123,700	188,450	<b>24,040.00 + 28%</b>	<b>123,700</b>
188,450	336,550	<b>42,170.00 + 33%</b>	<b>188,450</b>
336,550	-----	<b>91,043.00 + 35%</b>	<b>336,550</b>

# THE PATTERN OF MINING INJURIES IN ZIMBABWE (2000-2002) AND THEIR IMPACT ON PRODUCTION: A STATISTICAL APPROACH

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## ABSTRACT

*Mining injuries in Zimbabwe constitute a large percentage of all injuries in the country, and are among the highest in the region. This paper summarizes and explains the injury patterns over the period 2000-2002. Using a sample of 15 gold mines and data for 2000 as a case study, a log-transformed econometric model is used to investigate effects of injuries on production. The whole study period represents near normal conditions in the industry, before economic recession started to fully affect it. Such a retrospective study facilitates formulation of reflationary strategies and post-recession comparison. The five major causes of injury were striking by object, trucks and tramming, moving or rolling broken rock, machinery operation and fall of ground; and cases were higher for underground operations. Injuries decreased over the year from January to December. Over the week, the highest number of cases occurred on Tuesdays, while in a given day cases generally increased up to 1 pm and then dropped monotonically. The younger workers were the most affected. Ironically, the majority of incidences occurred when the victims were under supervision, had safety gear and had not ignored safety regulations. Econometric results confirm the existence of a negative albeit insignificant relationship between injuries and production levels, possibly indicating easy temporary substitution of the injured by the rural unemployed. Various recommendations to reduce injury frequency and severity are proposed.*

**KEYWORDS:** Mining Injuries, Productivity, Safety Awareness

## INTRODUCTION

Mining in Zimbabwe has contributed significantly to the country's Gross Domestic Product (GDP), foreign currency generation through direct exports of minerals (value added or primary), employment (direct and indirect), fiscus (through mining tax revenues), provision of raw materials for other industries including agriculture, agro-processing industries, chemical industries, construction industry, *et cetera*. Mining has played such a role in Zimbabwe for the past 1,000 years since the discovery and earliest mining of gold, silver, copper, iron and tin (Roussos 1988, in Mlambo 2010b, p.271).

In particular, the sector has made the following average percentage contributions: 4.5% of Gross Domestic Product in the 1990s; 4.5% of employment in the same period; 10.2% of Gross National Investment from 1992-1997; and 40-45% of foreign exchange earnings (Government of Zimbabwe, in Mlambo, 2010a, p.243). In 2010 the sector accounted for about 65% of exports and contribution to GDP was 13.3% in 2008, 12.4% in 2009 and was projected to 21.7% for 2010 (Chamber of Mines Zimbabwe, 2010). In 1996 it was estimated that the small-scale gold mining sector alone employed 10,000 people annually, excluding gold panners, whose number was estimated to be about 300,000 (Chimsasa, 1996, in Mlambo, 2010a, p.244). From 2001 to 2005 Zimbabwe's mineral export values ranged from about US\$248m to US\$841m, and these exports were to various destinations including RSA, Spain, USA, Japan, Germany, France, Brazil, China, India, Israel, Switzerland, Argentina, Iran, Indonesia, Korea, Malaysia, Taiwan, the Far East, Malawi, Zambia, Botswana, DRC, and Algeria (Ministry of Mines and Mining Development). The historical importance of mining to Zimbabwe's development is also illustrated by the fact that most town centers in Zimbabwe developed as mining towns (Roussos, 1988).

With such a significant contribution, it may be argued that the Zimbabwean economy is dependent on the mining sector.

### Problem Statement, Objectives And Significance Of This Study

While the mining sector contributes significantly to the economic development of the country, it has left in its tracks many injuries and questions of sustainability from the perspective of human capital. Dependency or over-dependency of an economy on a particular sector which has negative effects on its capital assets, including human capital, inevitably raises questions of sustainability.

This paper seeks to:

- a) Give a summary of the pattern of injuries in the mining sector over the period 2000-2002, seeking to expose the pattern with respect to causes, related type of operation (underground or surface), time of injury (hour, day and month), age of injured, and whether or not the injured were under supervision at the time of injury, and the safety attitude in terms of whether or not in most instances safety regulations or safety appliances/clothing were ignored; and
- b) Investigate the effects of injuries on production by looking at the resultant losses in shifts as well as the econometric relationship between production levels and number of injuries. For the econometric exercise, use is made of a cross-sectional sample of gold mines.

All data used in the paper are obtained or estimated from mine returns and other sources at the Chamber of Mines and the Ministry of Mines and Mining Development. The period of study (2000-2002) is chosen because mine returns were more reliable then, after which data generation became very difficult because of the general difficult economic environment. The paper attempts to present the average pattern in a normal economic environment, which is further ensured by use of data spanning three years. The study period represents near normal conditions in the industry, before economic recession started to fully affect the industry. Such a retrospective study facilitates formulation of reflationary strategies and post-recession comparison. An exposition of the nature and pattern of injuries in the mining sector will directly imply certain key management policy options to reduce prevalence. It will also provide avenues for directed Government policy on occupational health and safety in the minerals industry. This study, being mainly descriptive, provides a background for further more intensive and extensive studies on the mining injury situation and the respective data capture processes in Zimbabwe.

### Summary Characterization Of Injuries In The Mining Sector Of Zimbabwe

The major causes of injury over the study period were striking by object (18.6%), trucks and tramming (15.7%), moving or rolling broken rock (11%), operation of machinery (11%), fall of ground (ground subsidence) (9.7%), slipping and falling (7.8%), splinters and chips (4%), and burning and scalding (3%). Together these eight causes accounted for 81% of all reported cases, with each contributing a total of at least twenty five cases over the three years. Note that percentages and figures given in this paper are three-year totals. Total reported cases over the three years for each month were higher for underground operations than for surface operations. Certainly underground operations posed greater injury risks than surface operations by the mere restriction of the environment and the various demands for underground supports, which if not handled well turn into risks. Total annual cases fell over time from 2000-2002 for both surface and underground operations, probably indicating increased safety awareness and accident prevention measures by the mining sector. In general, total monthly cases, whether underground or surface, tended to fall over the year from January to December (though with fluctuations) – this being clearly the case for underground operations. The total for both surface and underground showed the same trend. Three distinct time intervals over a typical day were indentified with respect to the number of cases: midnight to 7a.m. when cases were relatively few (21%), 7a.m. to 1p.m. (49%) and 1p.m. to

midnight (30%). It is interesting that the time distribution of injuries was almost normal (though precisely multi-modal), showing that cases increased in general up to 1 p.m. and then started to drop afterwards. The greatest number of cases per single hour interval occurred in the 12 noon to 1p.m. interval. Generally injuries increased from Monday to Tuesday where they peaked, then decreased throughout the rest of the week, with Sunday having the least cases. The high cases in the early part of the week could indicate the lax tendency of the workers after a weekend during which most workers would be resting, with some drinking alcohol. It is also probably the part of the week that productive work is intense, with it fizzling out as we progress towards Sunday.

Injuries decreased with the age of workers – that is, mostly the younger workers were injured, with 72% of victims between 20 and 40 years of age. However, this could simply indicate that most employees in the mining sector were young people, because of the rigorous nature of the operations (if age distribution of employees was to be considered). Generally, injuries have increased with the number of years of experience. Those with less than 1-year experience had less than 100 cases, 1-3 years about 150 cases, 3-5 years about 110 cases, and over 5 years of experience about 480 cases. Assuming an even distribution of employees by experience, that could be attributed to either complacency or the need for retraining or both. However, if one could make the reasonable assumption that most employees in the mining sector are people who would have accumulated several years of experience, then the result could simply reflect that fact. Regarding whether or not the victim was under supervision, ignored safety regulations, had safety gear or lost a shift, the following results were obtained:

- a) The majority of cases (70.3%) happened when the victims were under supervision – which could imply low quality supervision;
- b) In most cases (64.7%) safety regulations had not been ignored - which could imply that the working environment was so bad that safety could not be guaranteed by sticking to regulations;
- c) Most victims (93.8%) had safety gear– which raises the question about the quality of the safety gear (that is, how safe was the safety gear); and
- d) In almost all the cases (95.6%), a shift was lost – which could have serious implications on production.

#### Econometric Investigation Of The Effects Of Injuries On Production: Case Study Of Gold

The annual production and injury statistics for year 2000 for a sample of fifteen gold mines under the Chamber of Mines of Zimbabwe are as depicted in Table 1 below. The sample is cross-sectional. The mines were selected because they had readily available statistics, and no sampling procedure was used. The objective of the exercise is to determine the quantitative and qualitative effects of injury cases on production levels of gold. Since the sample used is cross-sectional, the direct linear regression of y (output) over x (number of injuries) may cause the problem of heteroscedasticity (non-constant variance). Therefore, two regressions are done: the first, a direct OLS linear estimation, and the second, estimation of a log-transformed model to correct for heteroscedasticity. Direct regression of the data gives the following results:

$$\begin{aligned}
 y &= 929.79 - 10.5x, & r^2 &= 0.036 \\
 (289.87) & (15.19), & df &= 13 & (1) \\
 t &= (3.208) & (-0.694), & F_{1,13} &= 0.48
 \end{aligned}$$

Table 1: Production and Injury Statistics (2000) for a Cross-Sectional Sample of Gold Mines

Mine Code	Mine Production (Kilograms), y	Injury Cases, x
A	409.99	41
B	3,366.54	2
C	1,050.58	16
D	351.62	43
E	124.6	6
F	672.26	21
G	414.42	9
H	1,116.59	32
I	353.92	2
J	221.3	7
K	1,097.69	2
L	604.8	5
M	408.01	2
N	208.53	2
O	1,533.93	1

*This table shows production and injury statistics for fifteen gold mines in 2000. All data are from the Chamber of Mines of Zimbabwe (COMZ).*

The positive constant in equation 1 shows that with zero injuries the amount of gold production would be around 930 kilograms on average. The negative coefficient of the injury variable shows that injuries negatively impacted on production levels, which is the expected outcome. Every case of injury recorded in the year had the marginal effect of reducing annual mine production by 10.5 kilograms. However, the negative coefficient is not statistically significant at 0.05 significance level (small t-value). Thus, on the basis of a direct regression, injuries are not a significant factor. This is probably the case especially where such injuries do not permanently remove the laborer from his or her work. In addition, because of high levels of unemployment among the less skilled people or temporary unemployment in the rural communities in which mining normally takes place, it could have been easy to get temporary replacements for injured workers.

A log-transformed model yields the following results:

$$\begin{aligned}
 y^* &= 6.51 - 0.1057x^*, & r^2 &= 0.024 \\
 &(0.4148) \quad (0.1871), & df &= 13 \\
 t &= (15.693) \quad (-0.565), & F_{1,13} &= 0.32
 \end{aligned}
 \tag{2}$$

The asterisks indicate that the variables are natural logarithms of the original variables. The coefficient of the transformed x variable is now the elasticity of annual output with respect to injury and, as expected, it is negative. However, its magnitude, which is less than one, indicates that though there was a negative response of output to injuries, that response was very insignificant. The same reasons given in the untransformed model above apply.

## CONCLUSION

Assuming that the pattern of injury described in this paper has not changed, which is a very reasonable assumption in Zimbabwe, the paper shows the need to look into enhanced ground stabilization, underground supports, warnings of moving vehicles or trucks, safely timing the breaking or movement of rocks and enhanced awareness on safe operations of mining machines through further training. These measures would need to be emphasized especially in underground operations. Special safety awareness campaigns would need to target the earlier part of the year, earlier part of the week and the morning-to-1 p.m. shifts during which injuries were most prevalent. These could be intensive and extensive explanations on working environments and safety situations at the beginning of each year, week or day/shift, which would create common understanding among workers. A continuous process of education and awareness could effectively remove complacency or rusty awareness about safety issues among the

workers. There would also be need to improve on the quality of supervision through training. The case study on gold has shown that injuries resulted in reduction in production levels, though the marginal production effects were not very significant, probably because of easy substitution by the rural unemployed or underemployed laborers. This paper is evidently a summary description or characterization as no substantial effort has been made to explain the patterns. Explanation of the patterns would require a more intensive and extensive investigation which would involve interviews with mine workers, mine managements, and mining industry inspectorates as well as direct observation of working environments. In the wake of ironic results pertaining to injury cases vis-à-vis supervision, safety regulations, and safety gear, there is also need to further investigate the process of injury data capture to ensure that it is effective. Both issues need to be addressed by future research on this topic.

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# SOLAR ACTIVITY AND ECONOMIC RECESSIONS: THE CASE OF THE US

Cees J. Prins

## ABSTRACT

*The probability of a recession taking place depends on many variables. When the interest rate spread between 10 years government bonds and 3 months Treasury Bills is negative a recession is imminent. Also stock prices can give valuable information with predicting power. Solar activity as measured by the number of sunspots also adds to the explanation of the probability of a recession. In the 3 models that are estimated for 6 time periods the number of sunspots is always very significant. The sun has direct and indirect influences on the economy. To the first category belong damages to electronic networks. The indirect effects are the influences on human emotions and in the end also to the economy.*

**JEL:** C1, C2, E1, E3, E32, N1, O4.

**KEYWORDS:** Cycles, Economic Indicators, Growth, Macro economic model, Probabilities.

## INTRODUCTION

It is a well-known fact that recessions have both economic and non-economic causes. A few 100 years ago bad harvests, epidemics and wars were among the most frequent non-economic causes. There is growing evidence today that solar activity also plays an important part. The sun influences human emotions in different ways for instance human risk taking appetite. More direct consequences of solar activity are the damages to electricity and telecommunication networks caused by solar storms. These tend to gain significance, as the world gets more and more dependent on telecommunication. This article looks in particular also into the chances of a recession caused by solar activity. Since recessions cannot be explained by solar activity alone other factors have also to be taken into consideration. This implies a big demand for data. Data availability in the US for longer periods is well developed. Hence the aim of this article is to develop models that determine the chances of a recession in the past and present of the US. Relevant monthly data are available from around 1870, which will be the starting point of the analysis.

### Economic Causes For Recessions

Commonly recessions are defined as 2 consecutive quarters of decline of the Gross Domestic Product. But since this implies the use of quarterly data another definition is used. The National Bureau of Economic Research (NBER) defines a recession as: “a significant decline in economic activity spread across the country, lasting more than a few months, normally visible in real GDP growth, real personal income, employment, industrial production and retail sales.” (NBER, 2010). Although a more exact definition of a recession would be more appropriate for this study, the big advantage of the NBER methodology is that monthly data can be used. The disadvantage is the fact that it can take up to one and a half year before the beginning or the end of a recession is announced. The June 2009 trough was announced as late as the end of September 2010.

This is not the place to explore in depth the economic causes of recessions. In brief we can distinguish the under consumption and under investment theory. Here the effective demand falls short of production capacity. National production will be decreasing. Prices decline as will interest rates. In the case of over investments consumption will be pushed out by investments if the economy runs on full capacity with rising prices and increasing interest rates. This is causing a turning point in the economic cycle. These



theories are endogenous in the sense that the economic cycle is a consequence of the underlying system of interdependent economic relations.

In economic literature monetary arguments play an important part in the explanation of chances of a recession with a major role for the Central Banks. The interest rate spread, defined as the difference between the 10 years Government Bonds and the 3 months Treasury Bills, has an important explanatory power (Bernanke, 1990; Estrella and Hardouvelis, 1991, Estrella and Trubin, 2006). Because of this strong relationship the interest rate spread is also used to predict recessions. Wright argues that the introduction of the Fed target rate improves the prediction power considerably. Interest rate spreads have different influences on the existence of recessions depending on the level of the Fed target rate. (Wright, 2006). Often the difference between the corporate bond yield and the 10 years Government Bond rate has a comparable influence on the chance of a recession, although with an opposite sign.

From 1933 until 1953 the term spread declined slowly and the volatility was very low. In that period dominated by the consequences of the Great Depression and World War II the 3 recessions lasted only a couple of months. Especially for the years after World War II but also in the twenties and early thirties it can be seen that just before a recession the interest rate spread is very low and is going up during the recession. Table 1 gives the data for the peak, the trough and the duration of recessions from 1870 onwards. As can be observed from the table before World War II the length of the economic downswing is with 21,0 months much longer than in the period after World War II when this amounted to 11,1 months. The opposite applies for the economic upswing, which is with 28,9 months before World War II much shorter than in the period after World War II with 58,4 months. As can be observed the length of the economic cycle, measured from trough to trough, has increased in time. This was caused by both a shorter contraction and a longer expansion period.

Because not only the difference between the long Government Bond rate and the short Treasury Bill rate matter but also the absolute level of interest rates, many researchers use for the prediction of a recession also the Fed target rate. Wright argues that the influence of inflation should be introduced as well, but he could only find a limited significance of the real Fed target rate. (Wright, 2006).

The aforementioned variables are of a monetary origin. This has the disadvantage that the real economy is not taken into account, although we can find many economic data there with predicting and/or explanatory power. Important are stock prices like the Standard and Poor's 500, the leading indicators of the OECD and The Conference Board. Similar variables are the gold price, as gold is used as a hedge against economic misery, and the oil price that triggered recessions in the mid seventies, the beginning of the eighties and aggravated the effects of the financial crisis when it reached an all time high in 2008. New building permits are an important leading indicator for recessions as the housing industry is an important part of GDP. Another leading indicator is new job creation. In predicting economic phenomena it is advisable not to limit oneself to only one kind of economic data. As a result both monetary and real economic variables will be used for the explanation and forecasting of recessions. A problem is the limited data-availability of some of the economic variables, which sometimes shortens the relevant time series to around 40 years or 500 monthly observations.

### Solar Activity And The Economy

The sun goes through a periodic change around every eleven years where the polarity of the sun's magnetic field changes poles. When this happens and the magnetic field is weakest, there are very little sunspots. This period is called a solar minimum. A solar cycle is measured from minimum to minimum and lasts about eleven years. The intensity of the solar cycle can vary significantly. Sunspots are severe magnetic storms and show up as dark regions. The temperature is about 2000K lower than the average of the sun, which is 5700K. Sunspots are not the only indicator of the activity of the sun, but they appear to

be a reliable proxy for solar activity. Other indicators as the Average Magnetic Planetary Index (Ap index) have much less history. Sunspot data on the other hand are available for periods over hundreds of years on a daily basis, permitting the calculation of monthly averages and standard deviations. During periods of high levels of sunspots the sun emits more energy than during periods of sunspot minimums. At the moment, entering solar cycle 24 (SC24), the solar activity is rather low, but increasing.

Table 1: Peaks and troughs in US business cycles, 1870 – 2011

Peak	Trough	Contraction in months	Expansion in Months
06-1869	12-1870	18	18
10-1873	03-1879	65	34
03-1882	05-1885	38	36
03-1887	04-1888	13	22
07-1890	05-1891	10	27
01-1893	06-1894	17	20
12-1895	06-1897	18	18
06-1899	12-1900	18	24
09-1902	08-1904	23	21
05-1907	06-1908	13	33
01-1910	01-1912	24	19
01-1913	12-1914	23	12
08-1918	03-1919	7	44
01-1920	07-1921	18	10
05-1923	07-1924	14	22
10-1926	11-1927	13	27
08-1929	03-1933	43	21
05-1937	06-1938	13	50
02-1945	10-1945	8	80
11-1948	10-1949	11	37
07-1953	05-1954	10	45
08-1957	04-1958	8	39
04-1960	02-1961	10	24
12-1969	11-1970	11	
11-1973	03-1975	16	36
01-1980	07-1980	6	58
07-1981	11-1982	16	12
07-1990	03-1991	8	92
03-2001	11-2001	8	
12-2007	06-2009	18	73

*This table gives the duration of a recession with peaks and troughs in months. Also the length of both the expansion and the contraction periods is given. The source of this table is NBER, 2010.*

The English economist William Stanley Jevons, born in 1835, belonged to the group of first theoretical economists who used exogenous cycle theories for the explanation of economic cycles. In 1879 he published in Nature his article “Sun-Spots and Commercial Crises”. The difference between the length of the economic cycle and the sunspot cycle was so small that in his opinion it could not been a coincidence (Jevons, 1879). Further econometric research pointed out however the poor correlation between the data. This is the reason that nowadays the so-called *sunspot variables* are random data without a meaningful effect on the economy (Shell and Cass, 1983).

It is known for a long time that a relation exists between solar activity and extreme winters (Visser, 1949). During the end of the seventeenth century solar activity was very low. Very few sunspots were observed on the sun from 1645 to 1715. This period of low solar activity corresponds to a climatic period called “The Little Ice Age” when rivers that were normally without ice were frozen and snow fields remained year-round at lower altitudes (Hathaway, 2011). Extreme winter weather can have serious negative effects on the economy. Especially sectors like agriculture, transportation and construction are vulnerable in this respect. On September 2 1859 the earth, especially the US, saw the last super solar storm. At that time the use of electricity and radio was not widely spread. Nevertheless the damage was considerable. Telegraph messages were not readable and all radio and telegraph connections in North America and Europe were seriously unsettled for many hours. Also more recently in 1989 North America experienced the results of

a solar storm. Millions of people in the Canadian province of Quebec had no electricity during 9 hours. The damage amounted to around \$ 500,000,000. But also the US experienced electricity problems with among other things a break down of the Salem nuclear plant in New Jersey. There was a significant impact on the electricity market in Texas (Forbes and St. Cyr, 2006). Liam Fox the British Defence Secretary delivered a keynote address at an International Conference on the Vulnerability of Electricity Grids in September 2010 stressing the huge future damage that might be caused by solar storms (Daily Mail, 2010). The potential damage of these solar storms can amount to 1,500 billion Euros.

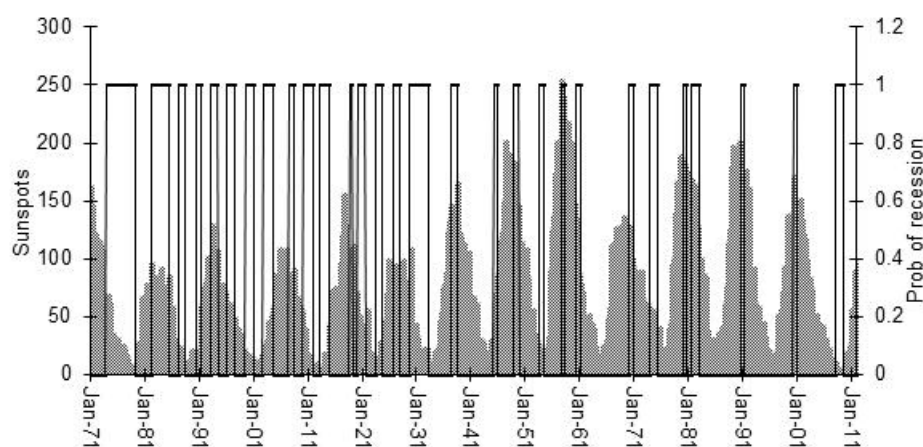
In order to be prepared for future disasters the US Congress asked in 2008 The National Oceanic and Atmospheric Administration (NOAA) and the National Academy of Sciences to investigate and study how to protect the Earth from ferocious solar flares. Power grids, GPS navigation, air travel, financial services, internet communication and emergency radio communications all can be knocked out by intense solar activity. In the development of models for the prediction of future “space weather” daily or monthly numbers of sunspots cannot be used. Intraday Ap indices are more appropriate in this respect.

The prediction of sunspots according to “The International Sunspot Numbers” is carried out by NASA. The sunspot numbers used here are the so-called “Boulder” numbers, which are typically about 30% higher. For the beginning of the current solar cycle SC24 NASA made a number of forecasts. The first one estimated the bottom of SC23 and hence the beginning of SC24 in December 2007, with a peak between 156 and 180 sunspots. The forecast of December 2010 used an actual start of SC24 in February 2009 with a predicted peak of 64 sunspots. Until recently the actual sunspot numbers were lower than forecast. This changed in the last three months. At the moment the most recent NASA prediction (November 2011) gives a number of sunspots for the peak in the middle of 2013 of 89, which is still rather low. (Hathaway, 2011). A lot of non-scientific articles have been written about the influence of solar activity on the human brain and on human behaviour. But also serious research, although not abundant, can be found. In these studies the sun has also more indirectly a big influence on humanity and hence on the economy. Changing magnetic fields have an impact on the human brain.

There is evidence that solar activity influences the number of traffic accidents (Stoupel et.al., 2009). More generally the risk appetite is influenced by solar activity. Psychology pays a lot of attention to the relationship between depressions, anxiety and altered moods on one hand and solar activity on the other hand. Wong and Carducci have studied the relationship between altering moods and geomagnetic activity in relation to financial decision taking (Wong and Carducci, 1991). Krivelyova and Robotti did the same but on an even bigger scale. They have investigated the risk appetite of investors in combination with their behaviour on financial markets in relation to solar activity for 13 stock markets. For all stock markets they found significant effects (Krivelyova and Robotti, 2003).

Modis found a correlation between GDP data of the US and the number of sunspots as well as between the Dow Jones industrial Average and the number of sunspots for a period of 80 years. He used this for forecasts with a future horizon of 10 years. He argues however that the rather low correlation he found implies a high level of uncertainty (Modis, 2007). The next graph gives the relationship between recessions in the US and the number of sunspots for the period 1871 – 2011. Especially for the period after World War II an increase in the correlation can be noticed. Before World War II the economic upswing was much shorter. Measured from trough to trough the length was 47,6 months, while after World War II this increased to 71 months. Because of this the solar cycle was in the former period much longer than the economic cycle, but in the latter period the difference was smaller. Because of this difference in length the solar cycle measured by sunspots can never explain all economic recessions. More information and other data are needed in this respect.

Figure 1: Recessions and sunspots in the US, 1871 – 2011.



The probability of a recession (1= recession, 0 no recession) can be found on the right hand scale. On the left hand scale the number of monthly sunspots is given. In the graph prior to 1940 each peak in the number of sunspots is related to a recession, but the number of recessions (17) outnumbers by far the peaks (7) in the level of sunspots. Although only 12 recessions can be observed after 1940, the same conclusion holds.

Recessions can be caused by other events than solar activity. Examples for this are the financial crises of 1929 and more recent of the crisis of 2008. It can be observed that in recent years the solar activity was low. August 2009 was the first calendar month in over 100 years that no sunspots were recorded.

#### A Probit Choice Model For Explaining And Forecasting Recessions In The US.

This Probit model generates the probability of a recession from a group of economic and financial indicators and from the solar activity measured by the average number of sunspots per month. The question to be answered is, what is the probability  $(\text{Prec})_t^\gamma$ , that the US economy is during period “t” in a recession over a 12, 18 and 24 month’s horizon, indicated by  $\gamma$ . As indicated earlier a recession is denoted by “1” and “0” indicates no recession. The model takes the following form:

$$\text{Prec}_t^\gamma = \Phi (\alpha + \beta_1 X_{1,t-n} + \dots + \beta_i X_{i,t-n})$$

In the equation above  $\Phi$  symbolises the cumulative normal distribution function. The suffix “t” gives the time in months. The model specification uses periods starting from 1871 and ending in December 2009. This enables an out of sample forecast. The in-sample estimation gives the McFadden R-squared, which measures the goodness of fit of the Probit regression. Next to this a specific information criterion, the Hannan-Quinn criterion, is used. This measures not only the goodness of fit, but also includes a penalty on the number of explanatory variables used, which the McFadden R-squared does not take into account.

For the longest period of 1871 - 2009 with 1656 monthly observations the annual return of the Standard and Poor’s and the number of sunspots were significant. The higher the returns on the stock market, the lower is the probability of a recession. The stock market is a good indicator of the financial health of the economy and of the corporate sector well-being. The sign of the sunspots is positive, indicating that with a high number of sunspots the chance of recession is higher. For all three forecast horizons the annual change of the consumer price index is a significant variable with a negative sign. Decreasing prices do increase the possibility of a recession. A low or decreasing yield of 10 year Government Bonds indicates a higher probability of a recession.

Table 2: Overview of the variables used in the various models.

sunspots	: the average number of sunspots in a given month.	The average number of sunspots in a given month.
sp500	: the level of the standard and poor's 500.	The level of the Standard and Poor's 500.
Uscpi		US Consumer Price Index
Usspread		US 10 years Government Bonds minus 3 months Treasury Bills
ustrcn10		US 10 years Government Bonds
Corpspread		Baa corporate bonds minus 10 years Government Bonds
unempl		Percentage unemployed
Newjobs		Change in non-farm pay-rolls
Oilprice		Oil-price in US\$ per barrel
Usoecdldng		OECD Leading Indicator for the US
caputman		Capacity Utilisation Manufacturing Industry
Claims		Initial claims for unemployment insurance
Usfdtrg		US Fed Target rate
Goldbln		Gold-price in US\$ per ounce
Usnapmo		ISM manufacturing new orders index
Ussurpindex		ISM manufacturing new orders index minus ISM purchasing managers index
permits		Building Permits
indprod		Industrial Production
Mut		First difference with respect to 12 months ago
mut6		First difference with respect to 6 months ago
Yr		Annual growth
Qu		Quarterly growth
T		Time in months
-n		time lag in months

*This table gives the symbols used in the tables with the regression results. When a variable appears in the estimated models for the first time, a detailed explanation is given. Sources for these variables are Datastream, The Federal Reserve Board, The National Geophysical Centre NOAA, The National Bureau of Economic Research (NBER) and Economagic.*

Table 3: Estimation results for the period 1872 – 2009.

Estimation period:		1872.01 - 2009.12			
Number of observations:		1656			
Probability of recession within		12 months	18 months	24 months	
Variables	constant	Timelag	Timelag	Timelag	
	sp500yr	0.262	***	0.564***	0.788***
	sunspots	-0.027	***	-0.019***	-0.016***
	uscpiyr	-7	*** -4	0.004***	0.006***
	ustrcn10	-0.014	***	-0.022***	-0.016***
		-0.042	***	-0.071***	-0.098***
McFadden R-squared:		0.116		0.084	0.086
Hannan-Quinn criterion		1.237		1.239	1.153

*Statistical significance is indicated by \*\*\*, \*\* and \* indicating significance at the 1, 5 and 10 percent levels respectively. All variables have the right sign and are highly significant. In this long term model stock prices (S&P 500) have the highest significance, followed by the number of sunspots.*

It is clear that the model has one interesting and significant long term variable: the number of sunspots. The rather low goodness of fit of the model also indicates that the model is not fully specified. When taking more recent periods into account, the availability of more variables however will improve the quality of the model. The next model, of which table 4 gives the details, deals with the period 1920 until 2009 and counts 1076 observations.

Table 4: The estimation results for the period 1920 – 2009

<b>estimation period:</b>		<b>1920.05 - 2009.12</b>					
number of observations:					1076		
probability of recession within			12 months		18 months		24 months
			timelag		timelag		timelag
variables	constant		0.141*		0.064*		0.299*
	sp500yr		-0.016***		-0.007***		-0.005***
	sunspots	-7	0.007***	-4	0.008***		0.011***
	usspread	-3	-0.721***	-4	-0.766***	-4	-0.797***
	corpspread		0.425***		0.445***		0.465***
	ustrcn10		-0.089***		-0.076***		-0.089***
mcfadden r-squared:			0.332		0.305		0.318
hannan-quinn criterion			0.921		0.984		0.959

Statistical significance is again indicated by \*\*\*, \*\* and \* indicating significance at the 1, 5 and 10 percent levels respectively. All variables have the right sign and are highly significant. The most significant variable is the spread between 10 year Government bonds and the 3 months Treasury Bills, followed again by the number of sunspots.

Two interesting variables could be added to the estimation: the USSPREAD, also indicated as “term spread” and the CORPSPREAD. The former is the difference between the 10 years Government Bonds and the 3 months Treasury Bills. It is clear that the sign is negative: the lower the spread the higher is the possibility of a recession. The CORPSPREAD is the difference between the BAA corporate Bond and the 10 years Government Bonds. The sign is positive: an increase of the corporate risk raises the corporate bond rate and this is what happens during recessions. It was not possible to find a significant influence of inflation. The goodness of fit increased. The both spreads contributed as expected to the overall result. All variables are significant with the right sign. In all 3 cases the constant of estimation was not significant. The USSPREAD has the highest significance, followed by the number of SUNSPOTS. Given the scope of this article this is again an interesting result.

The third period covers the years 1929 – 2009 with 963 observations. Only one new and significant variable could be introduced: the unemployment ratio. Normally the unemployment ratio is considered to be a lagging variable, but when the 6 months difference is taken (MUT6UNEMPL) a leading indicator is the final outcome. The estimation results were as follows.

Table 5: Estimation results for the period 1929 – 2009.

<b>Estimation period:</b>		<b>1929.10 - 2009.12</b>					
Number of observations:					963		
Probability of recession within			12 months		18 months		24 months
			Timelag		Timelag		Timelag
Variables	constant		-0.192*		0.008*		0.188*
	sp500yr		-0.015***		-0.005*		-
	sunspots	-7	0.007***	-4	0.009***		0.011***
	usspread	-3	-0.661***	-3	-0.659***	-3	-0.623***
	corpspread		0.329***		0.319***		0.281***
	mut6unempl		0.339***		0.261***		0.299***
	ustrcn10		-0.056***		-0.071***		-0.087***
McFadden R-squared:			0.366		0.314		0.312
Hannan-Quinn criterion			0.852		0.965		0.977

Statistical significance is again indicated by \*\*\*, \*\* and \* indicating significance at the 1, 5 and 10 percent levels respectively. All variables have the right sign and are highly significant. The most significant variable is USSPREAD, followed again by the number of sunspots.

The goodness of fit did not increase a lot if we compare the results with those of the previous models, despite of the fact that a new variable was introduced. For the 24 months forecast horizon the returns on the stock market were not significant any more. All other variables with the exemption of the constant

were significant and had the right sign. The term spread is the most important variable with the sunspots ranked second in reliability, what makes this outcome again very interesting.

In the fourth model a number of new variables could be introduced. The first one was NEWJOBS, the change in non-farm employment. This time also the OILPRICE could be used. A good leading indicator is the OECD leading indicator of the US. The capacity utilisation of the manufacturing industry measures the production constraints and is hence a powerful predictor of the future situation of the economy. This variable is indicated with CAPUTMAN. Furthermore initial jobless claims (CLAIMS) signal an early improvement or worsening of the labour market. The results for the period 1949 – 2009 with 732 monthly observations are summarised in table 6.

Table 6: Estimation results for the period 1949 – 2009.

<b>Estimation period:</b>		1949.01 – 2009.12					
Number of observations:		732					
Probability of recession within							
Variables		12 months		18 months		24 months	
		Timelag		Timelag		Timelag	
constant			-1.009***		-0.54***		-0.738***
sp500yr			-		-		-0.011***
sunspots	-13		0.017***	-4	0.013***		0.018***
usspread	-3		-1.347***	-1	-1.058***		-0.978***
corpspread			0.511***		0.381***		-
mut6unempl			1.715***		0.804***		0.922***
newjobs			-0.002***		-0.002***		-
oilpriceyr	-3		0.011***	-3	0.012***		0.021***
mutusoeclldng			-0.271***		-0.477***		-
caputmany			0.186***		0.139***		0.157***
claimsy			-		0.026***		0.035***
ussurpindex			-0.067***		-		-
McFadden R-squared:			0.649		0.545		0.545
Hannan-Quinn criterion			0.496		0.664		0.677

*In comparison with the previous estimation period the models gained explanatory power. The number of sunspots ranked for the fourth time second in significance. The annual growth of the oil price, the annual growth of the capacity utilisation in the manufacturing industry and change in non-farm payrolls (NEWJOBS) were significant and had the right sign for all 3 forecast horizons. The stock market returns, the corporate spread the OECD leading indicator and the initial jobless claims failed to be significant in at least one of the models and were left out of the estimation result.*

Table 7 summarises the estimation for the period 1960 until 2009 and covers 595 observations. A couple of very useful variables could be introduced since they were available for this time frame. A very important variable that measures investment and consumer sentiment is the GOLDPRICE. A higher gold price makes a recession more likely. Although the spreads were used in earlier models successfully, it makes quite a difference if interest rates are high or low at a given spread. The Fed target rate (USFDTRG) proved to be a good additional variable. The housing market is a leading indicator of the economy. The building permits (PERMITS) are looking ahead quite well. A decreasing number of building permits often imply that a recession is imminent. The difference between the ISM new orders index and the ISM purchasing managers index is called USSURPINDEX. This variable sometimes indicates a surprising future turning point in the economic cycle.

The last model covers the period 1968 until 2009 and counts 504 observations. Here no new variables were added. This period looks more or less like the period used for a probit model estimated two years ago with forecast horizons of 6,12 and 18 months (Prins, 2009). The results for the last two models are highly comparable with the estimation result of that study with the two spread variables, the number of sunspots, the gold price and the building permits as the same variables. The estimation period however was somewhat shorter than the results discussed here. Table 7 summarises again the mean features for the last model.

Table 7: The estimation results for the period 1960 – 2009

Estimation period:		1960.05 - 2009.12					
Number of observations:		595					
Probability of recession within		12 months		18 months		24 months	
		Timelag		Timelag		Timelag	
variables	constant		-5.907***		-5309***		-3.646***
	sp500yr		-0.057***		0.034***		-0.035***
	sunspots	-13	0.032***	-4	0.026***	-1	0.023***
	usspread	-3	-2.097***	-3	-1.315***	-4	-1.129***
	corpspread		0.813***		0.622***		0.476***
	mut6unempl		2.122***		0.925***		1.196***
	oilpriceyr	-3	0.031***	-2	0.029***	-3	0.019***
	usfdtrg	-9	1.139***		1.009***		0.672***
	uscpiyr	-4	-1.066***	-2	-0.881***	-2	-0.476***
	goldblnyr	-9	0.101***	-3	0.098***		0.075***
	claimsyr		0.065***		0.046***		0.018***
	permitsqu		-0.066***		-0.041***		-0.047***
McFadden R-squared:			0.885		0.819		0.747
Hannan-Quinn criterion			0.221		0.311		0.418

The goodness of fit for this period is again much improved. The USSPREAD is now the most significant variable for the shorter forecast horizons of 12 months. In this case the number of sunspots remains on second place. For the two longer time horizons the number of sunspots ranks third. This variable remains without any doubt a very important one. The annual growth of the gold price is the most important variable for the two models with the longest forecast horizon, with the USSPREAD ranking second. In each case the Fed target rate is highly significant. For all 3e time horizons the same model specification could be used.

Table 7: The estimation results of the period 1968 to 2009.

Estimation period:		1968.01 - 2009.12					
Number of observations:		504					
Probability of recession within		12 months		18 months		24 months	
		Timelag		Timelag		Timelag	
Variables	constant		-9.095***		-5.184***		-1.007**
	sp500yr		-0.115***		-0.046***		-0.056***
	sunspots	-13	0.048***	-5	0.029***	-1	0.021***
	usspread	-5	-3.128***	-4	-1.513***		1.423***
	corpspread		2.008***		0.837**		-
	mut6unempl		-		2.049***		1.619***
	oilpriceyr		-	-3	0.019***	-1	0.015***
	usfdtrg	-9	1.247***		0.953***	-4	0.499***
	uscpiyr	-4	-0.676***	-3	-0.752***	-2	-0.326***
	goldblnyr		0.082***		0.082***		0.063***
	ussurpindex		-0.507***		-0.149**		-
	permitsyr		-0.099***	-1	-0.039***		-
	permitsqu		-		-		-0.076***
McFadden R-squared:			0.844		0.837		0.772
Hannan-Quinn criterion			0.271		0.306		0.388

The number of SUNSPOTS ranks as third. As in the model for the previous period the FED target rate is very significant. The oil price is only valid for the longer forecast horizons. The inflation is back again in the 3 models as are the returns of the Standard and Poor's. For the 2 longer periods the goodness of fit is slightly better than in the models of the previous period. The significance of the gold price and USSPREAD is the highest, but the number of sunspots remains very important, ranking 2 to 4. For the longer time horizon the quarterly growth of the building permits takes the place of the annual growth. All the other familiar variables like the Fed target rate and the USSURPINDEK are included.

### Assesment Of The Estimation Results

It will be clear that the first 2 models are only interesting in the sense that they produced the number of sunspots as a non-economic and highly significant variable. The lack of data limited the practical usefulness of these first 2 models. From 1929 onwards the availability of data increased in such a way that the models can be compared. In total 12 models were estimated with 6 variables that appeared in one or more of the models, starting with the model of 1929 – 2009. Variables that appeared only in the last



two models are not taken into account. Table 8 gives these variables and the number of times they appeared as a significant variable.

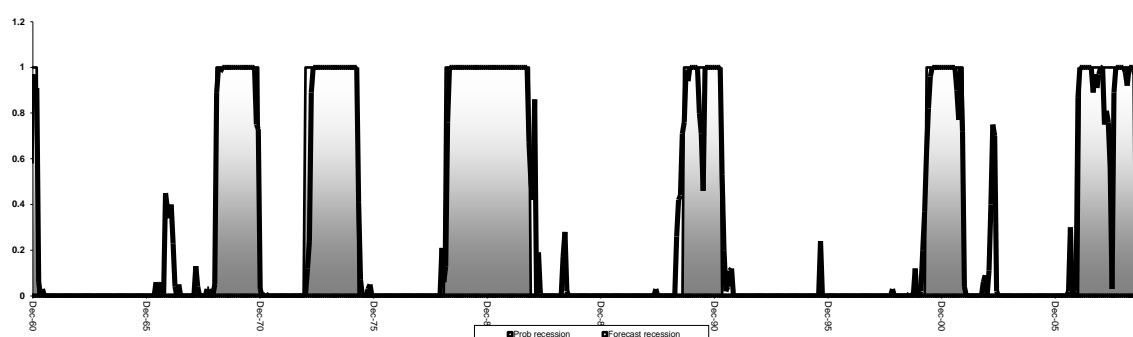
Table 8: Variables used in models starting since 1929 and number of significant appearances.

Variable Name	Number of Significant Appearances
Usspread	12
Sunspots	12
Sp500yr	10
Corpspread	10
Mut6unempl	10
Uscpiyr	6

*Like the USSPREAD the SUNSPOTS appeared even in every of the 18 estimations making it one of the most powerful variables. Other very important variables for shorter estimation periods are the gold price and the Fed Target rate.*

It is possible to make a comparison of the observed chance of a recession within a certain number of months and reality. It makes sense to present the results for one of the more recent periods. It is impossible to present here the forecast results with the observed probabilities for all 18 models. Figure 3 gives the results of the observed probability of a recession in 12 months in combination with the in-sample forecast for the model for 1960 – 2009 with 595 observations.

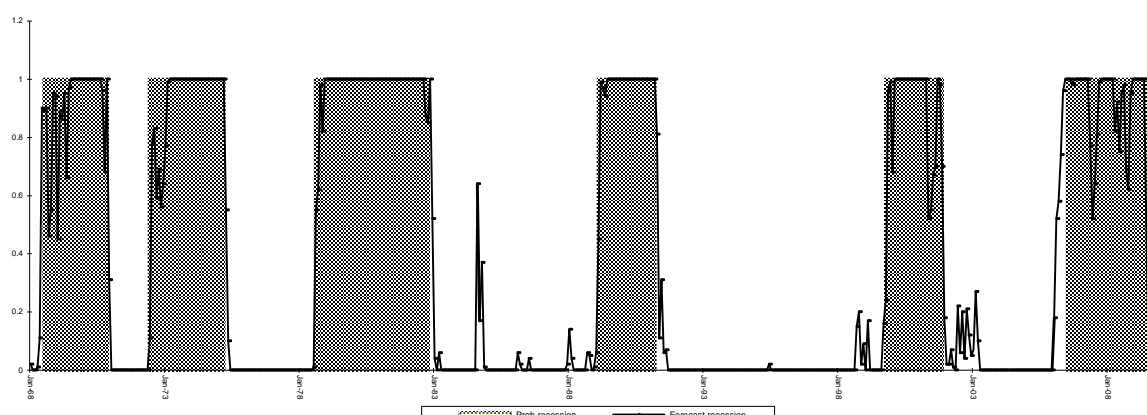
Figure 3: Observed probability and forecast of a recession within 12 months, 1960.05 – 2009.12



The model behaves properly but doesn't give, as could be expected, a perfect forecast. A false signal gives with a probability of more than 60% an unjustified beginning or end of a recession. Two false signals can be distinguished. The first one is in the beginning of 2003 where a recession is announced for 2 months, the other one is June 2008. That signal predicted the end of a recession. Furthermore it happens a few times that the model gives the beginning and/or the end of a recession 1 or 2 months too early or too late as happened for instance in July 1998 where the model announced a recession one month too early. This can be considered as an early warning.

Figure 4 gives these results for the latest set of models of 1968 - 2009 with a forecast horizon of 18 months.

Figure 4: Observed probability and forecast of a recession within 18 months, 1968.01 – 2009.12



It can be seen that the model produces nice results. A couple of weak false signs were given for the recession that started in July 1990. The recession of 2000 had a clear early warning. From May 2007 a few signals emerged indicating an end of the recession. Other more recent models give similar results also for the time horizons of 12 and 18 months. The first 2 models with a very long estimation periods of 1656 and 1076 months produce more modest forecasts as can be expected from their lower goodness of fit. It turned out, when comparing the estimation results, that in all cases models with longer forecast horizons had lower explanatory power than models with shorter forecast horizons.

### The Future Probability Of A Recession

Currently (December 2011) data up to November 2011 is available for all the variables in the models. This enables an out of sample forecast with a forecast horizon of up to twenty-four months. This means the probability of a recession up to November 2013 could in principal be calculated. It is necessary however to compromise between a forecast with a long timeframe and the use of a model with a higher explanatory power, which implies a shorter forecast horizon. The compromise is found with a forecast horizon of 18 months. This enables a forecast up to April 2013, using the models with an estimation period of 595 (table 6) and 504 (table 7) observations. Table 9 summarises the chances of a recession of these 2 forecasts.

Table 9: Forecast results for the probability in % of a recession in the US in the coming 18 months.

	Date	Model Table 6	Model Table 7		Date	Model Table 6	Model Table 7
2011	11	0.0%	0.0%	2012	08	0.0%	0.0%
	12	0.0	0.0		09	0.0	0.0
					10	0.0	0.0
	01	0.0	0.0		11	0.0	0.0
	02	0.0	0.0		12	0.0	0.0
	03	0.0	0.0	2013	01	0.0	0.0
	04	0.0	0.0		02	0.0	0.0
	05	0.0	0.0		13	0.0	0.0
	06	0.0	0.0		04	0.0	0.0
	07	0.0	0.0				

Source: Own calculations based upon the models of tables 6 and 7. The chances of a recession in the United States in the next 18 months till April 2013 are nihil. Both models give the same outcome.

Some of the variables used in the models may point to a recession like the level of unemployment and the gold price, but others are more favourable like the annual returns of the Standard and Poor's 500 Index

and the spread between the 10 year's Government Bonds and the 3 months Treasury Bills. Also the inflation is going up, which is not common for a recession.

## CONCLUSION

The number of sunspots, as an indication of the activity of the sun, appeared to be a highly significant variable in explanation of a recession during all the periods investigated. Although existing literature explains possible reasons, more research is needed to understand it fully. But as could be expected more variables than the number of sunspots are needed to give an acceptable explanation of the existence of recessions in the US. Periods with very low numbers of sunspots can be found in a recession too. High numbers of sunspots however almost always indicate that we are in the middle of a recession.

## BIOGRAPHY

Cees J. Prins worked as an investment strategist and head of research and as a banker at Delta Lloyd Insurance Group. Before that he was a director of investments at the Dutch Railways Pension Fund. At the moment he is an independent researcher focussing on economic dynamics.

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# ACCESSION TO THE EUROPEAN UNION: THE CASE OF TURKEY

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## ABSTRACT

*Turkey has a long standing and most controversial external relationship issues of the European Union (EU). Even though Turkey is the oldest associate member in the EU, full membership negotiations started in 2005, but the negotiation process has been going remarkably slowly and lately described as train crash and since 2007 no progress has been made. The aim of this paper is to examine Turkey's bid for the EU membership- one of the most controversial and long lasting issues confronting both sides- from historical, geographical, cultural, and economic perspectives. After introducing key historical steps in Turkey's accession process, its place in the EU enlargement picture, concerns and support for Turkey's accession are discussed. Strategic options and potential implications for both sides are also presented. Future of the accession talks depend on both Turkey's full commitment and determination to carry out the necessary reforms and also the EU's fair treatment and support of Turkey in its journey for full membership.*

## INTRODUCTION

The ceaseless saga of relations between the European Union (EU) and Turkey provide an excellent learning tool of the policies, challenges, and opportunities in the integration efforts of two different parties and a critical thinking discussion about future of the relationship. More than fifty years, Turkey and Europe have been anticipating the country's membership in the EU. In fact, Turkey has been waiting to become a part of the European Union since 1959. While Turkey started the full membership negotiations in 2005, the process has been going remarkably slowly and lately described as a "train crash" (Akçakoca, 2006). With its emerging and rapidly growing economy, its geopolitical and strategic location, and with a population of close 78.7 million people, Turkey has today become the world's 17th largest country and 15th largest economy by GDP-PPP. Turkey is a shining (and *rare*) example in the Islamic world of a secular democracy and a successful free-market economy. Turkey has a long standing - the oldest associate member- and the most controversial external relationship issues of the EU. Since 1963, additional twenty-one countries joined the Union. It will be grown from six members in 1952 to 28 members in 2013. Even though it started the membership negotiations in 2005, lately the negotiations have stopped.

### Concerns In The Eu About Turkey's Accession

Turkey has a long history of interaction with Europe, but its status as a European country has always been a bit ambiguous for the following reasons (Schimmelfennig, 2009): First, the country is considered too *poor* and *too agricultural*. Turkey's GDP per capita reached 43 % of the EU average (EU27=100) - less than any of the member states. [GDP per capita (PPP-US dollar): EU is \$34,000 vs. Turkey's \$14,600]. The Turkish agricultural sector is still the largest economic sector and employs around 25 % of the workforce (as compared to an average of 5 % in the EU). Second, the impact of socioeconomic divergence is magnified by the size of Turkey's population and market. It is considered *too big*. With more than 78, 7 million inhabitants, Turkey would be the second largest member state and likely to surpass Germany. Although the EU's institutional rules reduce the effect of population size on political power, Turkey would rank among the big member states with regard to seats in the European Parliament and votes in the Council and could gain at least considerable blocking power.

Third, **Turkey's European identity** is controversial. Obviously, the largest part of Turkey's territory is geographically located in Asia. The core issues, however, are culture and democracy. Even though the Turkish state is secular, 99.8% of the total population is Muslim. In sum, Turkey would increase heterogeneity in the EU considerably and add to the decision-making problems of the union. Scherpereel (2010) in his research concludes that:

*“Even though there is no official **acquis** for broad ‘cultural fit’ questions, Turkey is culturally quite different in terms of language use (highest monolingual country: 67%), and religion (Only 2.5% does not identify with a denomination, which is Muslim). Most Turkish citizens remain outside of Europe’s cultural configuration. These differences, however, do not necessarily preclude the possibility of smooth integration into the EU”.*

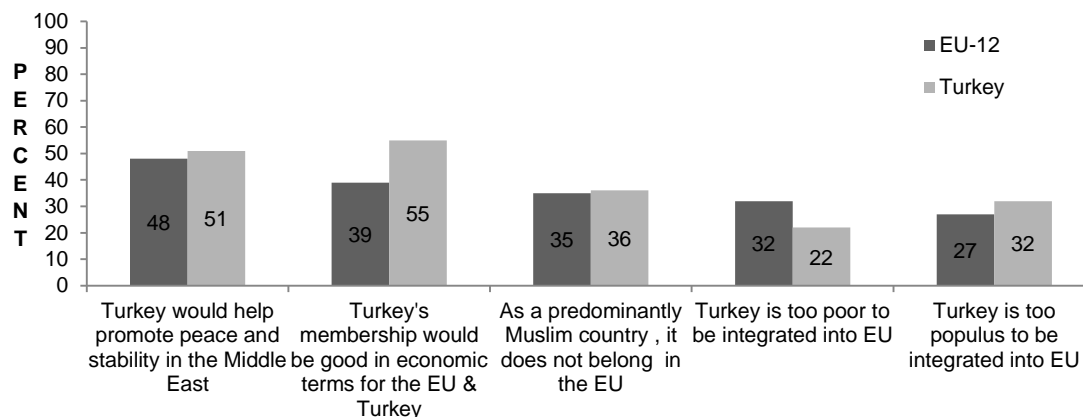
### Support For Turkey In The Eu

The European attitude on Turkish accession has also been subject to changes over the years. Europeans are much more against Turkish membership today than a few years ago. High opposition to Turkey's accession exists in some countries with the highest percentage of Turkish immigrants (with the exception of the Netherlands and Sweden), which may reflect the lack of integration of immigrants/or the xenophobic attitude of the local populations. Both 2007 and 2008 surveys in the EU-27 show that on the average 31% are in favor of Turkey's membership. Furthermore, the survey of *Transatlantic Trends* (2011) shows that among the EU-12, only 26% thought that Turkey's membership is a good thing, while 56% indicated that Turkey is likely to join the EU. Figure 1 shows agreements of Turks and EU-12 about Turkey's membership in the EU. Half of those polled in the 12 EU countries disagreed that Turkey's EU membership would be good in economic terms for the EU. The majority of Turks (55%), on the other hand, thought that EU membership would be good for the Turkish economy. In addition, among Turkish public, those who thought Turkey's EU membership would be a ‘good thing’ dropped steadily from 73 percent in 2004 to 40 percent in 2007 and to 38 % in 2010.

### What Happens If Turkey Were Admitted To The Eu

Kubicek (2005), in his article indicates that without question, Turkish membership would transform the EU in profound ways. **Geographically**, Turkish entry into the EU would push the borders to the EU further south and east. Its inclusion would mean the EU would now border Iran, Syria, and perhaps most troubling Iraq. **Culturally**, expansion to Turkey would be the first time the EU would cross the traditional border of ‘Christendom’, and some fear that the inclusion of a large Muslim country would be difficult for the EU to swallow. **Politically**, there would be certain tactical challenges (e.g. Turkey would soon become the largest country in the EU, there could be great problems with Turkish emigration), but also larger, more strategic issues such as what does inclusion of Turkey say about Europe's identity and values”.

Figure 1 : Attitudes about Turkey's membership



This figure shows the Turkish people and the EU-12 attitudes about Turkey's membership. The numbers shown on each bar indicate agreement to the statements by two groups. EU-12 includes France, Germany, Italy, The Netherlands, Poland, The UK, Portugal, Spain, Slovakia, Sweden, Romania, and Bulgaria. The results were taken from Transatlantic Trends Key Findings 2011 Report.

The comparative data about Turkey versus EU-27 shows that Turkey's inclusion would also transform the European Union **economically**.

- ✓ The EU population would increase by 15%; since Turkey has the second largest population in the EU, and 17<sup>th</sup> largest in the world;
- ✓ The EU economic output would grow by 10% ; currently Turkey is the 15<sup>th</sup> largest economy in the world;
- ✓ The GDP-PPP per head would amount to roughly 43% of the EU-27 average, which means average of EU-27 would be lower;
- ✓ More future trade transactions would be possible because of the customs union agreement signed in 1995;
- ✓ There is also fear that massive cross border migration would set in. Another economic concern is related to structural fund appropriations from the EU. It is estimated that if Turkey were now an EU member state, it would receive about 27% of Structural Fund Appropriations.

Alber (2007) came up with the following comments on why Turkey should be admitted to the EU:

*"Allowing Turkey to join the Union would also give the EU a chance to benefit from the massive economic growth that can be expected in Turkey for the next two or three decades. The European Union has much to gain politically from a firm integration of Turkey into its ranks. If Turkey joined the Union, this would be proof that an Islamic society can be part of the West".*

Turkey has a functioning market economy. It is ranked 73<sup>rd</sup> out of 179 countries in the *Economic Freedom Index*, and 59<sup>th</sup> out of 142 in the *Global Competitiveness Index*; also has become increasingly integrated with the West through membership in organizations such as the Council of Europe, NATO, OECD and the G-20 major economies but has to make progress in *Freedom House*, *Corruption* and

Table 1: Comparison of Macro Indicators: EU 27 vs. Turkey

Indicators	EU-27	Turkey	% of EU
Population (millions)	502.4	78.7	15
GDP-PPP (\$ trillions)	15, 39 1.6 34,000	1, 55 6.6	10
Real GDP Growth rate (%)			
GDP-PPP per head (\$)			
Agriculture Labor (%)	4.7	25.5	
Unemployment (%)	9.4	10.3	
Inflation (%)	2.9	7.8	
Exports -2010 (\$)	1,791	133 billion	7.4
Imports-2010 (\$)	2, 0	212 billion	11

*This table shows the macro indicators in the EU-27 and Turkey, prepared from The CIA World fact book. 2011 estimates.*

*Human Development* indices, in order to increase its ability and capacity to take the obligations of the membership. Turkey's ability to assume obligations of membership and its administrative capacity to implement *the acquis*-80,000 pages of rules and regulations divided into 35 chapters- is a major concern. Of the 35 chapters, 12 have been opened-meaning Turkey is harmonizing its laws to EU standards, with only one of them declared complete in terms of Turkey's compliance. Another 12 chapters have been blocked to Turkey, of which the European Council suspended eight in 2006 because Turkey refused to open its ports and airports to ships and planes from Cyprus, 3 and France blocked five in 2007. These challenges to Turkey's EU accession process, perceived as unfair, have fuelled bitterness, and then Turkey-EU relations have entered the "silent period" since 2007.

### Strategic Options For Both Sides

Throughout the 1990s, there was much discussion on what should be the main priority for the EU: '**widening**' (enlargement to the east made possible by the end of the Cold war) or '**deepening**' (more political integration that would build upon the accomplishments of the Maastricht Treaty). In 2004, there was an answer: The EU would do both. The EU added **ten** new members, the largest expansion in its history. Turkish membership presents the EU with many challenges and opportunities. Despite the troubled past and uncertain future of its relations with the EU, Turkey continues to pursue EU membership. The negotiation process for Turkey has- for the first time in EU history- been classified as an "*open ended process whose outcome cannot be guaranteed beforehand*"; there is a deep silence and tiredness in Turkish society and the state. However, A change in the internal dynamics of the EU- especially a change in the leadership in France and Germany- who opposes to Turkey's accession- can bring a new hope for the relations. Both parties must find a way to avoid the ultimate "train crash". In the light of the existence of strong countervailing forces and highly controversial and longest accession process so far, there are still possible outcomes to Turkey's bid for full membership: (Macmillan, 2009 )

- ✓ Spillover in the form of a failed accession process
- ✓ Encapsulation in the form of a 'privileged membership' or similar arrangement-
- ✓ Spillover in the form of a successful and complete integration of Turkey into the EU



Turkey's EU membership will continue to be a challenging agenda item both in the EU member countries and in Turkey. EU membership will transform the Turkish economic, political, legal and socio-cultural structures. However, there is also fear of loss of traditional values and potential assimilation. As things stand today, the future direction of the Union cannot be predicted with certainty since the EU is currently struggling to deal with internal problems -the sovereign debt crisis in the Eurozone and high unemployment. There is always room for cautious optimism that Turkey will eventually accede to the EU. Despite the troubled past and uncertain future of its relations with the EU, it depends on Turkey's full commitment to the goal of accession and its determination to carry out the necessary reforms and also the EU's fair treatment and support of Turkey in its bid for full membership. Now it is a crucial time for the Turkish government and European leaders to demonstrate serious and sincere leadership to complete this journey for reaching a common destination, which would benefit both sides.

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# CONCEPTUAL THEORY—“8 L” APPROACH OF MARKETING MIX IN GLOBAL SCENARIO

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## ABSTRACT

*Marketing Mix is referred to the appointment of efforts, the combination, the designing, the integration of elements of marketing into a program or mix which on the basis of an appraisal of the market force will achieve the market objectives of an enterprise in a given time.*

**JEL:** M31, L10, L19

**KEYWORDS:** Mix, Product Life Cycle, Users' Life Span, Learning, Logo, Linking, Look, Logic logistics

## INTRODUCTION

The initial 4 P's (Product, Price, Place and Promotion) along with the additional 3 P's (People, Process, Physical Evidence), no doubt, played an important role in establishing the marketing mix concept useful and practical for global enterprises. Moreover, 4 C's (Customer solution, Customer cost, Customer convenience, Customer communication) also consider about the aspect of consumers. These approaches stressed prime consideration to marketer and secondary consideration to user. Global markets have changed entire scenario of marketing of products, services and even ideas about concepts of all traditional thinking. To make customers feel that the products are satisfying their needs and wants." is the aim of launching the products in market. Theories much rely upon the point of view of manufacturers, though it has been said that the marketing mix concept expresses independence of production, market and consumer/user. Consideration of consumers, more precisely, users, is not much weighted as a simultaneous part of marketing mix activities. Considering the mix elements, 8 L -conceptual theory can be a new approach in addition to the previous, which simultaneously emphasizes consideration of both factors of market as Manufacturer/Marketer and Customer/User. "8 L" Theory develops this concept with equal balance between manufacturer/marketer and user as combined part of market mechanism. Considering marketing mix –Simultaneous Thinking -about "Marketers & Users"- should be developed as two sides of a single coin for coping up with modern marketing mix in global scenario. There are "8 L" s to be considered as a conceptual theory as-

## LITERATURE REVIEW

### Life- Span

This considers both –Product Life Cycle as well as Users' Life-Span. At this point, it should be noted that concept of Product Life Cycle (PLC) is a tool that applies to an individual mark, but a generic product category (cars, televisions, microprocessors, etc) (Luo). Users' Life Span (ULS) is the psychological period of time for decisive purchasing of a particular product. When the time span of both -the product and the users -matches each other, then only the decision of purchasing a particular product will be materialized. Therefore, one of the crucial tasks that marketers require to perform is-"To identify the stage that is going through the generic category of the product." Then he has to plan what will be done to address the risks posed by each stage, while taking advantage of the opportunities offered. At the same time, the decision of user to purchase must be kept intact. As there are various new innovative products, there is a time lag between thinking and execution. This can be called as Users' Life Span. When the user

considers purchasing, it is not possible that he immediately purchases the product. When he actually purchases the product, it may happen that he may purchase some other product than the previous one. Ultimately the users' life span of purchasing the product expires during the time lag of decision and execution. Life span is the key factor which must be considered within the limitations of PLC and ULS. When the product begins to be accepted in the market it begins to grow sales and profits also. This is because the manufacturing costs per unit are reduced, either by increased production experience or by a greater production volume (Karniouchina, Usley & Erenburg).

The product life cycle is a concept of great importance in the process of marketing any product, because the behavior of the market situation and competitive environment change over time in which the product is marketed. These changes affect the development of marketing strategy. Every product has a biological evolution as embodied in a series of sequential steps (Luan & Sudhir). Similarly each user has own psychological time limit to be associated with the decision of buying a particular product. The Product Life Cycle is time path that runs from product launching in market until it disappears from market. The Users' Life Span is also time path that runs from an idea to purchase a particular product until he really pays an amount to purchase the same.

The life cycle stages are classified into 4 sections: Introduction, Growth, Maturity and Decline. The life span of user also has 4 sections: Idea, Thinking, Decision and Purchasing. The life span of a product class is the longer, while the mark is shortest. What characterizes the life span is the evolution of sales and profits, rising at first, gradually decreasing thereafter. The duration of the phases of the life span is not stable. The adoption process, which sets the tone for the early stages of product life span, can be altered by the emergence of new alternative products, consumer habits and marketing strategies followed by firms competing in the market. Furthermore, it has been found that the behavior of the sales of the most recent innovations shows a progressive shortening of the life span, particularly of the phases of growth and product introduction. Quality improvement may increase the duration, reliability or security product or the consumer durable nutrient capacity, etc (Corstjens, Umbljis & Wang). But an increase in quality is, generally, an increase of cost that the consumer is only willing to pay if he receives or product improvement is more demanding and appreciates quality. An improvement in the characteristics or performance of the product increases its usefulness, performance, safety or comfort. The change in product design or style of product enhances its appeal.

Among the strategies focused on changing patterns of market behavior according to marketer fit the following:

1. Promote increased use of the product among the regulars,
2. Develop a more varied use of the product among the most frequent users,
3. Create new users of the product to expand the market,
4. Finding new uses for the commodity (Möller)

Similarly, this strategy, as a part of users' aspect, should be considered along with –

1. Develop an idea about the requirement of the product in users' mind.
2. Motivate thinking process about the utility and necessitate of the product
3. Psychological preparation of confirming buying decision of the same

#### 4. Availability of the product within the geographical and economic reach

When we say a product is in its growth stage or another, we are referring implicitly to its link with a particular market. That is, a product can receive a good acceptance (growth stage or maturity) in some markets but found in the introduction stage in others. Thus, microwave ovens were in the stage of maturity in the markets of airline catering and in plants, although they were still at the stage of introduction in almost all consumer markets. In short, the product life cycle and users' life span are the set of stages (Introduction, Growth, Maturity and Decline as well as (Idea, Thinking, Decision and Purchasing) being experienced by a generic category of products, and whose concepts are used as a tool of marketing to know and track the stage where there is a particular product, in order, to identify in advance the risks and opportunities of each stage to a particular brand. A key to successfully managing the Life Span is:

- 1) Predict how the proposed span of the product even before it is introduced and then, at each stage, and Generate the awareness in users about buying the products as soon as they are launched.
- 2) Provide for the needs of marketing in the next step and motivate the users to feel necessities of the products with a feel of need and pride satisfying their psychology.

#### Learning

In modern world of knowledge, users are well aware about the knowhow and utility of products and services. In addition to user's own finding, Learning should provide him a new impression. The broad spectrum of issues affecting the consumer highlights the need to define not only the communication pathways or channels through which to inform and educate the consumer population, which would remain an issue unrelated to other elements that comprise the communication processes. It also involves the determination of the consumer perception on the subject. The elements of the external processes of communication should provide consumers with the relevant data for decision making on each product or service so that they can be well informed before purchasing (Hanssens)

It is necessary to work towards a communication management in consumer perception that is interactive, where the consumer can become not only recipient but on the issuer of its own messages, from the knowledge we have about the needs, motivations, delving into the issues they want addressed in the messages- which way?, through what channels? Users expect to establish a feedback loop that allows the fusion of the elements of the process. This benefits both -users and suppliers. This process can be generated through well-designed messages, short with clear language that will encourage consumer identification with the subject (Brooks & Simkin).

This way of seeing the same process establishes conditions for those involved in it, while precisely the relationship and influence that the environment is the setting that has on it, and social practices that are inserted and to which it is based. Another important issue involved in it is "protection of consumers' right". When your organization violates the rights of consumers is already a fait accompli and preventive control, many times is left behind, for which would be beneficial to provide information on legislation or regulations as both consumers and suppliers. Managing communication and consumer protection functions as keystones in organizational strategies, communication processes in consumer protection, should be treated from the domestic, or the generation communication providers. How it flows the internal messages the organization to which they belong? How they get guidance? To what extent the same are for the benefit of consumers? What purposes are to establish communication? If it really has its point of care in respect of the rights and responsibility have for social consumers? (Tihanyi, et. al.). These are the important issues to protect consumers' rights.

Through internal communication management can facilitate the deployment of the entire communications apparatus for providers in order to:

- Promote communication between them.
- Facilitate integration between personal and institutional achievements
- Reduce the sources of internal conflict by strengthening the cohesion of the members.
- Contribute to the creation of spaces for information, participation and opinion

How to generate internal communication processes in organizations is the perception to consumers, it should stop at this point; it can be defining to avoid violation of consumer psychological perception.

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### Look

*Look* is not just the form but all that the product that we perceive through the senses. Appearance is all it is only in certain products is a disaster and in others it is very well made. Well taken into account in every detail. That's the difference. Look is present in any product. The anthropometry is the study of human dimensions. Studying user-specific percentiles of your product, you can get the human dimensions mean a statistically average customer of its potential. The appearance must be one of the most used as an excuse to sell, as a sales tool, especially for marketers. The appearance is mentioned, despite being so absent in the products. Very few people in the scene of the design are clear about what is appearance. Mention it, promote it, revere it, but do not know. (Osinga, Leeftang & Wieringa) Some examples include: Consider the size of the hands of people in certain age bans to design a cell phone (Fischer & Albers). Define visual field location of windows and decorated in a shop. Dimensions of users to evaluate the design of transport vehicles. There are many possibilities. Find out in technical libraries, where books get specific topic. Make sure the models taken as a reference in the literature models are appropriate to their users.

It includes a comprehensive analysis, looking at the historical evolution of the product and the study of the current trend of fashion and styles present in the market. Evaluate the type of shape, if laminar or linear volume is also important. Defines use situations. Based on these usage scenarios, decide if there are problems caused by the volume or the distribution of volumes in the studied object. Look relates with psychological mind set up activities of user,, till he confirms the particular product to be purchased and converts his decision into reality of buying the same. In addition to utility of the product, look & get-up of the product, attracts the minds of the customer .This makes them buy a particular product instead of other one. The perception of different classes & segments of users are absolutely different .This is key factor in modern mix.

*Logo:* Consumers'/Users' feelings about standard of living are associated with Logo or Display of the product which gives users a pride of their selection. It should not only give an impression of the reliability of product, but user's Psychological association is attached with labels. Slight difference makes adverse impact on the sales because users are habitual to indentify the product of his choice just by label. A well designed logo must fulfill three key conditions must be appropriate, aesthetically pleasing and reflect the credibility of that company. Nice, that is acceptable without visual complications, as the single most important thing to consider when designing is visual perception. Credibility: that people identify with the logo and the hallmark of this company to produce the confidence of the people in the product (Osinga,

Leeftang & Wieringa). A well designed logo is the card of any business: when someone sees the logo of companies like American Airlines, Microsoft, Toyota, etc. not give rise to conjectures about the kind of company they are, or their activities. When a company has a high quality product immediately creates demand within the consumer population. Consumers therefore seek the logo of the product or the production company that buys items to ensure the brand you organization are buying. So we see companies like Benetton, Nike, Reebok, etc. who worry that their logo is in the commercials, so they are familiar to consumers and they in turn seek these seals on their goods.

The logo presents and represents companies in the eyes of the public. A company without a logo is a company that does not exist. Therefore, the design of a logo should be a priority for any company that wants a presence in the market (Osinga, Leeftang & Wieringa). The recognition of a company is the only way that this is known to the public, the only way in which people, potential clients have a reference point, a symbol that tells you organization is there a company that sells such or that, which has a number of specific characteristics. Many companies believe that what is important to market success is to have good quality products, original products and have the best and most prestigious professionals in their field, and this is certainly true, but only true if there is a good logo design to submit to this company as a company with good quality products, original or the best professionals.

Without a proper logo, everything a company strive to be the best will dissolve in the vastness of the market: without a logo that says here we are, we are the best no one will ever know, all the effort that the company has to be efficient will be in vain, if this cannot be recognized by potential customers.

Due to the increasing need for identification by the companies through logos and branding, creating a visual identity strategy is no longer the exclusive domain of large multinationals to become part of the basic pillars of the business plan when creating any entity or brand. Every product or new company that emerges now requires at least a logo or logo that identifies graphically as a basic resource to its competitors, customers, users, or the target audience, among others.

Each communication problem involves a specific solution for companies there are many different ways to solve the particular needs of communication in the global market today. Designed formats corporate style manuals, normalized ratio guide lines for such uniform implementation of the corporate image, logos and trademarks on media such as corporate stationery, mobile park, labels, merchandising, etc (Osinga, Leeftang & Wieringa). Currently, there are many companies that at the time of its creation did not take into account how they would address their corporate communication. This is one of the reasons that companies make their redesigns of logos and logos. The choice of the colors of the logo that identifies a business is always difficult because it involves the impact this will have on society. Some colors are the most contested while others are not even considered because of the negative connotations they have in various parts of the world. The color is considered a sign nonverbal essential to attract the attention of people and make a design be recorded in his memoirs. It was also found its application in logos has important implications for society depending on culture, age, gender, and other factors. For this reason, the choice must be made based on:

- The effects generated in the various sectors of the population
- The style and nature of the business
- The application of the logo on different surfaces and sizes.
- The color appearance on pictures

However, it is advisable to use many colors as the image should be simple. In this regard, there has been research on the meaning and value addition of three plaintiffs in the marketing colors: yellow, red and blue. This color is often accompanied by others to possibly attract public attention. Promote products expensive, prestigious or specific men should not use the yellow as it is considered too flashy. In contrast, there are large successful companies who have used it as his badge, in the case of McDonald's and Shell, Kodak and Lay's, which chose the famous combination of yellow and red. In marketing, the blue is associated with cleaning products, airlines, airports, air conditioners or cold products because of their close link with the sky or air (Osinga, Leeftang & Wieringa).

Moreover, it gives an idea of technology and that is why brands Dell, DirecTV use it as your personal brand. It is very memorable as a great virtue. The red highlights profiles and attracts the eye because of their status as strong color, always produces a positive statement about the product. Coca Cola, Marlboro and Levi's are clear paradigms of success than a logo - and all elements thereof - can lead to a great brand to stand as a symbol of experience and confidence. Living in a world with a substantial diversity of cultures, the choice of color should be careful if you organization are seeking as a global brand. In different places, each color sends a distinct message to the people they expect to arrive. For example, in Mexico the yellow represents the revolution in India is associated with nationalism and New York with the taxis. In conclusion, to associate a color with a mark must be taken into account the main focus of it and the group for which you organization want to run, it is also a plus for the significance of the logo and should be considered which would render it in memory of each individual.

The familiar phrase the first impression is what counts is no stranger to the world of business, and the first image that your customer perceives (its logo), will be the starting point for future transactions you organization make with it. There are several conditions that must meet a well-designed logo, and reflect the personality of the company, professionalism, support, be visually pleasing, easy to remember and be addressed to the target market you organization want to reach, transmitting in a memorable and simple essence of your business. Keep in mind that a logo is more complex, difficult to identify and memorize, because the excessive detail and ornate creations, distract public attention and often does not transmit anything. Is to introduce a company to provide services or to launch a product, the logo must penetrate the mind of the customer and must report as a sign by an icon or a word, what your company is and does.

Designing a good logo is one of the most challenging tasks for any professional designer, and summarizes the work of a product or service on some lines requires more than skill or perception. Some of the factors that surround the creation of a logo are: goal analysis, market profile and character of the company, but more important is the extensive communication, understanding, skills and overall experience of the designer to include and translate these concepts in a balanced design and aesthetic (Osinga, Leeftang & Wieringa). The logo is the basis for building a business profile, the heart of a corporate identity (which should be uniform) and is the great incentive to the public when deciding which product / service purchased. Also, the logo should be a sign consistent with the idea it represents

*Logic:* Marketers must identify who makes the purchasing decision, the type of decision in question and the stages or steps in the purchase decision process (Luan & Sudhir). And when it comes to marketers you may also pass, you can imagine a large company where there is a specific department dedicated to marketing actions. However, from now on when it comes to marketers and considering that this magazine is aimed particularly at SMEs we associate this figure with whom he plays that role in our business. Even in a small business is a person engaged in the business side, many times even the owner (Lehtinen). Another aspect to consider is that generally when talking about a buy/sell this action is associated with the marketing of a product, and we believe that if we sell a service this analysis cannot be done. Perhaps the simplest answer to this is that there is an increasingly accepted philosophy that does not sell products but also services, every day it gets easier a company to copy exactly the product of their competition, so the difference significant can be achieved with the service.

The process of consumer decision making varies by type of purchase decision. The enthusiasm with which the search is undertaken depends on the intensity of the impulse, the initial information that are available, the facility for additional information of value to be granted and the satisfaction you get from it. Usually, the search by the consumer increases as the consumer goes through situations limited solution of the problem to solution of the problem extensively. Each source of information plays a role somewhat different to influence the purchase decision. Business information, a reporting function, and personal sources, built legitimacy and / or evaluation. Through gathering information, the consumer knows the brands on the market and its characteristics.

The total set of brands available is called group of knowledge. Some of these brands meet the initial criteria of purchase and integrate the group account (Corstjens, Umbljis & Wang). As it gathers more information, only some brands will remain important alternatives and form the set of alternatives. Therefore, a company must strategize so that your brand is part of the group known prospects, and consideration of alternatives. In regard to sources of consumer information, the marketer must carefully identify and evaluate their relative importance. Evaluation of alternatives: there is no single assessment process using all consumers, or even a consumer in all buying situations (Möller). There are several processes for evaluating the decision. The models most commonly used in the evaluation process by the consumer are cognitively oriented, meaning that consumers are forming product judgments, primarily on conscious and rational basis. The attributes that are relevant to consumers vary depending on the product. Consumers differ in terms of product attributes that they consider relevant or significant. Put more attention on those who will give the benefits they seek. Often, the market for a product can be segmented according to the outstanding attributes for different groups of consumers (Dekimpe, et. al.).

The beliefs of consumers about the brand may vary depending on their experiences and the effect of selective perception, selective distortion and selective retention. It is assumed that the consumer has a utility function for each attribute. This function describes how the consumer expects satisfaction provided by the product varies with the different levels of each attribute (Yu-Jia). The consumer arrives at attitudes (as a judgment or preferences) to alternative brands, through a review process. Model expectations value is one of several possible models to describe how consumers evaluate alternatives. A manufacturer can do several things to influence consumer decisions:

- Change the product.
- Altering beliefs about the brand.
- Altering beliefs about competing brands.
- Altering the important points.
- Call attention to unnoticed features.
- Change the ideals of the consumer.

Purchase decisions: two factors can intervene between purchase intent and purchase decision: The extent that action by another person reduces one's preferred alternative depends on two things: the intensity of the negative attitude of the other person to the alternative preferred by the consumer and consumer motivation to give please the wishes of the other person. The way consumer purchase intent based on factors such as family income expectations, the expected price and the benefits expected from the product (Luo). When the consumer is about to act, he can sprout unexpected situational factors that modify



purchase intent. The consumer's decision to modify, postpone or avoid a purchase decision is heavily influenced by the perceived risk (Karniouchina, Usley & Erenburg). The magnitude of perceived risk varies with the amount of money involved, the degree of uncertainty regarding the nature and level of confidence of the consumer. The marketer must understand the factors that create a sense of risk to consumers, and proportionate information and support to reduce the perceived risk. During the competitive era of marketing, some analytical and psychological logic derived about particular decision of buying, only, will help in confirming the decision of user for a particular product /service

*Loyalty:* All brands in the world use advertising to create a loving relationship and trust with their consumers. In their recent study Brand Keys Loyalty Leaders 2011, Forbes found that the brands that enjoy greater loyalty are those that have a real influence on the daily life of the person (Ataman, Heerde & Mela). But how can you turn your name into a brand loyalty? In the Forbes list of the big winners were Amazon, Apple, Facebook, Samsung, Zappos, Hyundai and Kindle, everyday brands and are not necessarily cheap or accessible in a global economy that crosses several problems.

According to Brand Trust Barometer agency Edelman, genuine loyalty to a product is achieved through constant communication to show a human face and honest product. In fact, Edelman points out that a trusted brand is both a brand that generates an emotional response (Osinga, Leeftang & Wieringa). The list of the most beloved brands Forbes indicates that 2011 marks not only loved achieve an extreme level of loyalty from consumers, also have a meteoric rise through advertising by word of mouth potentiated by social networks. A recommended brand is easily loved, so your strategy should focus on generating product that emotional connection with your consumer. With social networks has multiplied by thousands the importance of this type of marketing so please remember that your customers are fans that will attract new consumers and defend you in case of crisis. It is essential to achieve a communication to know what attracted customers to the product, how weak and how strong you are and know what to expect from the brand (Fischer & Albers). This is even more important given the importance of reciprocity in social media. Despite the boom of social networks, consumers will not give the first step to start a conversation with your brand. That's why your brand strategy should consider the formation of these spaces through email, voice mail, and social networking accounts to start the conversation.

Brand loyalty is when a brand is one of the most frequent purchase options considered by the consumer (Losada, et. al.). Today's consumer is not loyal to one brand, say, is loyal to several brands, this means that to satisfy a product can make the decision between two or three brands, they all have to look good, be well positioned, but consider the client that are equivalent substitutes and therefore may choose one or the other almost always taking into account the end the momentum, that is giving me this brand today that makes me prefer it to the other, and that answer this in recent memory, in the TV commercial you saw last night, on tasting product that gave the supermarket entrance, in the promotion they are offering that week, etc. Loyalty means that the consumer perceives the brand inside stores a certain superiority in its class, repeats the act of purchase and also tends to recommend this choice to their environment (whether friends or social networks). It combines, therefore, actual behavior, attitude and commitment psychological (cognitive, affective and conative), and a positive attitude on repurchase intention. With this approach, repeated purchase an attachment is added by the brand based on my own opinion the concept of loyalty (Hanssens). In this respect it is very interesting work of Dick and Basu published in 1994 on four levels of loyalty. Their model integrates both brand attitude and repeat itself in the act of purchase.

Thus, these authors establish four quadrants: true loyalty (high commitment and likelihood of purchase) and latent loyalty (high commitment and low probability of purchase) feigned loyalty (low commitment and high probability of purchase), and loyalty exist (under commitment and low probability of purchase) (Tihanyi, et. al.). Buyers have loyalty about a particular manufacturer for technological and social applications. Not only the brand loyalist customers are considered in the concept, but their loyalty must be

rewarded in selling advanced products so that they must feel the sense of appreciation about their loyalty and trust upon a brand name.

*LOGISTICS:* There are various ways and Medias of transformation of products in the hands of users through new and innovative marketing Medias of providing products and ideas. A distributor of products should have geographically distributed warehouses so as to meet the demand of each consumer centers must provide (Luan & Sudhir). The distance between the centers of consumption with wineries and distance distribution of these to the central warehouse, somehow determine system performance and costs thereof. The organization need to have a tool to evaluate alternatives to size and locate distribution warehouses in a given geographical area. The completion of the work will involve formulating the problem, considering the service quality indicators relevant to monitor. Perform the logical model of the simulator, build the physical model, operate and eventually obtain and analyze the results. The logistic flow has a number of activities to be met, as quickly as possible to meet customer needs (Constantinides). First, the producer must require a warehouse or factory, buy raw materials to the respective vendors and then convert them into finished products. Once completed this process, products are sold to distributors, who are responsible for storing and transporting them to the point of sale. Finally, commercial establishments will work to buy that good, put it in the stands and sell to final consumers.

Just the logistics mission is to place the products following the appropriate parameters of quality and quantity, in order to avoid shortages. However, the problem arises when introduced into the market in resource abundance. The idea is to compensate for this with the greatest possible economy. Avoid complicated processes when producing and distributing the product, the simplicity in the planning of logistics activities is ideal (Ataman, Heerde & Mela). Also, the logistics system must be able to adapt to different circumstances, to changing situations, hence they require flexibility. The organization must also properly coordinate the many diverse activities that integrate, in order to meet market demands immediately. The logistics functions as a cycle in which the producer, distributor and end user up a gear indestructible. If any of them missing, the logistics flow is broken. This is precisely what we must avoid. Its function is to optimize freight, make sure the products are transported in a good way to calculate waiting times and discharge, handling and storage control. The ultimate goal is to reduce logistics inventory levels and optimize the performance of the entire supply chain. In our country, recently companies are finding the importance of logistics (Osinga, Leeftang & Wieringa).

Not only as a competitive strategy, reduce costs and, most importantly, to give excellent customer service, all at reasonable costs. It is important that companies consider our environment for logistics as an integral part of their plans due to issues such as, Customer service and satisfaction, as this aspect should be the cornerstone of marketing strategies. Exposure of the concepts behind the logistic function is a journey throughout the supply chain (service level, order cycle, distribution, storage, manufacture, procurement, purchasing, etc.) (Lehtinen). On the other hand, developing strategic logistics structure needed to achieve the ultimate goals of increasing customer satisfaction, support services and post sales customer, reduce the time lag between ordering and delivery of goods and products, reduce overall costs, increase the quality of the delivery process, reach strategic agreements with customers, carriers, logistics providers and suppliers, using information technologies and improve, with all this, the company's competitive position. Another aspect to be considered as something of vital importance in regard to logistics is the Inventory Management. After defining the prices, the ability to maximize profits in the business for the various participants in the chain, is given by the adjustments in operating costs, and that is where it is necessary to efficiently manage the number and variety of products ie Inventory Management is one of the keys to business success (Constantinides). Inventory management is one of the determining factors in the chain supplier - distributor - consumer.

The professionalization of business, inventory reduction, cost, development time, delivery, and increased service levels are just some of the many benefits that this scheme can give a company. Obviously avoid

losing sales because of lack of goods, which happens too in most Bolivian companies also from the financial point of view, makes better use of funds, freeing up resources for other areas of the organization (Corstjens, Umbljjs & Wang). The Competitive Logistics contributes directly to achieving high levels of customer service and low costs.

The logistics concept is applied in enterprises characterized by playing an integral role in the activities that are related to flow assurance aimed at providing the customer with products and services required at the time that demand, with the quality required and the cost you organization are willing to pay. This does not mean that management logistics management assume each of the above activities, it takes care of coordinating the variables of each to ensure solutions perform according to a rational flow and ensure a high level of customer service with low costs (Möller).. The company must adopt for this purpose a management philosophy and a flat organizational units or network that enables a consistent application of this concept organizational logistics.

*Linking:* If we establish a good verbal communication and build a good image of our company to use the language should be formal but friendly, colloquial but not vulgar. When we propose that the language of communication with customers should be formal, colloquial, we say that we should talk to the client with terms that I understand, that make you organization familiar with the language we are using, you organization d trust in the relationship. The jargon, complex words understood by the client, the terms that do not are known as pondrn on the defensive and distrustful (Dekimpe, et. Al).

If we want to give a good image to our customers and suppliers cannot ignore her body language, dress, gestures, smiling, front view and attitude of constant kindness in our ways of communicating, an speechless. Even the furniture and the building structure of the company ESTN communicating something to our customers. A broken chair, a messy desk, a stained carpet or the dim light of the offices they ESTN sending a message to customers. We should note that everything that happens at the level of verbal communication extra be interpreted by the client. That is, when a person receives a message without words tends to make sense of and interpret According to subjective criteria (Yu-Jia). The client side of the line, the operator perceives is doing something else besides listening, so if it starts to interpret what he sees. The client understands that the operator not is listening attentively and beginning to bother. Apart and above after sales services, if there is a continuous dialogue, it will enable a proper linking between manufacturer/ marketer and user. Various ways of dialogue is a proper action taken simultaneously by both indicators of market as marketer and user.

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# SECURITIZATION AND ITS IMPLICATIONS FOR THE MANAGEMENT OF NPAs IN THE INDIAN PUBLIC SECTOR BANKS

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## ABSTRACT

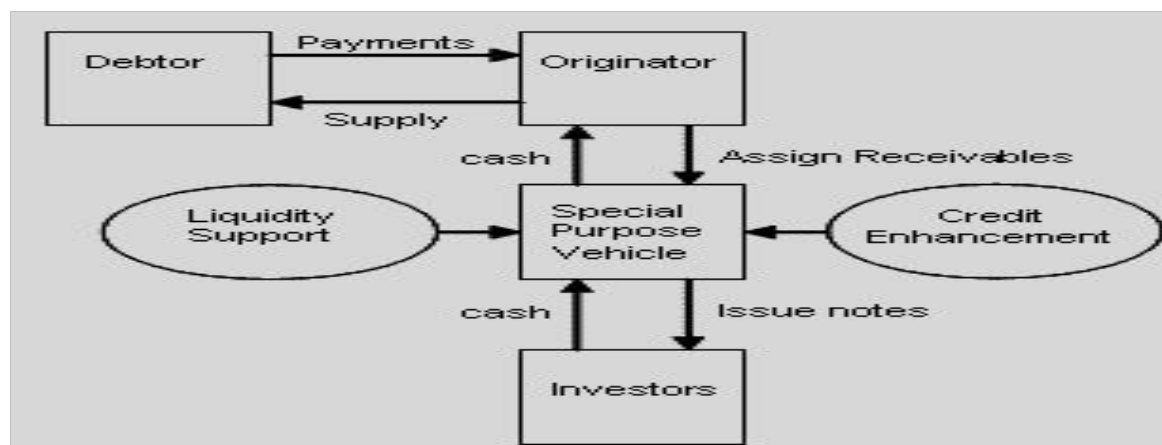
*Securitization is undoubtedly one of the most significant innovations of financial world of the modern time which started with the structured financing of mortgage pools in the 1970s. Having made its debut about 4 decades ago in mortgage markets in the USA, securitization is a USD 5 trillion worth business in global markets. India began securitization early among Asian markets, with transactions going back to the early 1990s. And its growth accelerated from 2000, reaching INR580 billion in fiscal 2007-08. Securitization creates liquidity in the market against assets which are generally sleeping or dormant in character and opportunities for investment to people who want to invest to augment income, assured securities having opportunity for encashment as and when required. Securitisation is one way in which companies might go about financing their assets and improving capital returns, raising finances, diversifying portfolios, lowering risk & Managing Mortgage Assets. The present research is mainly of quantitative nature with the exploratory Research design & non probability convenient sampling. For analysis and interpretation both simple and advanced statistical tools with 60 bank branches from public sector (SBI Group and Nationalized Banks) located in Delhi, Haryana and Punjab were selected as sample.*

**KEY WORDS:** Securitization, NPA, Banking, Public Sector

## INTRODUCTION

Securitization is the process of converting homogeneous illiquid financial assets/ loans into marketable securities. Under the securitization process, pool of illiquid bilateral loans is converted into marketable securities. Mr. Joel Telpner has briefly defined securitization, “Securitization is a financing tool. It involves creating, combining and recombining of assets and securities.” It is undoubtedly one of the most significant innovations of financial world of the modern time, started with the structured financing of mortgage pools in the 1970s. Having made its debut about 4 decades ago in mortgage markets in the USA, securitization is a USD 5 trillion worth business in global markets and it continues to remain an attractive alternative source of capital, which could infuse liquidity and boost economic growth in more speedy way in India. Banks are the principal financial intermediaries in India which have made good progress over the last five years, which is evident from several parameters, including annual credit growth, profitability, and trend in gross non-performing assets (NPAs). While the annual rate of credit growth clocked 23% during the last five years, profitability (average Return on Net Worth) was maintained at around 15% during the same period, and gross NPAs fell notably from 3.3% in 2006 to 2.3% in 2011. This enables them to reduce their exposures to particular sectors e.g. Real Estate as may be considered necessary from their business development angle and, simultaneously to ensure cash inflows to deal with liquidity crunch and/or for other business reasons.

Figure 1:



The originator (lender) transfers his financial interest (called an assignment) to an investment vehicle (called a Special Purpose Vehicle or SPV). The SPV, in turn, uses the future cash flows from receivables to issue securities called Pass Through Certificates (PTCs) to investors. If the underlying assets are corporate loans, the instrument is referred as Collateralised debt obligation (CDO) and if the underlying assets are retail loans, the instrument is referred as Mortgage backed securities (MBS – consisting of housing loans) or Assets backed securities (ABS – consisting of other retail loans like auto loans, commercial vehicle loans, etc). In India, the Direct Assignment structure is more prevalent in which there is no intermediate SPV and the transaction is on a bilateral basis between seller and buyer. The credit enhancement is provided to make good any shortfall due to defaults and delinquencies. The stringent regulation of the Reserve Bank of India, conservative origination standards and simple structures ensured the damage caused by sub-prime structures in US, UK and Europe, were not witnessed in the Indian markets.

### Overview of Indian Securitization Market

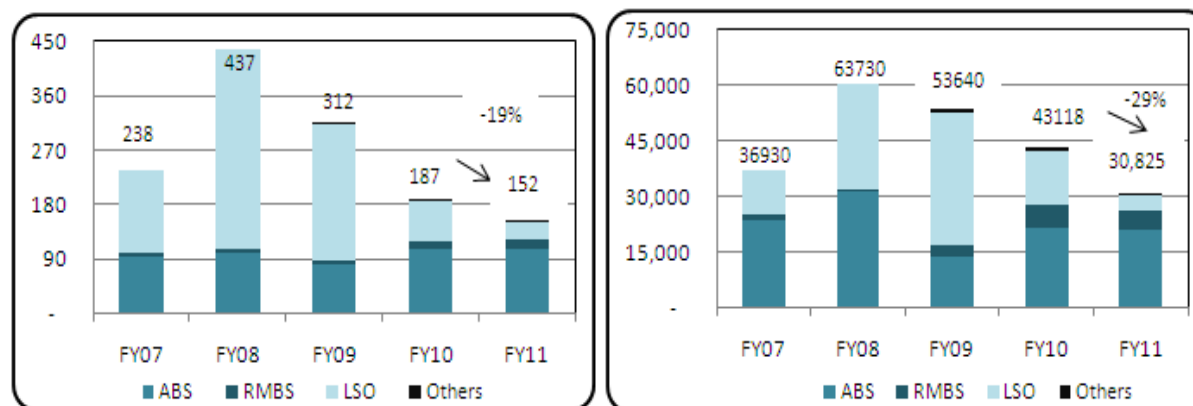
Securitisation is a relatively new concept in India but is gaining ground quite rapidly. CRISIL rated the first securitisation program in India in 1991 when Citibank securitised a pool from its auto loan portfolio and placed the paper with GIC Mutual Fund (a case study of one of Citibank's subsequent deals is discussed later in detail). Since then, securitisation of assets has begun to emerge as a clear option of fund raising by corporate and a few transactions of well-rated companies have taken place in the country. Securitisation market in India slowed down by a further 29% in value terms during FY2011. The number of transactions in FY2011 was almost 20% lower than that in the previous fiscal. Though there was a small decline in retail loan securitisation (both ABS and RMBS), it was the drastic reduction in the LSO1 issuance that contributed to the sharp slowdown in the overall securitisation market. securitisation of individual corporate loans or loan sell-off (LSO)<sup>1</sup>

As can be seen from figure 4, notwithstanding the decline in both the ABS and RMBS product, the overall share of retail loan securitisation increased during FY2011. The average deal size was lower in FY2011, mainly due to the greater share of the microfinance loan pools.

The securitisation market in India continues to be dominated by the 'direct or bilateral assignment' of retail loan pools, i.e., direct sale of a selected loan pool by the 'Originator' to the 'Purchaser' (or Assignee) together with limited credit support, as against securitisation which involves the sale of receivables to a special purpose vehicle (SPV) and issuance of Pass Through Certificates (PTCs) by the

SPV. During FY2009 and FY2010 as well as in FY2011, about 80% of the total number of ABS and RMBS transactions has been in the nature of direct assignment transactions, wherein no specific instrument was issued even as the assignee payout were rated.

Figure 2: Trend in Securitization - by number      Figure 3: Trend in Securitization - by value, in Rs. Crore



Source: ICRA's estimates

Source: ICRA's estimates

Figure 4

FY2008			FY2009			FY2010			FY2011		
AMOUNSHARE			AMOUNSHARE			AMOUNSHARE			AMOUN SHARE		
ABS	31,323	49%	13,581	25%		21,497	50%		20,920	68%	
RMBS	588		291	6%		6254	14%		5029	16%	
1%											
Total Retail	31,911		16,872	31%		27,751	64%		25,948	84%	
50%											
Securitisation											
LSO	31,819		14,581	34%		35,608	66%		4,341	14%	
50%											
OTHERS	--		1,160	2%		787	2%		536	2%	
-											
Over all Total	63,730		53,640	100%		43,118	100%		30,825	100%	
100%											
GROWTH	73%		(16%)			(20%)			(29%)		

Source: ICRA's estimates

## REVIEW OF LITERATURE

The NPAs are considered as an important parameter to judge the performance and financial health of banks. The level of NPAs is one of the drivers of financial stability and growth of the banking sector (Vallabh *et al*, 2007). Dharmalingam Venugopal stated that The main debate of the defaulters was that the SARFAESI Act was one-sided and had vested the banks and the financial institutions with arbitrary powers in dealing with defaulters; that the Act did not take into account lender's liability and provide safeguards against irresponsible action by the lenders; and that the conditions under which an appeal was allowed were too stiff and unfair. A Fair Practices Code with regard to lender's liability has since been introduced. Mr. Sumant Batra opined that till recent past, corporate borrowers even after defaulting continuously never had any real fear of bank taking any action to recover their dues despite the fact that their entire assets were hypothecated to the banks. This is because there was no legal Act framed to safeguard the real interest of banks. With the legislatures having given their mind in enforcement of security, the sun probably would shine on the NPAs-ridden Indian banks. Enactment of SARFESI Act, 2002 is evident for this drawing this assumption. This paper pointed out that while NPA cannot be eliminated, but can only be contained, it has to be done not at a heavy cost of provisioning and increasing the portfolio of credit. Along with recovery fresh inflow of NPA should be brought down at a level much

less than the quantum of its exit. If this specific goal is reached, there is an eventual solution for this problem.

### OBJECTIVES OF THE STUDY

- To study the concept of securitization and its implication in Indian public sector banks
- To Study the impact of Securitization Act in reducing the problem of NPAs in the Indian public sector banks.
- To suggest the strategies to strengthen the Indian securitization market for managing the problem of NPAs' in Indian public sector banks

### RESEARCH METHODOLOGY

The present research is mainly of quantitative nature. The Research design is exploratory design. Since the scope of the study is very vast, the present study also represents some characteristics of descriptive research design. Sampling Technique used in the study is non probability convenient sampling. For analysis and interpretation both simple and advanced statistical tools: non- parametric statistical tests based on Chi-square test and five point Likert scale has also been used to measure the intensity of the respondents attitudes towards the selected attributes. A well structured questionnaire was prepared and the responses were recorded analysed and interpreted to reach to conclusions.

### FINDINGS:

Research deals with the number of factors considered early warning signals of accounts in the selected banks. To study these factors various parameters were developed by the researchers The responses to these parameters were collected. 'irregular payment' is highly reported warning signals of accounts turning into NPAs in Indian public sector banks, followed by the 'No operation in Account' and 'Income generation from projects no as per the plans. But the least important warning signals are the 'frequent return of checks' and any others. Various suggestions for improving the effectiveness of securitization and NPAs recoveries. To study the possible suggestions, various parameters were developed and responses to these parameters were collected.

Securitization effort will call for considerable investments in time and resources. Hence, on a comparative cost scale it can even be somewhat more expensive than other types of debt financing that may be available to a borrower, at least in the initial stages. However, it has been demonstrated that a continuing securitization program rather than a single deal often goes to reduce the costs, as economies of scale and expertise pick up over a period of time. Bearing this in mind, many securitization programs are run with a long-term strategic perspective.

The ranking of the mean score three parameters were identified which were the most important suggestions to control the problem of NPAs in the banks. These were: (1) Good pre-sanction scrutiny. (2) Need based financing. (3) Effective post sanctions supervision. It is also found that branches to have adequate manpower for follow up/supervision of advances were not the appropriate suggestion to control the problems of NPAs in the banks of India.

Being distinct and different from the originator's own obligations, a well structured ABS stands on its own credit rating and thus generates genuine incremental funding. This is so as the originator's existing creditors may invest in the ABS in addition to providing lines of credit to the originator. Further, there may also be other investors in the ABS who do not have a lending relationship with the originator. It is also possible to achieve a superior credit rating for the ABS than the originator's own through appropriate



structuring and credit enhancement. This could mean accessing an investor base focusing on high grades, which otherwise may not be possible for an originator.

To study the impact of Securitization Act the respondents were asked to give their opinion whether they are agreed or not or cannot say anything. Responses to these opinions were gathered results depict that Securitization Act has impact on reducing the level of NPAs in the selected public sector banks. Very few respondents reported that Securitization has no impact on NPAs. .

#### Balance Sheet Management

Fundamental benefit of a true sale, i.e., freeing up the capital of the originator would apply in the case of all securitization transactions. In response, the balance sheet gets compressed and becomes more robust. Its ratios improve. Alternately, reduction in leverage post-securitized sale can be restored by adding on new assets to the balance sheet. Thus the asset through-put of the originator's balance sheet increases. Securitization can also generate matched funding for balance sheet assets. Further, it may also enable the disposal of non-core assets through suitable structuring.

Results indicates that 38.33 percent respondents were highly satisfied whereas 23.33 percent respondents were satisfied, 16.67 percent respondents reported their poor satisfaction level whereas 21.67 percent respondents reported their dissatisfaction level. So results show that most of the respondents are highly satisfied with the present public or judicial auction procedure. However, the difference between the satisfaction and dissatisfaction level is not very significant. This indicates that there is still scope for improvement in the present public or judicial auction procedures.

Results are indicating that highest 43.33 per cent respondents reported that Recovery was done through SARFAESI Act, followed by other parameters and SARFAESI Act has been found major instrument of NPAs recovery in the Indian public sector banks followed by DRTs and Lok Adalats. Compromise scheme and one time settlement scheme has been found least effective in regards to recovery of NPAs in the Indian public sector banks.

Securitization transfers much of the credit risk in the portfolio to the ABS investors and helps to quantify the residual credit risk that the originator is exposed to this is very useful, as the originator can then take larger exposure to individual obligors as well as provide a higher degree of comfort to his creditors. Securitization also transfers the originator's market risks, i.e., liquidity, interest rate and prepayment risks, to ABS investors and reduces risk capital requirement. This can lead to more competitive pricing of the underlying asset products.

#### Operating Process Efficiency

The extent of portfolio analysis and information demanded by securitization programs often lead to serious re-examination and consequent re-engineering of operating processes within the originator organisation. Further, specialist handling of various functional components, such as origination, funding, risk management and administration, often achieved through outsourcing, promotes efficiency across operating processes.

Globally, over the past two decades, banks have lost their traditional role as the dominant suppliers of credit in some countries, and securitisation has become a core component of the market-based supply of credit. While corporate bonds served as the main intermediated financing tool for non-financial corporations, securitisation acted as the main capital market instrument for household finance, and to a lesser degree SMEs. Post crisis, however, many of the pitfalls of the securitisation market have come to the fore. Securitisation per se has not been discredited totally though the new normal for securitisation markets is expected to be lower than its pre-crisis peak.

**The Way Ahead** The stable trends in the securitisation markets could receive a further push through the resolution of certain issues as discussed below. Release of final guidelines would support market growth:

The issuance of the final guidelines will provide stability and direction to the market. Several market participants who have preferred to await the final guidelines will be emboldened to enter the market again. Clarification on pending issues in the draft guidelines could eliminate ambiguities: There are several pending issues in the guidelines, which could be finalised to confirm on the final rules of the game. Three crucial unresolved matters include:

**Conventional or prospective:** A retrospective implementation of the guidelines could shave off significant capital from several bank balance sheets. The implementation of the guidelines could be prospective in nature, as this will allow the market to migrate to the new regime in a phased manner, and signal a stable policy framework.

**Differential capital treatment between first and second loss credit enhancements:** The present guidelines make no differentiation between first and second loss credit enhancements. Given the differential levels of protection to first and second loss, the second loss could be provided a definitive capital benefit vis-à-vis first loss.

- *Capital allocation pre and post securitisation:* The capital allocation on a securitisation transaction may be capped by the capital requirement on the assets on a pre securitisation basis. The originator's capital requirements post securitisation cannot be higher than the capital requirements pre securitisation. Put differently, the capital allocation on a securitisation transaction cannot be higher than the capital allocated if the asset remained on the originator's books, as the mere process of securitisation may not add to risk.

- *Separate guidelines on direct assignment transactions will be a welcome step:* Despite constituting a large component of the market, bilateral direct assignment transactions are presently not under the purview of the guidelines. Most large banks and financial institutions have been actively using this route (both rated and unrated). A separate guideline for such transactions (akin to that released for securitisation) would create a transparent public market for such transactions with the necessary checks and balances.

Finality on these and other pending issues would signal a stable policy framework to the market place at large, and enable the building of a healthy and vibrant securitisation market.

Some other suggestions that came out from various respondents to improve the Indian securitisation market are as follows-

1. *Standardization of securitization documentation:* This will help build the investor confidence and enable informed and quick decision making.

2. *Need for Market maker :* The regulations prohibits Originator from indulging in market making or dealing in the securities issued by the SPV. As a result there are no two way quotes available. To improve liquidity, the regulators may consider allowing originators to act as Market Maker at least to a limited extent.

3. *Need for more asset classes :* Most of the transaction currently involves car loans, commercial vehicle loans, construction equipment loans etc. Recently microfinance and gold loans have also been securitised. More asset classes like infrastructure receivables, credit card receivables, inventory receivables etc. need to be securitised to create wider base of market participants. In India, banks have to meet priority sector obligations and all banks may not have the infrastructure to lend to the priority structure. In such cases acquiring a microfinance portfolio through securitization may be a viable alternative to such banks.

4. *Increasing the disclosures:* There is a need for availability of industry wide asset class performance data to enhance investor confidence. For this purpose one needs to collect asset-wise performance data from originators like Banks, NBFCs and HFCs and collate it to arrive at industry wide benchmarks. Regulators need to enable such initiative. Investors should have easy access to default as well as fraud

data across all assets. This will enable investors to know about a particular asset class behaviour and see the trends across products. This will help the investors to take informed decisions and position themselves across risk profiles. This will improve investor confidence.

## CONCLUSION

Non Performing Assets have emerged as uncontrolled virus, over the years posing an alarming threat to banking industry in our country. The emergence has been sending distressing signals of on the sustainability and endurability of affected banks. The recurring problem of NPAs is simply one of the inheritances. Despite the global crisis, securitisation market in India performed well with no reported defaults till date. Securitization has been proven the most effective tool for the NPAs management.

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# CUSTOMS UNIONS OF COMMODITY-EXPORTING COUNTRIES: AN ANSWER TO SOME CHALLENGES OF GLOBALIZATION?

Vladimir Sherov-Ignatyev, Saint Petersburg State University

## ABSTRACT

*The paper is devoted to the contradictory implications of economic globalization and to the role of customs unions (CU) in smoothing negative implications of “shock liberalization”. The case of CU RBK (Russia-Belarus-Kazakhstan) is discussed and compared with similar asymmetric South-South CU with commodity-exporting members in South America, Arabian Peninsula and South Africa.*

**JEL:** F15, F43, Q33, R00

**KEYWORDS:** liberalization, disparity, resource curse, customs union, Russia.

## INTRODUCTION

Theory and empirical data suggest mostly positive influence of trade liberalization and global integration on economic growth. The per capita income gap between North and South is narrowing, and progress in addressing pressing social problems of the Third World is visible. On the other hand, there are numerous indications of increasing disparities among social, ethnic groups and geographical regions within countries with dynamic economies. Economic growth is usually uneven. Rapid trade liberalization and North-South integration tends to aggravate social and regional disparities. The objective of the study is to check the ability of South-South regionalization in the form of customs unions to alleviate negative consequences of globalization for commodity exporting countries.

## LITERATURE

Simon Kuznets (1955) has shown that economic development first tends to increase inequality, and then to reduce it. This dependence is called the Kuznets curve. Economic growth does not equally involve all social and ethnic groups and geographical areas of the country. Certain sectors of the economy grow faster than others, and revenues are growing rapidly in parts of the country, where fast-growing production is located. Empirical data illustrating the trend to social differentiation during trade liberalization is widely spread. The team of World Bank experts explored social dynamics in Egypt on the eve of the Arab spring and found that substantial part of Egyptian population improved their conditions during the period of growth in 2005-2008, but great number of people lost part of their incomes (Marotta, 2011). Antoine Bouët brings evidence that up to 46% of Pakistani male population (with low education) loses as the result of foreign trade liberalization, while some 25% with high level of education gain additional incomes (Bouët, 2011). The Kuznets curve gives hope, predicting the weakening of social polarization as incomes rise. It is not the case for geographical polarization. The relative importance of the basic factors of production and competitiveness has changed over the past decade. The newly created factors - infrastructure, availability of educated labor force, capital, -and entrepreneurial activity play much greater role than before. Production and capital often tend to concentrate in large urban agglomerations and not in small peripheral settlements with cheap unskilled labour. This trend has been analyzed, in particular, by Paul Krugman and Anthony Venables (1995) and added to the foundations of the New Economic Geography.

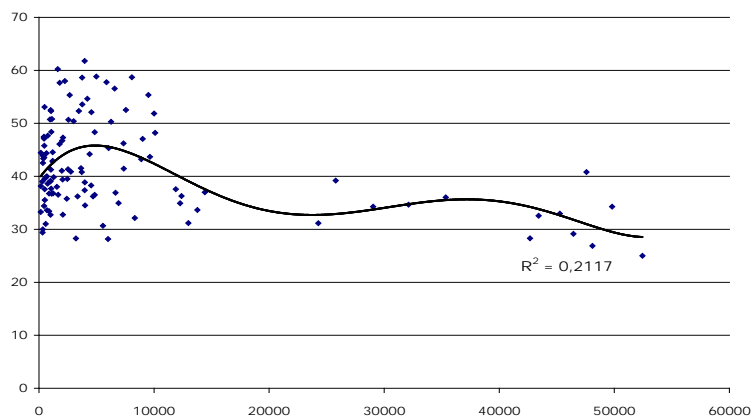
## METHODS AND DATA

Our goal is to check validity of kuznets curve nowadays, to examine degree of regional differentiation in Russia and its trends and the role of foreign trade activity in regional development. We use standard regressions and statistical groupings, using data from the World Bank, UNCTAD and Russian statistical committee (Rosstat). After that we discuss customs unions trade and their vulnerability to resource curse, using INTRACEN data. This work-in-progress short version reflects part of results and main conclusions.

### Social And Regional Polarization And Economic Growth

Growing external trade supports mainly the development of sea ports, large industrial agglomerations and export-oriented regions. Thus, global integration often leads to gradual disintegration of national economies. This differentiation in the early stages may play a catalytic role, encouraging people to engage in entrepreneurial activity and to study new professions, as well as encouraging people to change their place of residence. However, excessive social and geographic differentiation may instead become a source of diverse and serious problems, objecting further development. Comparison of per capita income and the Gini index for 123 countries around the world (for which information is available on the Gini index over the last decade), gives the expected pattern (Figure 1) at the beginning the 21st century.

Figure 1: Gini index and the per capita income (2009), USD for 123 countries



*Calculations based on World Bank data. Gini index values - the latest in 2001-2009.*

The Gini coefficient is low in less developed countries with average per capita incomes less than 2 thousand dollars a year and in the most developed countries (the U.S. is an important exception, but even there the value of the Gini index (41) is much lower than in many developing countries). The highest values of the Gini index are found in middle-income countries – USD 3 - 8 thousand per capita incomes (mainly Latin American countries - Brazil, Colombia, Honduras, and others, as well as Thailand, Angola, South Africa).. Further per capita incomes growth stimulates decreasing disparities. With average earnings of more than USD 20 thousand, the Gini index higher than 35 are rare. Multiplied growth, expanding to various layers. At this point, already formed middle class, creates a demand for democratic institutions and these institutions, in turn, provide and finance social programs that provide income equality. Problems are concentrated at the growth stage, when the growing inequality of incomes. It is in the fast-growing states with a middle income that social tensions and political conflicts often arise. Suffice it to mention Iran, late 70s, Mexico, Peru, 80-90s, Thailand, the Philippines, South Africa, and Tunisia and Egypt as the most fresh examples.

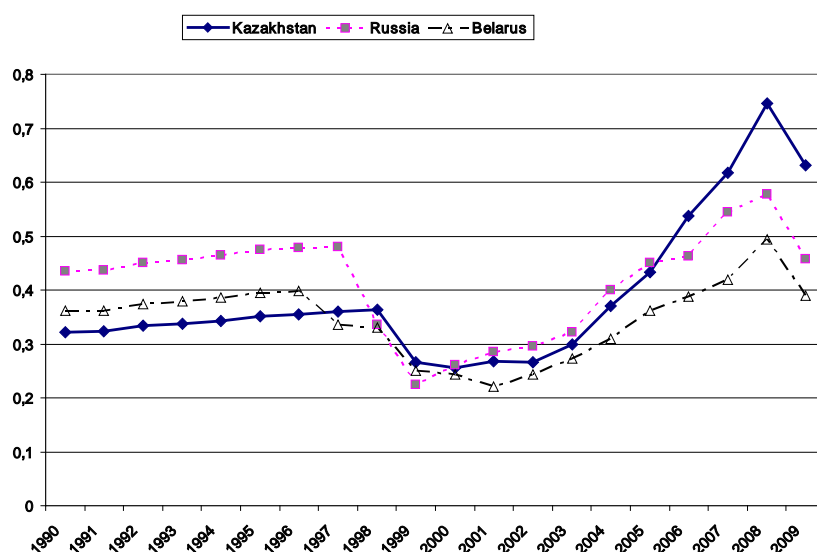
Development of Russian Federation during last two decades, after the USSR break-up, adds new evidence of the fairness of the above-mentioned assertion. In early 90-es the country experienced shock liberalization, when export (mostly – of fuel and other mineral resources) grew quickly while manufacturing and GDP collapsed. Moscow, some oil and gas extracting regions and to lesser extent, some regions with metallurgy benefited from such a liberalization, while many other regions suffered from high unemployment and dramatically falling incomes. Many things changed in 20 years, but oil-and-gas export dependence and regional polarization are still there. Regression, based on Russian regional data showed that per capita incomes in Russian regions heavily depend on per capita export of the region (Sutyurin, Sherov, 2005):

$$\text{INCOMEPC adj} = 1086 + 0,32\text{EXPORTPC} + 1805\text{MOSC}$$

*t-stat.* (37,8) (9,1) (7,8)  
*n*=78, *R*<sup>2</sup>=0,75, *F*=94,

where INCOMEPC adj is per capita incomes, adjusted for price difference among regions; EXPORTPC is per capita export; MOSC is a dummy variable for Moscow city. Resource curse in Russia and some other post-soviet countries manifested also in a well known forms: volatility of commodity prices and Dutch disease – a typical challenge of globalization for commodity-exporting developing countries. The Dutch disease, decreases competitiveness of manufacturing sector due to appreciation of local currency. This happened, e.g., in Russia and Kazakhstan, where price levels fluctuate in the same direction as oil prices (figure 2).

Figure 2: Relative price levels in RBK, 1990-2009 (PPP/standard market conversion rate)



Calculations based on World Bank data.

### Customs Unions As An Instrument Of Positive Collective Protectionism

South-South regional integration and trade facilitation in particular gives a chance to mitigate this problem. Improving transportation systems and alleviating border crossing procedures is a way to increase competitiveness of local manufacturing in developing and transition economies with currencies, overvalued due to the Dutch disease. It is interesting to mention that a number of resource-exporting countries have chosen customs unions shape of regional integration. Southern African Customs Union (SACU), Southern Common market (MERCOSUR), Gulf Cooperation Council (GCC), and Customs

Union of Russia, Belarus and Kazakhstan (CU RBK) are among them. Asymmetry (domination of one large country) in these four cases has not become an ultimate obstacle for creating a customs union as it happened in NAFTA or in South Asia free trade agreement (SAFTA) (table 1).

Table 1: Asymmetric Customs Unions: Export by Product Group, 2009, Per Cent

Codes	Product group	Customs Union of Russia, Belarus and Kazakhstan (CU RBK)	Gulf Cooperation Council (GCC)	South African Customs Union (SACU)	MERCOSUR
1-24	Food & agriculture	3,6	1,2	11	40,4
25-27, 71	Minerals	64,8	68,1	39,3	19,1
28-70, 72-96	Manufactured goods	24,3	17,8	49,6	40,0
97-99	Other	7,3	12,8	0	0,5

Calculations based on UNCTAD data.

Customs unions (CU) have a potential advantage in this very field: comprehensive CU with unified custom duties and custom procedures and with working mechanism of import duties collection and redistribution allows eliminating of customs control procedures on mutual borders, which induces additional trade creation and trade diversion effect (Jacob Viner's classical approach to the analysis of regional integration is worth extending to trade facilitation effects). In practice, by the way, most of CUs have not reached this stage of integration so far. Out of about 15 CUs existing today, only 2 have reached the comprehensive stage: European Union and CU of Russia, Belarus and Kazakhstan.

In Russian Federation additional positive effect of regional integration is of special importance due to the fact, that many of Russian regions with low per capita incomes and low degree of engagement in foreign trade are located in the middle of the country, close to the border with Kazakhstan. Russia's WTO accession in 2012 is expected to aggravate the problem of regional disparities even further. Deeper integration with Kazakhstan gives a chance to "Introvert" regions, their manufacturing enterprises becoming able to expand to the neighbour market easier than before. The scale of anticipated effect is serious, since, according to Sergey Glazev, the CEO of CU RBK, border-crossing waiting and procedures constitute up to half of the time of importing goods within the CIS, despite free trade among most of the alliance members (Glazev, 2010).

## CONCLUSION

We conclude that CU RBK can smooth some negative consequences of further opening Russia's economy after Russia accedes WTO this year. South-South regional integration in the form of customs unions gives a chance to mitigate this problem: It is a kind of positive collective protectionism, eliminating barriers instead of creating them.

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# AN EXPLORATORY STUDY INTO THE FACTORS THAT IMPACT ENTREPRENEURSHIP BEHAVIORS IN DEPRESSED ECONOMIES

Sharon Didier

## ABSTRACT

*This paper measures students' intentions to engage in entrepreneurial behaviors. Schumpeter's (1934) concept of economic development shadows some of the constructs reviewed in the assessment of the factors that may contribute to the overall economic development of depressed economies. The Theory of Planned Behavior is used to group the independent variables for analysis. Socioeconomic, conditional, and personal factors form a solid basis in the review. A pretest was used to measure variables for the study. This resulted in the development of a 5 point Likert-Type scale measuring twenty variables. The paper's focus does not exclusively center on economic theory, but tries to present some considerations in addressing the conditions that impact the overall success of startups in relation to economic and regional development. Primary data is accumulated from four secondary schools, N=351, and the literature is focused on the four categories which form the framework of the study. In support of some of the secondary and primary data, the results indicate that socioeconomic factors show the most impact on the youths' decision to engage in entrepreneurial behavior. Internal factors such as self-awareness, passion and self-confidence also show significance. Future studies should include the impact of culture and religion.*

**KEYWORDS:** Entrepreneurship, Support, Conditional Factors, External Factors

## INTRODUCTION

The global recession has left many nations in search of options for economic development. Entrepreneurship has become a viable solution for nations that continue to struggle in an increasingly competitive global economy. The youth can become a powerful force competitively if they are empowered with the tools to pursue entrepreneurship. A review of the factors that may impact that decision is of vital importance. Regional development can be enhanced if strategies that are focused on providing support for entrepreneurial intentions are developed. The next section provides a review of the background and historical context from which the study was performed. The measures that form the basis for the three hypotheses are stated and supported with secondary data.

## LITERATURE REVIEW

Numerous secondary sources were reviewed in support of the model that is used to group the 20 independent variables. The conceptual framework is supported by the works of Liebnstein (1966), Baumol (1993), Shane et al. (2003), Zaborowski (2009), Evans and Jovanovic (1989), Banerjee and Newman (1993), Pinto et al. (2011), Russell et al. (2008), Jenssen et al. (2002), Schumpeter (1934), Ram (1994), Hertzberg, (1968), Kohn, (2010) and others. The general sentiment is that social institutions can impact the overall success of entrepreneurship and economic development in a region. The work of Jenssen et al. (2002) and Andersen et al. (2010) support the notion that institutions such as schools, financial entities and the government are important in the analysis of entrepreneurship. Personal factors such as self-confidence, motivation, passion, and self-awareness are discussed in support of Goleman (1989), Ghulam et al. (2010), Mc Nerny (1994), Hertzberg (1968) and Kohn (1993). Conditional factors such as finance, need, opportunity and incentives are discussed in review of Petrov (2007), Shane et al.

(2003), Evans and Jovanovic (1989) and Banerjee and Newman (1993) . The group called “other factors” was used to determine if they will show some significance in a study on entrepreneurship.

The paper uses extensive literature to develop three hypotheses with a focus on the internal, external and conditional groups used in review of the variables.

## METHODOLOGY

*Instrument:* A 5 point Likert-Type scale measuring twenty independent variables and one dependent variable was used to survey four schools in a densely populated area over a period of 6 months. A similar scale was used by Ross et al. (2007). The surveys were edited and coded in preparing the data for statistical testing. Descriptive statistics, regression, correlation and single factor Anova were used to test the relationships.

*Measures:* The independent variables were grouped into four categories to determine the strength of their impact on entrepreneurship. Economic theory was used as the basis upon which consideration was given to entrepreneurial intentions for regional development. The Theory of Planned Behavior was used to interpret the significance of the variables as it relates to entrepreneurship. This formed the basis upon which the factors were analyzed. Descriptive Statistics was used to show the frequencies in the responses. Regression was first applied and then multiple regression was used to measure the strength of the groups in the categories ( $p < .05$ ). The correlations provided additional information about the strength of the relationships ( $\pm 1$ ). Tables and figures were used to summarize the findings. The variables showing a strong relationship were extensively discussed and supported with the secondary data. The hypotheses were assessed using a t-test and Anova single factor test.

## RESULTS AND DISCUSSION

All of the alternate hypotheses were accepted. The independent variables showing the most significance among the four schools were in the external factors group. In addition, a few of the conditional factors had some impact on entrepreneurial intentions. Internal factors such as self-awareness and self-confidence showed strong associations. Passion was also singled out as a significant factor in entrepreneurial success. Two out of the four schools indicated that education was significant when the regression test was applied. The data confirms that there are mitigating factors that exist and, if not addressed, entrepreneurship will not be able to sustain the economic growth of the region. Students are in agreement that there is insufficient opportunity and support for entrepreneurs. As indicated in Figure 1, 80% of the respondents felt that, if they had support, they would open their own business (support). 84% of the respondents believe that people really need to love what they do to be successful in business (passion). 74% of the respondents agreed that if they knew what they were good at, they would not mind opening up their own business (self-awareness)

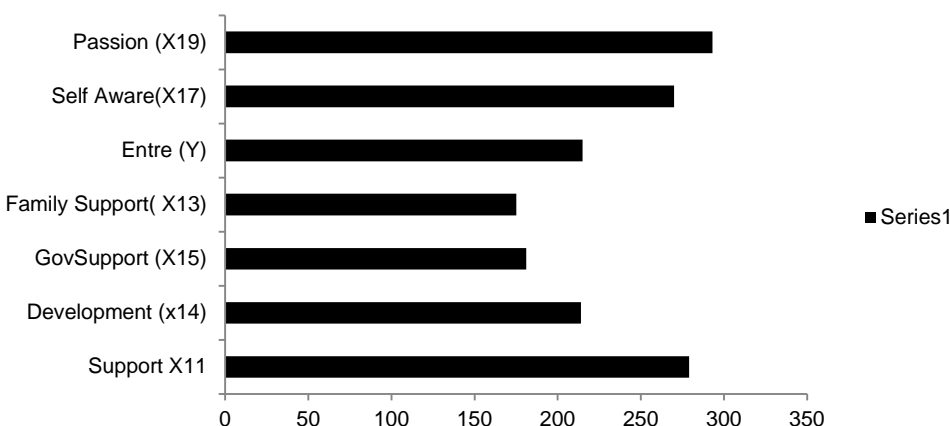
## CONCLUSION

Shane et al. (1997) states that the pursuit of entrepreneurial opportunity is an evolutionary process that includes the evaluation of opportunities, the pursuit of resources, and the design of mechanisms for exploitation in the process of entrepreneurship. Schumpeter (1934) believes that entrepreneurial studies will continue to be in the forefront because it drives innovation and technological change, and subsequent economic growth. The current study has unraveled some of the factors that could encourage entrepreneurial intentions. Further studies need to be conducted to address these concerns if in fact entrepreneurship is considered as a viable option for economic and regional development.

### Limitations

The sample N=351 was only limited to graduating seniors at schools in the North. The sample sizes from the different schools were not homogenous. The survey was only distributed to graduating seniors. The students had to respond to the surveys in the allotted time that was provided to them. The students may have been influenced by the presence of their teachers in the lecture room. The closed instrument did not allow students to include independent responses for future review.

Figure 1: Survey Responses



61% of the respondents think that St. Lucia would be doing better economically if more young people had their own business.

80% of the respondents believe that, if someone would help them, they would think about opening up their own business.

77% of the respondents believe that, if they found out what they were good at, they would not mind turning it into a business.

52% of the respondents disagreed that young people are encouraged to open up their own business in St. Lucia.

84% of the respondents believe that people really need to love what they do to be successful in business.

50% of the respondents think that people who are successful have a strong family support.

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# IMPACT OF CREATIVITY AND INNOVATION OF SMEs ON ECONOMIC GROWTH DEVELOPMENT IN THE KNOWLEDGE SOCIETY IN ROMANIA

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## ABSTRACT

*When the SMEs competitive advantage is based on knowledge as is the case in the knowledge economy, innovation and creativity become a decisive factor in the economic activity because knowledge tends to be developed in the actual contexts. Technical progress leads to innovation waves and creativity stands in the doorway of these phenomena, although it is usually not explicitly associated with it. The purpose of this paper is to analyze the impact of creativity and innovation of the SMEs on economic growth and development. Thereby we will highlight these two phenomena and draw on the available empirical evidence to explain them. In our analysis we will focus on the Romanian SMEs.*

## INTRODUCTION

The knowledge-based economy is a controversial term which nevertheless describes the important changes to the nature of growth and catch-up that have been taking place at the beginning of the twenty-first century. It has been defined in different ways, all of which highlight the increasing importance of knowledge as a source of growth. Researchers have been interested in innovation and growth for a long time. While macroeconomic regarding the innovation and growth nexus are relatively well developed, our knowledge is still limited about the nature of connection in the firm level. At the same time, much less is written about the majority of small and micro size firms that constitute the core of the economy.

A new business concept is the spark that triggers the innovation process. It on how the novel products or processes may be achieved from the platform of current op cents, that is, products and processes, combined with thoughts or estimates of the market new business concept. The new business concept is conceived from the current state of products and processes in the enterprise, the current markets and a perception of future market opportunities. With the current rapid transformation of markets, enterprises would quickly stagnate and competitive positions without renewing. Such renewal is most often produced by several small adjustments, commonly referred to as incremental, stepwise or gradual innovations. In many cases, incremental innovations are implemented in the course of ordinary operational activities hardly noticed from day to day. However, the cumulative effect of incremental innovations is usually sufficient to maintain a competitive position when changes in markets follow predictable patterns.

There are three concepts regarding policy measures of innovation which can be relevance in the case of Romania:

1. innovation as recombination concept promoted by Schumpeter;
2. innovation without research concept promoted by Cowan and Gert van de Paal;
3. the utilitarian vision of knowledge.

Innovation as recombination is equally economic optimization issue and result is generated from a combination of already known elements or factors. Based only on access to information and on

accumulated experience, innovation without research recombines knowledge in order to optimize the information which is not based on formalized research. The new knowledge is largely based on the old knowledge because the simplest way of stimulating the creation of new knowledge is to make the old knowledge visible. The characteristic of the visibility derives from the close connection between the knowledge content and its interface. A larger visibility reduces the information asymmetry and the associated transaction costs. The Romanian decision factors must understand that externalization of knowledge and its storage in various new knowledge objects create new cognitive potentials.

How to manage such knowledge is one of the competencies required in the knowledge economy. Practical the value of knowledge depends greatly on the cognitive capabilities of the recipients of the knowledge. The technical opportunity to amass and process large amounts of information at very low cost has potentially far-reaching effects on all economic activities. In this context productivity growth in new sectors is an important feature of structural change. Consistency between two major elements is decisive for a successful completion of the SMEs innovation process. The first element is the character of the innovation - what challenges does the innovation present. The second element is the capability of the SMEs to address these inherent challenges, that is, the capacity of the enterprise to muster resources and to act in a sufficiently dynamic way.

## REVIEW

The importance of innovation as a key factor of economic growth and development was highlighted by Joseph Schumpeter in his Theory of Economic Development (1912) who considered the entrepreneur's task and capacity to realize new combinations of the production factors, i.e. innovation, as the basis of his theory. The first empirical studies on innovation have taken as a point of departure the investment in R&D by industry or at the country level as a percentage of the GDP and as output the number of patents. These studies hypothesize a positive relationship between investment in R&D and economic growth. For instance, Lichtenberg (1992) and Eaton & Kortum (1993) found that the level of R&D expenditure and the number of scientists and engineers were significant factors for explaining the income level of a country. The link between entrepreneurship and innovation has been established strongly since Joseph Schumpeter. Since then innovation is considered as an essential characteristic of entrepreneurship. The link is emphasized by any textbook on entrepreneurship, even introductory ones, such as for example Zimmerer and Scarborough in its fifth edition (2008): "Entrepreneurs also create innovations to solve problems they observe, often problems they face themselves".

The fundamental issue is the management of innovation processes, which differs from management in general (Salomo & Hölzle, 2007) due to the high level of uncertainty and application of novel competence. However, in discussions on innovation there is a tendency to associate it with large, technologically advanced firms. This was already a sensitive point for Schumpeter, as can be read in the contribution of C. Freeman in the Palgrave dictionary: "Schumpeter (1928 and 1942) is often known for his emphasis of the advantages of large size and monopoly on innovative performance, whilst traditional theory has continued to stress the advantages of competitive market structures".

Business innovation processes require access to new resources, including competence (Bayer & Gann, 2007; Chell & Baines, 2000), which are frequently tapped from external sources. Many therefore consider better access to such external resources to be a vital policy instrument to support the innovative capacity of the business sector, especially for smaller enterprises. The term innovation system (Cooke, 2001) has often been used to describe the interaction between an individual firm, on the one hand, and firms and institutions that can provide such resources on the other hand. Innovation systems have received attention from researchers as well as policy-makers as possible instruments for improving the innovation capacity of enterprises. It is imperative that innovation systems are developed with a thorough understanding of how enterprises utilize external resources in their innovation processes.

During times of dramatic changes in the business environment or when SMEs exploited completely new opportunities, incremental innovations would not provide sufficient le for rapid and large transformations. We refer to these large transitions over a short time period as radical innovations. They are also referred to with terms such as discontinuous or really-new innovate (Garcia & Calantone, 2002; McDermott & O'Connor, 2002). The innovation capacity of an enterprise thus rests on the foundation of its resources, which have been accumulated as a result of previous activities. These resources have been shaped by the needs of the past and are subsequently applied in the current innovation process to respond to the needs of the future. The ability to come up with novel solutions will therefore depend on an ability to adapt the resources in response to the new requirements of the innovation process (Eisenhardt & Martin, 2000; Pek-Hooi, Mahmood, & Mitchell, 2004; Teece, Pisano, & Shuen, 1997).

Eisenhardt and Martin (2000) define dynamic capability as “....the organizational and strategic routines by which firms achieve new resource configurations as markets emerge, collide, split, evolve, and die.” The dynamic capability is thus the process at the strategic level that enables the enterprise to change the content, structure and organization of the resources that are available to the innovation process. Correspondence between the dynamic capability and the dynamic change patterns of the business environment is essential for the long-term survival of the firm. Therefore, adequate flexibility in its dynamic capability constitutes a significant part of the core competence for a firm's innovative sustainability. New firm formation is the most important mechanism by which scientific and technological knowledge is converted into economic knowledge that enables the production of new products and services as well as high value added jobs in the knowledge society.

However innovation is not only a matter of product differentiation or product management in general. It refers to all aspects of doing business. Entrepreneurs can be innovative with regard to any aspect of running their business including the production processes, the organization structure, finance management etc. Innovation can be successfully applied in ‘new’ sectors such as high-tech but as well in very ‘traditional sectors in industry, services and even agriculture. It can be successfully applied in new start-ups with an informal business culture but also in existing businesses such as family businesses with a tradition of several generations. Small as well as large businesses can be innovative with regard to their product, their technology, their organization or their financial management.

Creativity stands at the beginning of any research, innovation or new firm formation process. Lee et al. (2002) show that creativity, diversity and human capital have a positive and significant relationship with regional innovation production measured by per capita patent production. And Florida & Gates (2001) found that diversity has a positive association with regional high- tech output and growth. Lee, Florida and Acs' research (2004) confirms a positive and significant relationship between creativity, diversity, human capital and the rate of new firm formation in a certain territory. Among these three factors creativity is the one that is more strongly correlated with new firm formation rate. The new theory and empirical research in the field of economic geography confirm the importance of agglomeration and the social context in economic growth and development (Krugman, 1991, and Acs & Varga, 2004).

### Innovation And Competitiveness In The Romanian Smes

Innovation is a crucial concept involving creativity, organization and profitability but can it be measured? Is it possible to use operational concepts that allow measurement? The creation of new businesses is necessary for the renewal and modernization of the economy but not sufficient. The new businesses also must be of ‘good quality’. But what does that mean? One of the characteristics of this ‘good quality’ is the degree of innovation. Now the question arises: is it possible to measure the innovation? From the first 10 states using the GDP for each inhabitant, only one has a social contribution in the net profit resembling ours, Suede, with 38%. Next we find Finland with 29,6%. But the first 5 states as a developed well being



of the population has reduced ponders: Norway (16,3%), Island (13,7%), Switzerland (11,5%), USA (10,1%) and Denmark (2,2%). The data confirms a much tied connection between the work tax and the suburb economy, comparing that between the income tax and gray economy. The Northern states with large amount of social expenses in the brut profit have also increased suburb economies. Suede, Norway and Finland, have gray economies of 19%, while USA or Switzerland – only 8,8% of the total economy. In spite of reducing the income tax and those on the profit to 16%, Romania with assistance expenses of 38,6% has a suburb economy of 34,4%. It is very logical why a company manager to be very reticent to legalize his affair, as long as due to the “fiscal reform” it has a reduction for taxes, incomes and contributions by 2,2% of the brut profit, and not 9% as the governors say.

In Romania was created a vicious circle where the state is ensuring the minimum financial resources for stimulation of knowledge-based economy and only a few companies proved able to compete through innovation. Very often knowledge is strongly connected with people and all or part of it can do a major challenge. Innovation system is important for clarifying the area of innovation policy and also for fostering the interactions. According to the statistics of Ministry of Education and Research until 2002, a number of 590 units were involved in the innovation system. Out of which 280 were research and development institutes and 310 joint-stock companies (public or private) with research -development as the main object of activity. Since 2003 the situation of research system was improve because, on the hand, Romania became a member of the European Patent Convention in March and, on the other hand, the Government took the Decision 406/2003 where there are present specific conditions regarding the eligibility of a firm or a department of research institution to be considered as an innovation entity. In the document is specifically that the applicants for such a status provide certain documentation in order to be accepted. So, being with that decision an innovation entity can be called innovation infrastructure unit, practical a new concept was introduced refers to technological transfer centers which are financed through a governmental program. That initiative is very important for creating the visibility of the entity which wants to invest in innovation. The current situation of Romania is highly dependent upon the visibility level and the research system that includes the research institutes, the research departments of universities, and research departments of the companies.

The specific situation in Romania regarding the research system was considered to be the only policy element, so, research and innovation are not approached as different process that address distinct markets and have a different timelines. This does not mean that the research units are able to move on the global technological frontier and increase their chances to apply innovation. The initiative to the governmental level of innovative process based on the market strategies have the most important role in transforming the visible knowledge into marketable products and representing the economic opportunity of recombining knowledge. At top of that, more and more companies have involving in different stage of the innovation process. In order to stimulate the companies to start their learning process, the first necessary step is to ensure a higher visibility of the economic benefits that knowledge incorporation brings about. The policies instruments have to take account of changes in the innovation process quote the following recent developments:

- Romanian SMEs not only create added value by creating a technologically better product or service (technology push) but they do so increasingly by meeting a want or solving a problem (market pull). Due to new technologies such as ICT, businesses maintain a better contact with their customers and have better knowledge of their wants. The product increasingly becomes designed for the individual customer.

- Romanian SMEs which offer technologically advanced products master the whole trajectory of the production, from product development to marketing. Some parts of the production process may be outsourced but the business masters the intellectual property. Innovation increasingly is a matter of integration.

- Businesses innovate within the framework of open networks. Innovation needs knowledge coming from diverse sources and disciplines. In this direction in Romania the capital and financial channels for innovation activities can be the private venture capital. The availability of that capital does not depend only on financial issues, but also on other factors as follows:

- the risk propensity;
- the provider's capacity for technical evaluation;
- the provider's insertion on the innovation market.

The innovation infrastructure includes: incubators (infrastructure for start-ups), technological parks (experimental facilities), technical transfer centres and the system of intellectual property. Regarding the infrastructure the government consistent policy measures according to the recently launched National Plan for Developing the Infrastructure for Innovation and Technological Transfer. In this plan is mentioning the amount which is destined to co-finance centres of technological transfer, office for connection with industry, technological parks and technological incubators.

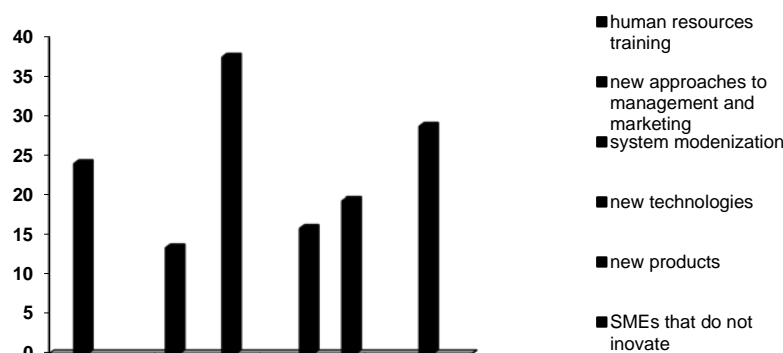
Ministry of Education and Research and the Ministry of Communications and Information Technology aim to attract to industrial parks with intention to create such parks in every Romanian city that has a university centre. They estimate that around 50 business incubators have been created, but there are no monitoring mechanisms and no efficiency criteria or targets for them. The whole set of documents released by the Romanian authorities regarding the evolution of research, development and innovation systems does not even address the issue of patents and it was only in 2004 that the grants are made conditional on patent applications.

## RESULTS AND DISCUSSION

At the moment, companies hiring less than 10 employees produce more than 20% of Europe's value added and offers employment for approximately 50 million European Union' citizens. SME represent 98% of approximately all enterprises in Europe. Approximately 80% of their activities are carried out at a local or regional level. Therefore, for Romania the small and medium businesses are representing the engine of the economic growth and a vector for disseminating the research and development results. The increase of the small and medium businesses sector had a positive influence upon the businesses environment reducing the unemployment rate and increasing the productivity. It is necessary for the Romanian state to rethink the fiscal system in order to better sustain the growth of the small and medium businesses sector taking into consideration that even though its major role in the development of the country is known and admitted the support is not likewise. We think of this considering that even though the number of the small and medium businesses in Romania has grown, the number of small and medium businesses to 1000 inhabitants is under the number from the European Union (in Romania the number of small and medium businesses to 1000 inhabitants is 25 and in the European Union is 64).

To form an overview on SMEs in Romania, knowledge of nature in their innovation activities carried out are a starting point in analyzing the competitive advantage. Statistical data (Figure 1) for 2008 showed that innovation efforts of SMEs have focused mainly on new products (37,49%), new technology (28,75%), management and new marketing approaches (24,02%). These figures illustrate how Romanian entrepreneurs are becoming more aware that, in the context of growing competition in all areas of activity, innovation is the most effective way to ensure competitiveness.

Figure 1: Nature of innovative SMEs



Strategies related to the environment characteristics, when an accentuate competition on the internal market and a rapid change rhythm in their activity domain can be associated with the orientation to the international market- between them it should be mentioned the niche's strategy, which presupposes their concentration on the products and services for which it is disposed competitive advantages as a result of their capacity of innovation, adaptability and personalization of the production in connection with the request exigencies.

## CONCLUSION

Innovation is a broad concept. Innovation is not in contradiction with tradition. Any type of entrepreneur, even when working in traditional sectors or in businesses with strong traditions such as family businesses can be innovative with the product, the production process or any aspect of doing business. Innovation is increasingly market pulled: entrepreneurs meet and want to solve a problem but at the same time the entrepreneur wants to influence his market structure or to develop new markets through his innovation. Policy has to protect intellectual property and to promote competition.

There is a high correlation but not full coincidence between entrepreneurship and innovation. To start a new business the entrepreneur must have conceived a business idea, the business model that will mould the goals, activities, and products or services of the new company. It must be based on the identification of an opportunity, which exploitation should produce product and services that satisfy a latent or manifest need in the market. The degree of innovation is monitored by policy makers. A high degree of innovation is considered to make the economy more 'competitive'. Innovation will not only support the development of new products or increase the productivity of labor and capital, but also bring more economic growth, employment, a better balance of payments, improve the labor conditions etc.

There is clearly a link between microeconomic issues such as entrepreneurial start-ups and macroeconomic performance. It is not easy to measure innovation. Businesses operate in international markets while policy makers focus on a territory. Very often the effect of a policy is felt beyond the territory of the government. In a large area such as the European Economic area there is much interdependence. This is especially the case in a small open economy operating in this type of market as is illustrated by the case of Romanian. So, the knowledge is fundamental for the creation of the wealth since with an appropriate one administration takes place a series of benefits. Is importance to improve innovation potential, quality and excellence operational? In conclusion, the major challenge is to extend the area of innovation especially in the software industry where Romania has an advantage. But this is

only the first step in this process for all parts involved. So, the state institutions have an important role in order to expand the visibility rules.

In some moments, it is necessary for the state to intervene to offset the adverse consequences of market registered small businesses. A condition for the success of Romanian SMEs is that those who decide its fate to look into the future, not past.

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# MANAGING THE ECONOMIC CRIMINALITY PHENOMENON - CURRENT CHALLENGES AND PERSPECTIVES

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## ABSTRACT

*The purpose of crime in business, the diversity of forms of manifestation of its area of coverage of large areas of economic, social and political as well as increased costs caused by organised crime, led to adoption in all Member of strategies to fight crime economy more or less effective. Preventing and combating crime is an ongoing social process, involving a mix of social, legal and criminal taken under the law of the state in close collaboration with various associations, to prevent and eliminate any risk of committing certain crimes. Currently, the extent and impact of particular crime phenomenon, which in many countries, threatening national sovereignty and state authority, democratic values and institutions, economy and national processes of democratization, have caused concern and interest of many international fora and organizations in developing documentation, studies, recommendations, conventions and other legal instruments to combat organised crime. In this paper I would like to present the economic criminality phenom from the transnational point of view, as well as the juridical doctrinaire considerations upon the factual frame regarding the fight against it.*

## INTRODUCTION

The international community has been facing a savings "underground" large, characterized by "infiltration" of financial markets by organised crime structures in their attempt to take control of important economic sectors of national and international. Studies have revealed that the "washing" money from illegal operations is only one aspect of a broad-based global financial transactions, continues to rise. International financial markets include daily transactions worth over 175 billion dollars of which only a small proportion appear to be illicit operations. The rest is based on speculative capital, invested in the short term and that usually ensures anonymity to investors. The complexity and magnitude of this phenomenon is likely to discourage any attempt to control state and create conditions camuflare money from illegal operations. In the paper "Guide to International Monetary Laundering Law and Practice" laundering of capital is defined as "the process by which the criminal offense is hidden and transformed through the attempts to insert them in the financial system in order to give them the appearance of legal capital". After some recent studies of the International Monetary Fund (FMI), each year, the net benefits derived from criminal activities is over 1,200 billion U.S. dollars.

Index laundering of capital to large scale throughout the industrialized countries allows us to see that this phenomenon is directly proportional to all criminal activity in these countries. Finally, globalization of financial markets as a whole led to a volume of legal movement of capital such that funds can move freely washed into the general flow. Becomes practically impossible to distinguish the legal capital that are not legal. Most of the washing systems of capital transfers is based on complex financial crime concerning the transfer of foreign banks, often through financial paradise. In the current economical situation, a question that is raised is: why this phenom is mentioned progressively in our attention? and why makes the object of the present study, being imposed a common working method for all countries?

### Impact Of Economic And Financial Crime At The International Level

Most countries have realised that the fight against organised crime and international national can not be achieved only by improving the system of criminal law, through harmonization of legislation and cooperation with its recommendations and activities undertaken by international organizations involved in the criminal law. Currently, many countries on all continents harmonize its legislation and adopt measures to fight crime in light of the new issue of criminal phenomenon and recommendations of the UN. Preventing and combating crime is achieved through the identification, neutralization and removal of socio-human sources, which are likely to cause, to facilitate or encourage the perpetration of antisocial acts and finding the time and in full of the facts constituting the offense, so that any person who has committed an offense, be punished according to criminal culpability, and its no innocent person should not be held criminally liable. At present, the business criminality tends to become an antisocial phenomenon, materialized at a level of organization and specialization that expresses itself as a formal and informational network of organizations and individuals who, through the most diverse and sophisticated means and methods, manage to corrupt decision factors situated at highest levels in the areas of politics, legislation, justice and administration.

No matter if we deal with illegal transfer of patrimony towards businessmen, with theft, fraud or embezzlement to the detriment of the public property, or if they have to do with illegal capital export or contraband trade, the unlawful actions are committed in new forms and ways which are more or less sophisticated, but which really illustrate the term of “organization of the economic- financial criminality”.

During its entire evolution, the underground economy has speculated each opportunity generated by unsynchronized situations and lack of determination and has had as purpose the infiltration in any space left vacant by the official economy. In this way, in a relatively short period of time, the economy has evolved from completely uncovered forms of expression to a concealed activity. The transition was made from the traffic with goods of the size of a luggage rack to the contraband trade with vans of oil products, alcohol, and timber. In the process of building the underground structures, and later on, in the phase of growth and consolidation of the networks through tacit delimitation of action zones, the involved groups of interest had few moments of real competition or of major conflicts of interests, all of them against the background of the real professionalizing process of their criminal activity.

The involvement in the big businesses, the transactions with important sums and the connection to the international circuits of organized crime have meant the fulfilment of some conditions, namely: involving professionals, concentrating the traded values, eliminating competition through specific means and consequently focalizing decision. The relevant forecasts of the experts in this field reveal that the situation will considerably worsen in the not so distant future, unless measures will be taken against “the main enemy of the world’s stability”, the organized crime, which will come to influence and to dominate the social, economic and political life. It will achieve this influence through the control exerted by some organizations over some leaders, through the increasing control gained over mass-media that later on is transformed into a very efficient instrument for the protection of group interests or for attacks against the inconvenient ones. Thanks to that, the organized crime represents a major threat for all the fundamental elements of democracy, because it can even create an alternative political class, endangering the social stability and the harmonious development of that country where it is present. Although the activities are initiated to prevent and combat crime, it develops independently of the actions taken by public bodies for it. But what are the causes that determine factors such helplessness in the face of crime entitled? In current conditions, according to studies by the UN are the following causes:

1. criminal policy is not a priority for the political sphere.
2. lack of collaboration between all factors in the power to prevent and combat crime

3. failure due to the importance of the prevention of contact and community in this direction.

Thus, prevention is a lost battle before against root causes of delinquency. Towards a prevention effective, it is necessary that each member of the community and to understand the role that it plays in ensuring the safety civic climate.

Unfortunately, it is very difficult to change people, especially when they do not want this. Except a few strategies still experimental stage, there is a correctional easily generalized to macro-social level, to make it to interrupt the course of recurrent predictable. Predisposition to economical crime is remarkably resistant to attempts to change, especially in a state of law which prohibits the radical on people. This does not mean that offenders not recover, but yet not known what should be done to accelerate the 'natural' for reintegration into society. In addition, criminal measures are not designed as a means of more or less effective for rehabilitation or deterrence, but as a management and supervision of various types of risks. To end the deadlock that lead to repressive traditional solutions, today must be oriented towards the prevention, having as a basis of reasoning apparently emperor, that to sink economic crime, have attacked its causes. So, prevention is action on the "root causes" of economic crime.

The question to ask now is: why most projects that claim to deal with the real causes of crime does not produce the hoped? Firstly, they do not have the phenomenon of crime dynamics, diversity and new modes of operation used, and ignorance of true causes generators. Thus, poverty and unemployment are considered to cause more economic crime, watching that in periods of economic growth thefts are on the line upward. In developing prevention programs are passed unnoticed immediate causes of economic crime. Decisions of the economic offenders are strongly influenced by the circumstances of the moment, they are adapted to the circumstances that responds to fiscal "incitement and challenges". Preventing this type of crime by the action of the so-called deep cases is doomed to failure because it has a decidedly coverage, and total part of the dynamics of economic crime, claiming that changes may take place with the available resources and that may affect the freedoms person.

Criminals today watch constantly and not miss opportunities to exploit vulnerabilities in systems to protect against economic crime. It must find new ways to counter criminal tactics without minimize, under any circumstances, the ability of adapting offenders. To prevent a crime is sufficient to rupi a link of this chain, causal. Ideal is to target the link of the chain which is easily broken. Border between prevention and repression is often insignificant. But what effect has that prevent or punish prevents reprimand? That reprimand prevent a general influence. That repress preventing prevention is a state that has an important influence on activity. No strategic approach privileges neither prevention nor repression, suggesting she take more initiatives, preventive and repressive measures, instead of passive waiting, because criminals are constantly in action. The term crime prevention is often interpreted too narrow, and this leads to the view that economic crime is returning only the governments responsibility. On the other hand, the safety of the community allow broader interpretation and may encourage the participation of broad segments of society in the fight against economic crime.

## CONCLUSIONS

Analysts forecast a significant increase in crime in the financial-banking and capital markets. This wave of fraud has turned the U.S. and has spread rapidly throughout the European Union. The financial crook claim runs banking business, are investors, banks shows that institutions that grant low interest savings on calls made and guarantees loans to large and tries to involve banks in their suspect in order to identify customers before. Pioneering work in this difficult area of financial crime, international banking, require the creation of bodies and intercommunication interoperativitate level of structures and services at international level, to the knowledge to prevent and counteract these phenomena.

Statistical speaking, at the moment, many economical criminal cases having a transnational character, actually go to trial. For many countries, it is important not just a formal cooperation, but more that, a substantial cooperation in purpose to implement an efficient strategy including new rules of economic criminal law and economic criminal procedure law in order to stop the economic criminality phenomenon. The efforts of the European Union in fighting economic criminality have been directed to five areas, corresponding to those crimes severely impacting on the European economic and social environment. Only alternative is a modern state, as the aspiration of civil society, to counter effectively the scourge of global crime and the financing thereof.

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# THE PLACE OF THE SMEs IN THE INTERNATIONAL COMPETITION: EMPIRICAL EVIDENCE FOR ROMANIAN SMEs

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## ABSTRACT

*One of the issues covered by the current debate concerns the future of the national economy in a world in an accelerated process of globalization. It is, in fact, the transition from national economy to the global economy as homogenous global space in which national economies are melting and whose background includes a variety of positions since the companies compete globally and not states, and structuring is determined by the dynamic global economy industries and firms efforts to create competitive advantages. This paper has as main objective to understand and to approach the topic of the SMEs in the international competition, which, being considered a significant resource for those organizations is fundamental for the creation of the wealth since an appropriate administration takes place a series of benefits. Is it important to improve innovation potential, quality and operational excellence?*

## INTRODUCTION

Michael Porter argues, in turn, in his “Competitive advantage of nations”, the effort to assess the competitiveness of a nation must consider the standard of living result, because we can not talk about a competitive nation without that country's population has a level high standard of living. Definition, for example, strictly as part of market competitiveness, worldwide, which covers a country's exports bring limited and unproductive approach, because it takes into account the economy's ability to create the nation's welfare. Increasingly, we are witnessing changes in the business world does not resemble the past. This is why practitioners advocate for small and medium reinvention from that recognized principles have no relevance today. Competitiveness crisis facing the sector has not transient. Adam Smith's world and how it did business are a paradigm of yesterday. It turned out that a gradual transformation is illusory moment when radical transformation can not be postponed.

Recent theories and show new aspects related to the internationalization of business and, especially, the internationalization of SMEs, which raises a growing interest in academia and business in Europe and worldwide, while the transformations taking place in the economy beginning XXI century tend to bring small and medium enterprises at the forefront of economic development, giving them a new status.

As regards SME internationalization motivations, the literature associated to the two established categories of motivations for reactive and proactive type: The first category of motives which are reactive response to the pressures coming company in the business, such as: competitive pressure, lower domestic sales, excess capacity in relation to market opportunities at home, over-determined by off factors, the availability of foreign markets, etc.; The second category of motivations underlying voluntary commitment to international business in order to capitalize on competitive advantages, among them including: access to material and financial resources abroad, reducing costs by harnessing the benefits of economic or trade policy or foreign countries increasing the production scale, technological advance capitalizing held in some areas, management of external market orientation, etc. In our opinion internationalization and innovation besides Romanian SMEs lack the periodic review evaluation of their position in the market, according to the results of these tests, setting medium and long term strategies.

This refers to how powerful the SME market position, if this position is expected to improve or contrary to deteriorate, which is the position stands firm against rivals from the market (usually the local market) and each important competitive variable, which is the company's capacity to defend its position opposite the probable changes in the field of trade and competition anticipated movements.

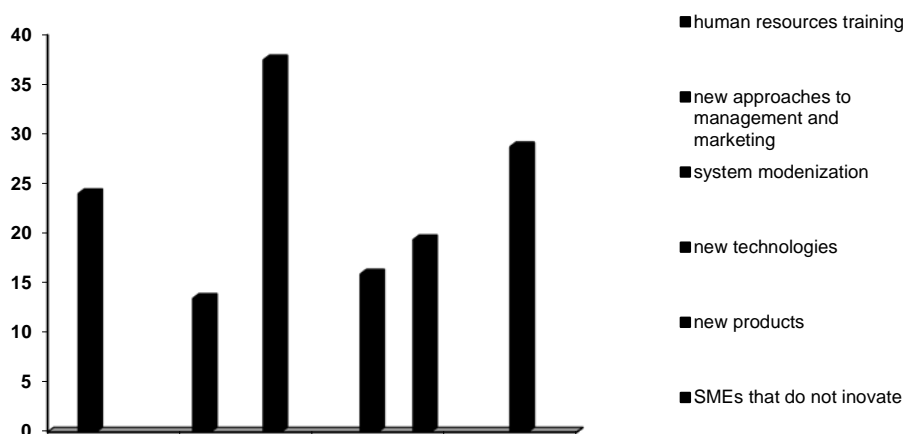
### The Romanian Smes In The International Competition: Stakes, Advantages And Limits

Increasing competition is the reality of sharp pressure on small and medium enterprises worldwide. To compete in niche markets for these companies bring unique balance resources, values and managerial capacities. The distinctive competencies they strive to build a competitive advantage relative to competitors and achieve superior financial performance, to ensure their access to some of the resources available to society. Capacity of larger firms to reduce costs through economies of scale effect, to support expensive research programs, SMEs oppose them greater flexibility and adaptation to market changes occur, greater mobility in the satisfaction of personal needs.

Innovation can be defined as new or innovative solutions in international competition. It provides small competitive advantage in that it provides, for a period of time, a monopoly to exploit unique trait obtained as a result of innovation. Furthermore, systematic innovation is probably the only indispensable lever for sustainable competitive advantage for small and medium enterprises.

To form an overview on SMEs in Romania, knowledge of nature in their innovation activities carried out are a starting point in analyzing the competitive advantage. Statistical data (Figure 1) for 2008 showed that innovation efforts of SMEs have focused mainly on new products (37,49%), new technology (28,75%), management and new marketing approaches (24,02%). These figures illustrate how Romanian entrepreneurs are becoming more aware that, in the context of growing competition in all areas of activity, innovation is the most effective way to ensure competitiveness.

Figure 1: Nature of innovative SMEs



Given the size of firms on innovative efforts is found that the extent to which companies aimed at improving staff training system and amplification increase with size businesses. Activities to introduce new products and improved uptake of technologies are more common in small organizations and small for micro-enterprises. Medium enterprises recorded in greater managerial and marketing approaches us.

Considering these aspects, it can be concluded that the processes of renewal of products and services are relatively common in most SMEs in Romania. Analysis by the results obtained in 2009 compared to 2008 reveals that companies with superior performance in innovation level is higher than the rest of economic units, which means that the business potential is influenced by the call to new technology and concerns to the managers compliance with the acquisition communitarian.

If small and medium enterprises in Romania, however, the emphasis is on motivation proactive type, and in particular on management involvement. I also raised a number of essential changes in typology and structure of small and medium enterprise sector, which have a more pronounced international dimension - its leading companies in sectors of the economy, virtual enterprises; integrated enterprises value added chain of large enterprises, business networks or clusters that raises a growing interest in literature.

Internationalization of SMEs is achieved, in principle, gradually, by going through several stages, which define as many types of companies with international activity and expressed specific motivations to participate in the global market. Studies from the 90s of last century shows that some firms, namely SMEs, there is a gradual process, the stage of internationalization, they have international activities since its establishment right to enter the market under the large geographical distance, to penetrate in several countries simultaneously, to form strategic alliances and joint ventures without the benefit of previous experience, etc. Therefore developed a new theory to explain the current process of internationalization, which is based on these developments and is centered on small and medium enterprises, which is currently in the process of consolidation. It is also generally agreed that none of these models alone can explain the dynamics of internationalization of SMEs, especially those leading sectors of the economy, whose main resource tends to be more represented by knowledge. It is often suggested a comprehensive approach that takes into account several models and theories to allow deepening phenomenon. However, most studies devoted to prioritize one of the models and the approach is still dominant stage.

At the same time essentially notes and changes in typology and structure of small and medium enterprise sector, due to these new developments. If the European Union special attention was given to the following types of SMEs: SMEs in the sectors of top technology and media have affinity with nature developed Internet business and new market developments, small and medium exploit the opportunities offered by electronic commerce, especially in services - sometimes called cyber-companies, small and medium-sized integrated value-added chains of large companies are forced to innovate under pressure from major customers. An analysis by the European Commission to member countries in May 2009 showed that 33,3% of medium firms and 32,2% of small generating over 10% of their turnover from new or renewed during the last two years. These weights are close to that of large enterprises (35,8%), which prove that European SMEs are becoming increasingly innovative.

In the U.S., SMEs account for 86% of all exporting firms. In the last 10 years, the number of small and medium exporters tripled, contributing 31% of total exports. Studies by the OECD show that the share of innovative SMEs in the total national companies varies between 30% and 60%, depending on the member country. On average, they perform research and development at a rate and a lower level of large companies, but prove more innovative redesign of products or services to better meet market demand, the introduction of new organizational forms that increase productivity or in inventing new techniques to expand the market. Worldwide, can be identified a small segment with an exceptional growth rate, which is positioned within the first 5-10% of companies in the world expanding. In many countries, the volume of jobs created by these SMEs is higher than that achieved large size firms. They are based on new technologies and developing impressive research activities.

These SMEs are found in industries knowledge-based high-tech and in regions where there is an intense economic activity. They play a pioneering role in developing new products and markets, bringing an outstanding contribution to the creation of a new type of global economy, one based on quality, professionalism and creativity of the workforce. So, in their haste to gain new markets or being forced to constantly reduce costs and increase quality, large corporations left uncovered important market niches that can be filled more effectively by small and medium enterprises. Therefore, intelligent strategies allow small businesses to grow despite increasing competition worldwide and marked the growing strength of large companies. SMEs can achieve this either independently, by promoting products / services

differentiated from those of large companies, either by working with large companies as subcontractors, or by building alliances to multiply their potential.

On the other hand, local or international alliances with big companies, strong SMEs can attract financial capital or material resources, distribution channels and internationally recognized brand names, which would not otherwise have access or would be had to make costly investments. In these alliances, small firms gain market niches, assimilates new technology or new equipment purchases performance. Access to capital is also an important benefit of this collaboration, many SMEs managed lately to obtain significant funding from sales to large firms of property rights for inventions that were made, but not had its own resources necessary to implement them.

Alliances of SMEs but is not limited only to those with big companies, they carried with companies of similar size. The sharing of infrastructure, technology and supply and distribution channels, allied SMEs manage productivity, competitiveness and ultimately profitability. But, it is necessary to be taken into account that innovation is a prerequisite for survival in the market for both companies in countries with advanced economies and for those in process development, it can change quickly today rankings that seemed unshakable. Dynamics dizzying technical progress in the current era is that companies and economies that until recently have excelled in certain areas they could lose global primacy over night the rate of introduction of innovation falls. Relevant aspects of the table are evaluated in terms of implications for business strategies, supplemented or restricted and used under the terms of each company. This type of analysis allows the positioning of the SME in relation to the competition, highlighting both their strengths and those of rivals.

Table no. 1: Competitive position of SMEs

Pluses(+):	Minuses(-):
<ul style="list-style-type: none"> <li>- Competitive advantages;</li> <li>- High customer loyalty;</li> <li>- Well defined market strategy;</li> <li>- Well differentiated product offer;</li> <li>- Increasing market share;</li> <li>- High flexibility to changes in demand;</li> <li>- Other.</li> </ul>	<ul style="list-style-type: none"> <li>- Poor competitive advantage;</li> <li>- Target of rival attacks;</li> <li>- Inadequate distribution system;</li> <li>- Poor response to changes in demand;</li> <li>- Bad reputation among customers;</li> <li>- Other.</li> </ul>

Once the mission enterprise, assess business potential and positioned against the competition, the next step is to transpose the general objectives of the mission, to measure company performance. These general objectives that are established for longer periods of time vary depending on the specific terms of reference, usually focuses on SMEs: profits, turnover, market share, etc.

A rigorous system for measuring their achievement, supposedly basic parts: expressing indicator (turnover, profit, market share, etc.) unit (lei, %, units, etc.) and the (actual size). The general objectives of the Romanian SMEs can be ranked in relation to their scope of reference and hierarchical level to which they are established, the following sequence:

- Strategic overall objectives set out in the entrepreneurial SME, explicitly (usually in medium-sized companies) and implicitly (in the micro and small class), in relation to key areas of activity, they constitute the starting point objective in establishing the network of the company;
- Tactical objectives (derived) regarding the allocation of resources, they also usually set by the developer in micro and small and mid-level managers respectively of medium-sized companies;
- Operational objectives (operational) that set the business in micro-firms respectively lower level managers in medium-sized companies, they relate to specific activities, current, which serve to achieve

strategic and tactical objectives.

However, the objectives are the starting point in formulating strategies, providing the criteria against which, will be evaluating and measuring the results. These companies would be beneficial to gravitate as far as possible, around strategies difficult to imitate and / or offset, while starting from the premise that whenever one or more of the competing SMEs initiated by one nine “offensive” strategy, competitive pressures will be activated in November. Basically, the behavior of each “actor” in the market, that market influences, and this in turn affects their behavior. An important role in this regard plays various rivalries between SMEs, which appear in different market sectors. Extrapolating observations made by A. Thomson and A. Strickland on Romanian SMEs can formulate the following conclusions:

- Rivalries between SMEs tend to increase as the number of competitors increases and firms are close in size and potential;
- Rivalries are usually stronger when the growth rate of demand for our products is slow;
- Rivalries become more volatile and unpredictable, the more diversity of SMEs according to priorities and resources, etc., is higher.

Design strategies will match the specific conditions under which each company operates. In this sense, scientists have developed various classification schemes; to better define the types of strategies. Experience has shown that the wide range of strategic options can be grouped according to the general objectives set out in a few basic types known: growth strategies, maintenance strategies, defensive strategies and combined strategies, most of themselves and making their own choices achievement.

Basically Romanian SMEs are very poor offensive strategies involving:

- Anticipating issues that may create a competitive advantage;
- Planning of movements designed to surprise the opponents and give them less time to launch similar initiatives.

In preparing their strategies, SMEs can take account of a famous series of principles, which although does not guarantee success, increases the likelihood of:

1. Principle of critical masses - the concentration of actions in times and places critical to achieve a decisive effect;
2. Offensive principle - that exploiting the weaknesses of “enemy” to maintain control of the situation;
3. Principle of surprise - that such a choice of when and where action to capture the opponent unprepared.

In a highly competitive market as one that enables SMEs generally, each of which can become not only the subject, but also the object of attack rivals, be they companies or new entrants existing companies. Therefore, the purpose of defensive strategies is to minimize the risk of SMEs to be attacked, or decrease the intensity of the attack. Arsenal defensive strategies is vast, from those aimed at blocking access routes to competitors (which lends itself to a small extent but small and medium enterprises), to those designed to convince potential attacker, the effort is too high in relation to the effect (announcement intent to preserve market share, maintaining the profit share less attractive to outsiders, etc.). The benefits of successful defensive strategies are difficult to measure. Design strategies are a necessary condition but not sufficient to ensure survival and even growth of SMEs. It is therefore important that the developer be able to translate strategic vision into practice. It should be noted, however, that in a small and medium enterprises, implementation is facilitated by its structural and functional flexibility, the concentration of

power in the entrepreneur and the exercise by it of an active role authoritatively on his subordinates. The implementation of the various strategic options presented, concerns mainly the development of market strategies and financial strategy specific to each category of firms analyzed. Algorithm strategic management of SMEs can be developed on two vital directions listed: marketing and finance.

Attitude towards risk entrepreneur also has a considerable influence on strategy. Thus, those with reduced capacity to take risks will opt for so-called strategy mostly “safe”, which minimizes the impact of environmental threats; the profits are not spectacular, but acceptable. Often, the entrepreneur with risk aversion insists on addressing the financial perspective of the business, preferring financing from own resources of borrowed resources. He avoids as much as possible, significant financial commitments until the likely effects of the uncertainty is minimal. Moreover, innovations of any kind of business are interpreted as too risky, compared with the situation. Such places great value on entrepreneurial strategies “conservative” or defensive, designed to minimize risks.

A small entrepreneur with a high capacity to take risks, more proactive strategies “offensive”, with increased chances of profit, more demanding, challenging but also risky. For him, innovation is better imitation and offensive defense is better. The Romanian economy is already operating in an open and competitive. There are a number of measures that can help maintain the competitiveness of SMEs continue to operate on the domestic market more competitive and increasingly important, although often neglected in unrealistic. It would be beneficial for Romania's economic development undertakings in the sector to succeed domestically and at the same time, turn to international markets through appropriate strategic approach to find niches, avoiding direct competition with large companies on field market segment that it dominates.

## CONCLUSIONS

We believe that a more general level, the shift from internationalization to globalization of economic life - one of the defining characteristics of the evolution of global business in the second half of the twentieth century - has a strong influence on SMEs and their internationalization. The influence is mixed, both negative, the top competition, increased business turbulence, but positive, facilitating access to new markets, supply and sales, accelerate the transfer of know-how, access to new technologies, partnerships and strategic alliances at international level, etc. Literature and actual developments of SMEs shows that it lies rather in a position to counter the negative effects of economic internationalization and to capitalize on the positive, especially in the peak areas of the economy.

In conclusions, the competitiveness of SMEs is therefore interdependent national business environment developments and political environment, business clusters, and development of industrial zones and internationalization of economic processes of globalization. Moreover, the internationalization of SMEs internationalization evolves with the national business environment. In the context of competitive markets XXI century, it becomes imperative need for strategic approaches to entrepreneurial survival and success of SMEs soliciting effective business strategies and actions. Strategic entrepreneurship is applicable to new SMEs and existing firms in the market, thereby facilitating the positive impact of the efforts of companies to identify the most advantageous opportunities with profit potential of the highest, according to available resources. According to Strategy 2020, Romania will harmonize legislation so as to enable promotion of the internationalization of SMEs and improve access to the single market. Entrepreneurship would need to be developed by concrete policy initiatives, including a simplification of company law (bankruptcy, the status of private companies, etc.) and initiatives to enable entrepreneurs to restart after bankruptcy. This gives in particular small means to participate fully in the Single Market.

After going through old and new concepts about the company and its competitiveness, conclusions can be drawn are very simple: from small and medium enterprises has been a competitive power market, whose springs are less predictable, but requires that any business that wants to survive to develop into a feature some form of uniqueness. Ultimately, the only sustainable competitive factor is innovation, which in turn depends on the quality of human resources and management. It is difficult to place small and medium

enterprises in domestic and foreign competition because they are less developed than in other transition countries. Their contribution to the growth performance of the Romanian economy is still needed.

The influence is mixed, both negative, by the superior concurrence, the increase of the turbulence of the businesses environment, and positive, facilitating the access at new markets of provision and sale, the acceleration of the know-how transfer, the access at new technologies, partnerships and strategic alliances at international level, etc. The full potential of the SME sector contributing to employment growth and competitiveness policy requires consistent and favorable development in general. In some moments, it is necessary for the state to intervene to offset the adverse consequences of market registered small businesses. A condition for the success of Romanian SMEs is that those who decide its fate to look into the future, not past.

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# THE MECHANICS OF HUMAN MIND IN THE ECONOMIC ENVIRONMENT

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## ABSTRACT

*The crisis that started in 2008 in the United States is still producing huge losses to the world economy. Initially considered as a natural stage in the cyclic evolution of the economy, this crisis proved itself to be a real earthquake with disastrous effects, having a magnitude and a temporal breath without any precedent in the modern history of mankind. Rightly speaking, the status quo of today's economy has determined many people to point at the economists and place a big question mark upon the instruments' viability that they currently have at their disposal to anticipate, avoid, reduce or fight against the effects of such a crisis. Given the context, what becomes very clear is the need for a deep critical analysis of the fundamentals on which the entire theoretical construction of the economics sciences is built on and furthermore, the need for their adaptation to the current geo-political, economic and social context, globally. It's a must to reconsider the role that the human psychics-as trigger of the human economic behavior is playing - when economic processes are put on the move. This step can be taken through the transition from Adam Smith's "homo economicus" to the Keynesian "animal spirits".*

**JEL:** A12, A13, B30, E12, E26, F02

**KEYWORDS:** crisis, behavior, irrational, "homo economicus", "animal spirits"

## INTRODUCTION

The problems that appeared globally in the economic environment and the continuously growing difficulties that both economists and politicians face in the anticipation of the crisis emergency, out passing and counterbalancing the negative effects that this is producing, generates, - rightly speaking-question marks upon the correct fullness of the scientific fundamentals on which the entire construction of the global economic system, as we know it today, is based on.

One can notice that the implications of the crisis have long ago crossed over the borders of Economics and are already producing important changes in the world geo-political and economic configuration; no one takes hazardous chances of making definite statements on what the world would look like in one year time and even less, after the uncertain moment that announces the end of this crisis. For instance, the remarkable economic growth of China and the major problems of the United States of America, the difficult situation of the EURO currency as well as The European Union as a whole, the continuously growing ego of the states that own energetic resources, mentioning here, in the first instance, the Russian Federation, all these together, lead towards one certainty: the world after the crisis will look completely different than before it started; but what it will look like exactly, this is practically impossible to say right now.

If we take a look at the not very far away from us history, at the Big Crisis from 1930, the one that generated the unemployment phenomenon in the entire world and created a power vacuum that ultimately led to World War II resulting in over 50 million victims, we really have solid reasons to worry about. And to make the situation even more dramatic, we are facing now a context even more unfavorable than the one that generated the crisis in the '30s. To give just a few examples: the growing number of population



globally at the same time with the crisis of energy and food resources, globalization, pollution and world (wide) terrorism.

### **THE LIMITATIONS OF CONVENTIONAL ECONOMIC MODELS**

Although number of signals showed the need for renewal between the Big Crisis and nowadays, the general pattern for economic development has stayed almost the same and starts to prove its limitations. Without minimizing the scientific, theoretical and practical value of the accumulations of the economics sciences up to now, we cannot leave unnoticed some omissions that generated, sometimes, improper answers to the challenges coming from the economic environment, especially in similar contexts with the one we are going through now. Even more than that, its scientific bases have been blessed more than 200 years ago, when the social, economic and political environment as well as the stage of technical-scientific development at global level, were completely different than the ones today.

The lack of reaction and the failure in quickly identifying solutions are caused by the fact that economists have learnt not to panic in case of economic recession or crisis phenomena. Economists know that the appearance of economic crisis based on the decline of certain markets, are part of normal cycle being even beneficial within the economy and overall progress as they lay the foundation for future economic expansion times. As a conclusion, according to the knowledge they have gathered, any disequilibrium which appears in the market will be counterbalanced by the action of the actors playing in the market, without any external intervention.

Adam Smith, mentioned in his book “Wealth of Nations” (1776), considered as fundamental to any economist, amongst other aspects, two essential ones:

1. markets have the capacity of self-regulation through the “invisible hand” that will always make a balance between demand and offer through the price;
2. people will always make rational decisions when they act as players in the economic environment (be them sellers, buyers or investors), because they are interested to satisfy as good as possible, own necessities and make profit, thus they will engage in any transaction that reaches mutual advantage.

Through his ideas, Adam Smith was one of the biggest supporters of classical liberalism the one that claimed the governmental non-intervention in the economic processes and his theories have been further on taken over and developed during the 1920-1930 by the representatives of School of Chicago and further on by their successors including, for instance, Milton Friedman. The two axioms stated by Adam Smith have dug deep down in the rationales of all generations of economists, many of these neglecting systematically any own deep analysis and placing them – consciously or unconsciously – at the basis of own conceptions about economics science. “Homo economicus” which Adam Smith created, perfectly rationale and well balanced in the decisions he makes in the market has become the key of economic theories which compose the basis of the world economic system as we know this today.

### **THE KEYNESIAN APPROACH OF ECONOMIC BEHAVIOR**

Ever since the Big Crisis of the 30s the practical experience has proven that these theories are valid only under certain circumstances, and unfortunately, most of the specialists continue to ignore this reality even nowadays. From these realities on, the “perfectly rationale man” and “the perfectly free markets” are the two concepts which must be analyzed in the first instance when we are looking for the errors happening within the economic sciences throughout time. This doesn’t even constitute an avant-garde concern because, even with 1936, another huge economist, John Maynard Keynes, was considering exactly these aspects in his attempt of finding solutions out from the 30s Big Crisis. Keynes (1936, 1940) is introducing a couple of very interesting ideas.

In the first instance, he is describing an ingenuous procedure for diminishing unemployment which became endemic through the crisis. He says governments can borrow important amounts of money for investment in own economy to create work places. In other words, his approach is radically different to the classical one because he considers the intervention of state in the economy as a must while he contradicts at the same time some other very popular theories from that time. For instance, the monetary theory which stipulated that a natural rate of unemployment exists and in case state is trying to reduce unemployment under that rate, this will generate an increase in inflation or, the theory that said that the balance of the markets can only be troubled by the poor control of the state authorities over the quantity of money.

At the same time it was also himself to say that this intervention must not be a brutal one, but limited only to correct some of the unbalances caused by markets irrationalities or by some wrong perceptions of people. Keynes had a very plastic vision over the role state should have in economy, seeing similarities between this role and the one a parent has in the growth and education of the children (Levine, 2006). Government gets involved by defining limits and ensures that it does not develop much the basic instincts of people and markets and, at the same time, allowing independence to learn and be creative. Capitalist societies can be extraordinary creative but not necessarily in a good direction for the system and the government must take into account the following. Left on their own, these economies will chase excess out of the desire to make bigger and easy coming earnings; this will generate mania, then panic and ultimately unemployment; people will consume too much and will spare too little, minorities will be discriminated against, prices (houses, shares, oil etc.) will know big fluctuations generating instability and lack of confidence.

This recipe was not understood and appreciated enough during the Big Crisis, being only partially applied in the United States. It was systematically implemented only after World War II and practically led to the disappearance of unemployment until the '50s and afterwards ensuring a good control over the phenomenon. The macroeconomic Keynesian policies managed to keep, with small exceptions (Japan 1990, Indonesia after 1998 or Argentina 2001), the unemployment at acceptable and controllable levels until nowadays. Moreover, this measure could be equally effectively used in both market driven economies as well as in socialist markets. The remarkable results of these measures determined even the most fervent supporters of Adam Smith's "invisible hand" to recognize the merits of Keynes in the evolution of world economics after World War II. Happy with the solution found by Keynes regarding unemployment, people have not studied with the same carefulness another component from the findings of this great economist, one that was offering a more profound analysis of the way economy works and of the role government (authorities) play within the economy. Keynes (1936) is officially fighting, for the first time, the "homo economicus" concept of Adam Smith, saying that, in fact, people are not always rationale when they make decisions in the market, even more, are dominated by "animal spirits" when they action without any restrictions in the economic environment.

Keynes used to say that, although the main part of the economic activities has its origins in rational economic motivations, an important component of economic activity is set on motion by „animal spirits“. People have also non-economic motivations and cannot always be rationale when they chase their economic interests. On the other hand, the traditional economy is offering a perspective that derives from people's economic motivations and from rational, but it is ignoring the economic processes determined by the non-economic motivations or/and the irrational answers.

Anyway, according to the opinion of Akerlof and Schiller (2009), Keynesian theories that demonstrate the practical role of the state in remedying unbalances caused by the irrationalities of the markets or by the wrong perceptions of people, couldn't have become at that time very popular, given the historical and political context - and the economists - under the influence of libertarianism - were not prepared to accept such ideas. The Keynesian wording "animal spirits" has been seen as implying a negative meaning and

was avoided by many economists. In fact, at a closer look, the wording "animal spirits" doesn't necessarily imply such meaning, as one could believe when first hearing it, even if this is included.

Keeping silence over the emotional component of Keynes theory led to a shorter version of the General Theory, which, unfortunately, was largely accepted during 1950-1960. The slogan: "I believe in free economy" (without any intervention from the authorities) became a glorifying title for politicians and economists and influenced national policies all over the world. Thus, we meet in England the "Thatcherism", or in the US – the "Reaganism". The authorities' involvement in economic processes was only accepted on the one hand for investments made in order to control unemployment and, on the other hand, towards controlling the monetary mass. The role of authorities in making the regulations of the market in order to diminish the emotional activities in the economic environment was disapproved and denied by many generations of economists and even politicians. The transition from "homo economicus" as described by Adam Smith to "animal spirits" which Keynes spoke about for the first time, was not taking place yet (Akerlof and Shiller 2009). Even more, nowadays they cannot be embraced by those who understand labor and money market through the theories of Milton Friedman (1970), one of the well-known fighters against the Keynesian macroeconomic model. But Keynes has the big merit of being the first economist who included the emotions as well as the illusion among the factors that explain recessions/economic fluctuations which not always respect the macroeconomic models, even more these behave sometimes against the predictions.

### **THE BEHAVIORISTS' THINKING IN NOWADAYS ECONOMIC PROCESSES**

The painful lesson we learnt during the Big Crisis was too soon forgotten. The minimal or inappropriate intervention of governments to support markets balance ended as of 2001 into series of bankruptcies which pointed out completely irrational and toxic behaviors that the players (individuals or groups) on different markets used to have, especially those from the financial markets. Specialized literature is full of such examples (Enron together with its accountant Arthur Andersen in 2001, Lehman-Brothers, Chrysler so on), and this made, for the first time, some of the strongest supporters of rational thinking in the economic processes admit that the thinking pattern that they used to promote for so many years, was a wrong one. For instance, Alan Greenspan, the ex-president of Federal Reserve declared himself "blocked" by the fact that markets did not self-regulate as the classical economic theory is stipulating ever since Adam Smith's (Ariely, 2009).

Unfortunately, the mechanism of nowadays economy has in the middle of its conception the notion of profit as the single thing that is putting the world in motion. The complexity of human being is systematically ignored and people are referred to as simple "resources" used for getting even more profit. The best example for this statement is given by the name of the personnel department in most organizations all over the world. It is named "Human Resources Department" and this represents a good proof regarding the mentality.

Our economic system is ignoring that, in fact, the identity of people is unique and set up on complex basis. The complexity of each individual could be introduced through the so-called "paradigm of the integral human being" (Covey, 2004). According to this, people are not things which need to be motivated and controlled, they have four dimensions: body, mind, heart and spirit. Actually, even if they are ignored by economists, these four dimensions can be identified throughout all the religion or philosophy progress of humanity along its history. These dimensions are revealing the four fundamental needs and motivations of every person: to live (survival - body), to love (relation - hart), to learn (raise and development - mind) and to leave behind a legacy (significance and contribution - spirit).

The economists are tempted to simplify the human motivations in the economic field by associating a "utility function" to each person (Akerlof and Kranton, 2010). The utility function represents a

mathematical expression which is describing in a formal way the things people care about and is giving us the possibility to classify the motivations. According to these, each person is taking decisions which are able to maximize his/her utility function. The problem is that most of the motivation theories are based on the pecuniary ones. But people have also non-pecuniary motivations as need of status, their wish to have children or need of equity.

Starting with 1957, Garry Becker tried to change this establishment, by developing different ways of representation for human real preferences taking into account discrimination, children's mind, altruism, addiction or punishment. He tried to explain the involvement of non-economic motivations like the above mentioned ones, over the markets, including the labor market. Becker was one of the first promoters of the enlargement of the field of Economics as a science, and his direction of research was approved by other economists who are trying to identify the non-economic motivation of people acting in the economic environment. These motivations also depend of the individual characteristics close connected to the social norms and social context. The main part of these motivations is based on the notion called *identity* (Akerlof and Kranton, 2010), that puts people in a social context. Taking into account the identity, individuals are seen as normal persons who act naturally, even instinctual, not necessary according to rational ways, in real situations and environments.

It is very clear now that the economic phenomena, as part of human being, are to be studied through the complexity of human being in order to be fully understood and well explained. In this way the economy as science can return to its primordial condition to be a social one, with and about people and not only about money and profit.

On the other hand, starting with 2008, it has become clearer than ever that the mistakes that people are doing in the economic field are not happening by chance but are part of the human being, representing an intrinsic characteristic. "The mistakes" that people make in economy, no matter the role they play within, put all together, generate effects which are impossible to anticipate by using the traditional methods of economy. The truth discovered by Keynes and forgotten or ignored by so many generations of economists, appears today clearer than ever: people, in their decisions and actions defy, for many times, rational thinking despite the fact that human mind is considered to be one of nature's works which is coming closest to perfection.

Keynes initial ideas about the human behavior, together with all the accumulations from him on, led to the development of a new trend in modern economy, named *behaviorism*. As long as things were moving in the direction of choice, no one could, and even if wanted, wouldn't manage to destroy the fundamental paradigms on which the entire economic construction was staying. The approach of the economic processes by taking into account the behaviorist ideas is enlarging very much the perspective over the degree to which the economic processes are known. The last crisis, but also others from the history have not been foreseen because there are no principles of conventional economic theories to consider animal spirits. Most of the economic theories treat "rational expectations" and "effective markets" and exclude changing thinking patterns, irrational types of behavior in business, loss of confidence and security, they exclude the feeling of right approach which diminishes the flexibility of salaries and prices, exclude the role of corruption and of selling low quality products during economic boost, the role of the stories through which we "interpret the economy".

The outburst of the crisis in 2008 meant a new breath for the ones who support such ideas. The behaviorist economy jumped from the status of niche domain to the emergent side of the economics sciences. Behaviorism has a strong connection with other sciences, especially with the ones that study human mind and actions from different perspectives, such as psychology, medicine or sociology, fact that means a much bigger cognitive effort.

Contemporary behaviorists are offering an even more complete image over the concept of “animal spirits”. They define it as a native optimism which makes the consumer spend and the entrepreneur invest, state of mind that leads to ignoring fear of failure, fear of bankruptcy or loss- which is similar to a healthy person ignoring death. Also, they have identified some different sides of the animal spirits (Akerlof and Shiller 2009, Ariely 2009) that affect the economic decisions of people. Many of the unanswered questions from the classical theories can find their answers by taking these aspects into account when we analyze the way economy works.

The main thing we have to take into account when we try to consider people in the economic science is the relativity which is acting always and everywhere in our lives. Taken into account even by the more precise sciences like physics or mathematics, relativity was systematically ignored by the economy, although it is playing an important role in the decision making process. It modifies the decision depending on the reporting basis (Ariely, 2009); we are assessing decisions depending on other aspects and we compare them with the available alternative where we stand. This is partially explaining why people tend to have wishes and expectations above own necessities and financial possibilities. There is a vicious circle, in which, the more they have, the more they want to have. The same relativity appears in establishing the price in the market, which, far from being established by demand/offer mechanics is being influenced to a great degree, by human subjectivity.

The relativity in economics is close connected with the perceptual processes of mind, which have a main role in the economic decision of people. McShane (2004) defines perception as the process of selecting, organizing, and interpreting information in order to make sense of the world around us. It is pretty complex and involves deciding which information to take into account, how to classify it, and how to interpret it within the framework of our existing knowledge. Perception is one of the main things which are building the identity because it is different from one person to another. It depends on the interactions between our senses and the environmental stimuli. Although this concept was largely treated in sociology, psychology or even philosophy, it was unvalued by the economists. The individual perception is also influenced by our expectations, according to which the human mind is “seeing” only what it expects to see and can influence almost all aspects of our lives. The consumer behavior can be easily influenced by the way in which the product is presented. In this way, similar products can know success to different degrees depending on the way in which they are wrapped up and offered in the selling process.

Dan Ariely (2009) considers that the expectations are offering valid explanations for many of the human activities: they make us understand one another even if around us it is noise and we cannot hear every word of the person who is talking, they help us understand a SMS written on the mobile, even if not all wording is correct, etc. An interesting phenomenon is the placebo effect that is also formed based on expectations through two mechanics: 1. Belief - the trust we have in the medicine or the procedure; 2. Conditionality – the body knows what to expect, based on repeated previous expectations. Moreover, Ariely (2009) observed that expectations are influenced by stereotypes, ways of classifying information, hoping to foresee an experience. The stereotype is generated by the fact that human brain cannot start all over again from 0, every time it is confronted with a new situation as it needs certain benchmarks which can only be found in similar past experiences. They are generally positive but can have negative effects as they influence negatively our perceptions and our behavior.

The same mechanism is working regarding the stories – they are in fact stories of events that took place in the past, and can be used as examples or actions to be avoided by people. The social psychologists Schank and Abelson (1977, 1995) concluded that stories and retelling them represent the fundament of human knowing. Also, they are telling that the human memories are staying in our brain around the stories. This is the reason why they are influencing the economic balances because human mind is programmed to

think following the patterns of past examples. Thus, stories affect the markets because stories are not only explaining the facts; they ARE the facts (Akerlof and Schiller, 2009).

On the other hand, the economic processes have to take into account the notion of trust/un-trust that we have ones towards the others. Behaviorists noticed that, in the opinion of the traditionalist economists, the meaning of trust is a prediction, the feeling of trust or untrusted projects an optimistic or dark future. But this is incomplete because people are unsure and inconsistent about making estimates of efficiency, productivity and, generally speaking, with the effects that their actions have in the medium and long run. In reality, trust is much more than a prediction; it is a “belief” or “total faith”. At the same time, it is an economic term that defines those elements of UNREST and INCONSISTENCY in economy; it refers to our peculiar relationship with ambiguity which can paralyze us or, on the contrary, can give us a new impulse, helping us out pass our fears and indecisiveness (Akerlof and Schiller 2009). Keynes (1937) also looked at this side of “animal spirits”, referring to a multiplier of trust = the change in income which results from a change with one unit in trust, no matter how this is quantified. Unfortunately, the only Keynesian multiplier that stayed in the minds of the economists was the multiplier of investments. This is very important especially in the description of decision making processes. As the classical theories say, the decision is the result of the weighted average of quantitative benefits, multiplied by the qualitative probabilities.

The notion of “equity” is also missing from the manuals of economy because, in the conception of traditionalists, these should address economic subjects and not such subjects who rather belong to the area of psychology, anthropology, philosophy, or any other side of knowing that teaches us equity. Equity is a factor from outside the formal spectrum of the economic subject, many times ignored, but which represents the fundamental cause of main economic phenomena. The motivation given by equity can out pass the rational economic motivation because people are concerned with equity. For instance, if potential investors feel corruption, antisocial behavior or bad faith on the financial markets, they may want to withdraw or stop making further investments. This can be a major factor which gives orientation to important flows of money. On the other hand, too much trust can generate disequilibria – having moved their focus from the financial markets leading to loss of control of their money. This happened, as an example, in Enron case of 2001 when the investors got too much trust in real estate markets as a consequence of losing trust in financial markets. We can notice that there is a closer connection between this and equity, the two sides being in an inverse ratio one against another: the high levels of equity mean that corruption, antisocial behavior or bad faith are situated at supportable levels in the people perception. On the other hand, according to the classical economic statements starting with Adam Smith (1776), people are considered to be honest and having the gift of not disturbing others, the hypothesis which is yet, an incomplete one.

Also, the traditional economy is ignoring that every individual is simultaneously living in two worlds: one in which social norms prevail (family, work place, the friends relationship) and another one in which the norms are made by the rules of the market (as buyer, seller, and worker). Social norms are vague, permissive and come from our need of living in the community as well as the need of communicating. In this case, the reward for an action is not really necessary because the support a person gives is motivated as a gesture by friendship as mutuality is not necessary at all means. The other world is much tougher and completely different from the first one: it is based on the rules of mutuality: you give me; I give you or more nicely said: the report cost – benefit. The symbols of change are very well defined: prices, salaries, interest rates, rents or trade-off. Everything is fine as long as the two worlds exist in parallel and do not cross into each other brutally. One must know how to face each of these worlds, otherwise he/she are considered misfit. Introducing the norms of the markets in the social relationship breaks the social norms and is badly affecting human relations (e.g. sex – for free, received in a social context, or against charge, according to the rules of the market – Akerloff and Shiller, 2009). The ideas with two worlds expressed by Dan Ariely (2009) have to be completed with the third world, an internal one, what is inside each of

us. In this world, the social or market rules or norms have a secondary role and give us the liberty to dream, to imagine things or facts or to have hidden wishes, even if they break the rules or norms. The internal world is the ground of the other two worlds.

Freud (1923) concluded that humans are hiding beneath three sides – a super-ego (ideal-ego), an ego and an “id”, a dark side capable of transforming him/her in a beast under certain circumstances. This malefic side can be associated with passion, an exaggerated passion above the limits of rational. Freud was explaining through this, part of most horrible actions undertaken by some of the human beings: crimes, rapes and in general any action that can be classified as irrational.

By studying this duality within some experiments of a sociology nature Ariely (2009) reaches a rather surprising conclusion that even the most sparking and rational person, in the turmoil of passion, seems to be completely separated from what he/she thought about himself. By generalizing, people not only make wrong predictions about themselves, but the error margin is a broad one. The excitement state, in which the brain is brought through various stimuli, makes people lose control and adopt a behavior which is totally different than what they were anticipating their reactions would be, when they were not under the respective stimuli. The following question appears: what is happening when the irrational ego prevails? It is clear that our self-control and self-censoring power is a limited one; and if we cannot anticipate our own reactions under certain circumstances, we definitely cannot anticipate the actions undertaken by others. It is practically impossible to judge the way in which we will behave when we lose our temper or lose our heads. The decisions made in such moments cannot be considered to be rational. In the economic environment we act with passion, we want to buy an expensive good (the newest gadget, the most recent model of an expensive car), forgetting about the practical assessment that we previously did to the good, analyzing its usefulness, also our financial possibilities, the risk of producing embarrassment to the people around us, our family etc. The answer to the same question will be different depending on the mood we are in: excited, normal or relaxed. This is a typical example of irrational decision which influences to a big degree the balances in the markets by artificially increasing the demand. If we talk about organizations, we notice that the same irrational, passionate behavior stays at the basis of decisions which are important to the life of the organization and its members.

Dan Hill (2007) stressed the necessity of making the separation between rational and emotional within the frame of the economic processes. He observed that the business people are feeling good with rational proceedings and tend to skip over the emotional aspects that are not necessarily logical. The main reason of ignoring emotions in the business world is given by the difficulty to quantify, anticipate or control them. The main issue that the economists are to face is given by the real difficulties regarding the transposal of the mechanisms of human thinking or feeling into mathematical models.

Although it is much more difficult to quantify, the irrational/non-economic component will have to be considered when establishing the future macroeconomic models. At the same time, studying the economic processes through behavior perspective, we can notice some variables that are constantly influencing the thinking of people and are able to radically modify the results and conclusions that classical models are leading us to. Starting from some very interesting experiments about the elements that people base their thinking on, Dan Ariely (2009) goes even further and states that people are not only simply irrational but even irrational in a predictable way because their irrationality is repeating in the same manner in different circumstances.

One first predictable behavior is the natural tendency of human being to get most with the minimum effort. This can be seen as an absolutely rational decision and it is called efficiency, or its mathematical opposite: proficiency. Ariely (2009) observed that people were happy when they received free promotional products, they accepted them gladly, either they were or not useful to them. Marketing as a branch of economics has well understood this natural tendency that people have and based on this, series

of strategies for boosting sales have been developed. Free products, pay for two and get three, promotional materials nicely presented, they have all been developed to maximize sales. Example: a person will buy two products even if they are not really useful to him/her, only for the desire to nourish own pleasure of getting the third product for free – this is influencing the demand. Changes in price are influencing the rationale of the buyers' decisions – this one has the availability to give away part of the usefulness of a product against the price. The price is clearly influencing the rationality of the decision.

Also, people have a systematically tendency to postpone putting in practice some important decisions: going to the doctor, giving up smoking, start practicing sport, students starting to learn long before the examination period, etc., these are only a couple of rational decisions that people make and they are perfectly conscious about, but they tend to postpone on undetermined periods of time or even forget them for good, once they have been clearly defined. Postponing is part of our way of being and this affects fundamentally the economic balances. For instance, postponing putting into practice the decision of saving money is a problem affecting the economy. Procrastination is part of our behavior and can be defined as the act of giving in, piece by piece, our strategic long term objectives in favor of some small but immediate satisfactions. Actually, this says that we all have problems with our self-control. Moreover, people have a tendency to overestimate what they possess. Owning may refer to different objects, but also ideas that we consider to be much more valuable than they really are, and we present them to the others, without being able to give them up.

Additionally, people are endowed, most of the times, with an unjustified desire to have the possibility to choose among options. When one is actually confronted with such a situation, he either doesn't know how to choose (he doesn't establish well the criteria), or makes late choices, or gets blocked being incapable to make a final decision. As a conclusion, someone's desire to have alternatives is a predictably irrational one (Ariely, 2009).

Beside this, Ariely (2009) observed that people are not necessarily honest. When they are given the chance, many honest people will cheat. Yet, most people will not exaggerate with this procedure and will take into account the degree in which they disturb the people around them. Even more, cheating does not offer to the human mind the same satisfaction received through honest means. The satisfaction is nourished also by the appreciation received from the others, who, generally, will not tolerate cheating. Even the decision regarding the way of action: honest – dishonest is based on the analysis cost – benefit. Platoon used to say that honesty is a moral virtue in almost all societies.

Last but not least, the truth is that people have the illusion of money (Akerloff and Schiller, 2009). This reality was denied by the supporters of rational thinking in economy and this was actually the weak point of many economic theories like the theory of the natural rate of unemployment launched in 1967 by Milton Friedman. We can see the proof of such illusion day by day, for instance in the resistance against salaries being reduced, named also "the decreasing rigidity of salaries in money". The illusion of money is contradicting also another wrong hypothesis of modern macroeconomics which states that people "see" through the cover of inflation; in fact, people have no sense for inflation and we can notice this in the fact that many negotiated contracts are not being indexed with inflation (salaries, bonds, etc.).

## CONCLUSIONS

The human mind does not have an infinite capacity to think but it is based on previous experiences, environment, social stereotypes, personal state of mind, emotions, myopia and all of these are producing major derailments from the rational. This perspective gives us the feeling that we are pawns in a game of forces which we cannot understand. We consider that we master the situations that we are confronting with, but, in fact, we are the prisoners of our own mind, which, influenced by various optical illusions, is showing us the rational in a different way than it is in reality. Although the irrational does exist almost



everywhere, this doesn't mean that we cannot control the economic phenomena or that we must give in as we will not be able to anticipate the future developments. Once we are aware of this status quo, we can initiate measures to come as close as possible to the limits of rational: self-control, methodical decision making and not based on the impulses of the moment, vigilance, usage of technology, etc.

This is why, no matter what macroeconomic model we consider, this is incomplete unless we take into account all the complexity of the human being. Thus, in order to fully understand the economy, we must understand how this is being influenced by "animal spirits".

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# EMOTIONAL INTELLIGENCE ESSENTIAL COMPONENT OF LEADERSHIP

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## ABSTRACT

*Emotional intelligence has come to play an essential part in the way present day leaders react to daily challenges. Improvement of their emotional intelligence makes them excel in mastering the complex and difficult work of leadership. Emotional intelligence is important for both personal and as institutional development because its principles provide a new path toward understanding and assessing people's behaviours, skills, abilities, potential and management styles. Leaders feature some common traits such as clear vision, purpose, passion and integrity that boil down to self-awareness, candor and maturity as their components. Emotional intelligence has become a vital part of the way present day leaders face the significant challenges they have to face. Emotional intelligence is an important factor in planning human resources, staff recruitment, managerial development, customer relations and many others. Success requires much more than IQ (the coefficient of conventional intelligence), which tends to be taken as the traditional measurement of intelligence, overlooking essential kinds of behavior and characteristic elements. Emotional intelligence describes the capacity of perceiving, evaluating, understanding and managing one's own emotions as well as the emotions of other people; it means recognizing your emotions and acting upon them in a rational way.*

**JEL:** A12, A13, B30, E26, F02

**KEYWORDS:** intelligence, leadership, emotions, empathy, art

## INTRODUCTION

"My definition of a leader . . . is a man who can persuade people to do what they don't want to do, or do what they're too lazy to do, and like it." - Harry S. Truman, 1884-1972, Thirty-third President of the United States. A simple definition of leadership might be that it represents the art of motivating a group of people towards attaining a common goal. The leader is the person who combines a range of skills and personality likely to make the people around want to follow in his/her footsteps. John C. Maxwell (2007) stated in his book entitled *The 21 Irrefutable Laws of Leadership: Follow Them and People Will Follow You* that: "Leadership is influence – nothing more and nothing less". The originating source of leadership has become a moot point. Some consider that it might be accounted for by some inborn ability whereas others claim that leadership can be learnt by focusing on improving leadership skills.

### Leader Versus Manager

Basically, a leader's role in an organization involves:

- ♦ developing clear vision
- ♦ imparting this vision to others so that it might be followed freely
- ♦ providing information, knowledge and methods for implementing this vision

- ♦ coordinating and managing the conflicts of interests of all parties involved

Unlike management, leadership springs from personality and it may be consolidated through training or counseling. Management is a career. Leadership is a calling. The greatest difference between managers and leaders lies in the ability of motivating their work staff into following them and that sets the ring for most of the other work related issues. Most people, actually, are both managers and leaders. They occupy management positions but realize that one cannot simply buy out people into making them follow in their wake, particularly along a tough road; hence they act as genuine leaders. By definition, managers have subordinates. Managers occupy a position of authority with the company's endorsement.

All leaders seem to share some common features. Firstly, it is their guiding vision or goal. A leader has a clear idea of what is to be done on the personal or professional level, and s/he will focus on the goal irrespective of obstacles. A second characteristic is passion or enthusiasm and the ability to impart passion to others. Thirdly, it is integrity with its three components: self – awareness, candor and maturity. Self-awareness means being aware of one's weak and strong points. Candor means being sincere with oneself, and it is the key to self-knowledge. Maturity is the result of lessons learnt through the observation of the people around and by working with them. Maturity is always genuine and it is never subservient. The latter two traits go hand in hand: curiosity and bravery. A leader wants to learn as much as possible and he is ready to take risks. Some of the leader - manager differences have been illustrated in the following table:

Table 1: The differences between leader and manager

Leader	Manager
Is original	Is a copy
Is in search of change	Is in search of stabilization
Has followers	Has subordinates
Sees the long term picture	Sees the short term picture
Is vision bound	Is objectives bound
Has charisma	Has authority
Is proactive	Is reactive
Sells	Talks
Fights	Acts
Develops	Maintains
Follows new directions	Follows existing paths
Gives credit	Takes credit
Takes blame upon himself	Blames
Has formal power	Has informal power
Innovates	Manages
Inspires confidence	Resorts to control
Asks questions about what and why	Asks questions about how and when

Forms of leadership are to be found in a wide range of human concerns such as business, organizations, politics, trade unions, sports and the army down to the children's playground where little leaders might emerge. They represent true role models in a range of situations for the people around. Initiative, persuasion, tenacity, capacity of action and decision are the common features of great leaders. 98% of the "top performers" have a high coefficient of emotional intelligence.

### Emotional Intelligence And Leadership

The essential component of leadership, emotional intelligence is an attitude, a way of life. Emotional intelligence has become a vital part of the way present day leaders face the significant challenges they have to face. Emotional intelligence can help leaders to play their part, always a difficult one, a part that most people seem to find difficult to play. Andy Green (2009) claims that perceptions are based more

often than not on feelings rather than on facts. Leadership is an inner state; one cannot learn it from books. Acquiring a leadership role springs from one's heart and soul. If the leader transmits positive emotions, enthusiasm, energy, the organization will prosper whereas if the leader transmits negative emotions, then the whole company will suffer.

Emotional intelligence describes the capacity of perceiving, evaluating, understanding and managing one's own emotions as well as the emotions of other people; it means recognizing your emotions and acting upon them in a rational way. Andy Green states that emotional abilities allow us to adopt an upfront attitude towards our colleagues and people in general and impart our knowledge. We will ask for help when needed, discussing suggestions and opinions in order to promote a culture of informational exchange. By using our personal experience we will understand issues better. We will ask questions about the problems other people have and try to understand their motivations. Our emotional abilities allow us to grasp the verbal and nonverbal clues in any communication (Green, 2009).

Emotional intelligence has acquired an essential role in the way present day leaders cope with everyday challenges. Emotional intelligence improves a leader's capacity of excellent performance in carrying out increasingly more complex and difficult tasks. Emotional intelligence is becoming increasingly relevant both for personal development as well as institutional one, since the principles of emotional intelligence offer a new way of comprehending and evaluating the behavior of the people, their aptitudes, skills, and potential and management styles. The same Andy Green (2009) claims that when we communicate we use our emotional abilities in order to adapt communication to the needs of the audience and to speak convincingly. Emotional intelligence is an important factor in planning human resources, in staff recruitment, in managerial development, customer relations and many others. Andy Green states that our emotional skills allow us to have a holistic view upon any situation. They help us to go beyond obviously logical elements by taking into consideration the connections and similarities among seemingly unrelated objects which eventually allows us to discriminate between the essential and the accidental. The emotional coefficients help us with managing ambiguous situations and capitalize on possible opportunities in any situation (Green, 2009).

The emotional coefficient – in Green's opinion (2009) – helps us assume responsibility and acknowledge we might have been mistaken, or even be the first ones to admit our errors. It helps us face criticism and learn from it, see it as feedback not as accusation, a constructive kind of feedback which has eventually earned us a good lesson. The emotional coefficient gives us confidence in communicating a message. Emotional intelligence is becoming increasingly more relevant for both personal development as well as well as organizational development as the principles of emotional intelligence offer a new path of understanding and assessing people's behaviors, skills, abilities and their potential and management styles. Emotional intelligence is an important factor in planning human resources, staff recruitment, managerial development, customer relations and many others.

For a long period of time the emphasis has been on certain aspects of intelligence, such as logical reasoning, verbal, visual, spatial and mathematical skills. All of them can be measured by using the instrument named IQ. We can find in this way how fast one learns new things, how well one focuses on new tasks, how well we support our point of view. Researchers have been confused by the fact that while IQ was likely to predict academic performance, there were people featuring high IQs with poor life records, but also people featuring average IQ, with spectacular life records. Some of us do certain tasks with great ease while others cannot simply do them. That is how one came to conclude that the success equation lacked one item – emotional intelligence.

Success requires much more than IQ (the coefficient of conventional intelligence), which tends to be taken as the traditional measurement of intelligence, overlooking essential kinds of behavior and characteristic elements. The IQ, states Green, measures how fast we can learn new things, or focus on

tasks and exercises; how we remember and recall fact based information; how we deal with the process of argumentation; how we manipulate numbers; how we can think both analytically as well as in an abstract way as well as how we can solve problems based on applying previous knowledge” (Stein and Book, 2007). Each of us has come across at least one person who from an intellectual point of view is a genius though utterly incapable of expressing ideas, feelings or communicating with other people. A high IQ coefficient does not automatically spell success. The development of emotional intelligence helps us to capitalize on our intellectual attitudes and ensures success on the personal professional level.

It goes without saying that emotional intelligence- the capacity of giving our best – is an essential area in the repertoire of a leader. Our work with emotionally minded organizations can make a difference between an efficient result and a mediocre professional output. An executive leader’s intelligence or IQ- represents less than 25% of the success he/she might have in carrying out a range of activities in his/her company. A percentage ranging between 75% and 96% from a leader’s success is based on his/her emotional intelligence. If classical intelligence is the one that makes a manager reach senior leadership position, holding it and getting results come from emotional intelligence. That is the essential difference between artists and performers.

*The areas of emotional intelligence* and incumbent competences as seen by Goleman (2005) are :  
*Personal Competence* reflects the way we deal with ourselves.

#### **Self-awareness**

Emotional self-awareness  
 Fair self-evaluation  
 Self-confidence

#### **Self-control**

Emotional self-control  
 Transparency  
 Adaptability

Ambition  
 Initiative  
 Optimism

*Social Competence* reflects the way we manage our relations.

#### **Social awareness**

Empathy  
 Organizational awareness  
 Kindness

#### **Relationships management**

Inspired leadership  
 Influence  
 Training others  
 Sparking off change  
 Conflict management  
 Team spirit and collaboration

The elements of emotional intelligence are:

- Awareness of personal emotions

- Emotion management
- Guiding emotions toward reaching a goal
- Empathy
- Adeptness at inducing positive interpersonal relations

## CONCLUSIONS

In the United States of America social and emotional learning (SEL – Social and Emotional Learning) is part of the compulsory school curriculum. Children discuss about emotional and social education in schools from Singapore, Malaysia, Japan, Korea and Hong Kong. In the United Kingdom of Great Britain, Australia, New Zealand, as well as in Latin America and Africa there are schools that have accepted the concept of emotional intelligence. In Romania there are few companies that have become aware of the role of emotional intelligence in business management. On the other hand however, there have emerged consultancy companies that provide induction programs into the mysteries of emotional intelligence and its development. A leader has to be emotionally intelligent in order to fine tune his personal objectives and subordinate them to the completion of company objectives.

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# AIDING AND ABETTING: THE PROBLEMS OF MAINTAINING ADEQUATE ACCOUNTING RECORDS FOR A NON-PROFIT ORGANIZATION IN SUB- SAHARAN AFRICA

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## ABSTRACT

*Designing an organizational accounting system that stands up to the challenges of working in sub-Saharan Africa is difficult for any organization, especially the small scale non-profit that relies on international donations for support. This paper uses the case of Enright Flight Ministries, Inc. a 501(c)3 non-profit organization based in Florida and operating evangelical and humanitarian projects in Zambia. Building upon field interviews with administrative staff and project managers, we analyze the various problems facing the organization in maintaining adequate accounting records. After looking at both external and internal problems, we investigate the solutions employed by Enright Flight Ministries to maintain the integrity of accounting systems to derive best practices for the small-scale international non-profit organization .*

**JEL:** M41 – Accounting

**KEY WORDS:** Non-profit, accounting issues, Zambia

## INTRODUCTION

Maintaining adequate accounting records can be a problem for any non-profit organization. This paper will look at Enright Flight Ministries, Inc. (EFM), a 501(c)3 non-profit corporation which aims to promote Christian evangelism and economic development in Central Africa. Founded in 1992, EFM was designed to be a vehicle through which retired missionaries could continue their work in both Zambia and the Democratic Republic of the Congo with the support of private individuals across the United States. EFM operates out of Daytona Beach, Florida where two non-paid administrators reside. The third administrator is based in Zambia. The Chief Operating Officer (COO) is also stationed in Zambia to oversee all daily operations and the seven additional EFM employees engaged in project support and development. In addition to these individuals, the various field projects employ approximately 150 local Zambians at any given time. The business investments undertaken by EFM are designed to provide goods, services, and training to local populations. Revenues generated from the project portfolio are used to supplement private donations in the support of continued business investment, church building activities, and an intensive annual training program for pastors. The major project activities are focused on five distinct areas: a woodworking factory, aloe vera production, banana production, organic honey apiaries, tilapia fisheries, and poultry/beef production. Drawing on field interviews with the administrators of EFM and its various project managers, we will analyze the problems faced in maintaining strong and accurate accounting practices in the operation of these businesses and the solutions employed to mitigate these challenges.

### The Need For Good Accounting Records

Maintaining adequate accounting records is an imperative for any business organization that aims to be profitable, accountable, transparent, and legitimate. For most project managers, having solid and



dependable information is the key to success. Good accounting practices ensure that managers are provided with current records about the state of operations so that correct business decisions can be made. Because of the diverse portfolio of EFM investments, each business venture is responsible for maintaining complete accounting records under the supervision of a project manager. On a recurring basis, EFM conducts internal audits of the records to ensure that good accounting practices are in effect and are reported to the corporation administrators.

EFM also has a moral responsibility to the private donors who support the organization to ensure that accounting procedures throughout the organization are strong and accurate. Recent years have seen increased media attention to non-profit organizations that maintain obscene overhead costs or cannot account for funds received. As donors become savvier, non-profits have begun to provide more information to donors in an effort to increase levels of accountability and transparency. To this end, EFM ensures that complete information regarding any donation can be provided to an individual upon request. Finally, the strongest reason to devote scarce resources to the preparation of sound financial statements derives from the legal and regulatory obligations of the corporation to government. In the case of EFM, the fact that the organization is incorporated in Florida and is funded through private individuals across the U.S. necessitates that EFM file an annual US Information Return with the Internal Revenue Service. Because EFM conducts business activities internationally, there are also regulatory requirements that must be met in Zambia. The Zambian institution charged with collecting taxes and auditing the financial statements of individuals and corporations is the Zambian Revenue Authority (ZRA). The basic requirements imposed by the ZRA are as follows. A corporation is subject to a turnover tax that is divided into two levels. For a "small" corporation with less than \$40,000 in turnover the tax rate is 3% of net revenue. For a "large" corporation with more than \$40,000 in turnover the tax rate is 15% in the agricultural sector and 35% for everything else. The only caveat is that large corporations are permitted to deduct Value Added Tax (VAT) where small corporations are not.

Reporting requirements also differ on the size of the corporation. For a small corporation you are required to prepare monthly financial statements to be filed with an accountant. The main purpose of this law is to ensure that businesses are paying into pension programs for employees. Large corporations are required to file quarterly financial statements and tax payments based upon annual projections. The ZRA requires that each corporation be audited annually by an external accountant who serves as the liaison between the business and the ZRA. All financial records (receipt books, payroll records, etc.) are required to be stored at an external accountant's office. Only after the ZRA conducts an audit with the business accountant is the ZRA legally allowed to proceed to the business site to conduct a field audit.

### Problems

As with any international non-profit organization, EFM has faced a significant number of challenges in maintaining adequate accounting systems that meet the needs of project managers, donors, and governments. We choose to look at these problems in two groups - external and internal challenges.

### External Challenges

One of the biggest challenges to EFM has been in understanding the often incomprehensible regulatory requirements imposed by the ZRA. As a former British colony, the ZRA has inherited a legacy of bureaucracy that makes it difficult to navigate the filing of annual paperwork without incurring major fines. Even with the services of external accountants, there is a serious problem of information transfer between the ZRA and the businesses and accountants who follow their guidelines. In one such instance, the accountants who conducted the audit felt that there was no need to file a quarterly report since there was no profit on which to pay taxes. During the ZRA audit the accountant's mistake resulted in a hefty fine, further emphasizing the steep learning curve.

EFM must also cope with the monetary uncertainty of conducting business in sub-Saharan Africa. Zambia operates primarily as a cash-based economy, especially in the small-scale agricultural sales of EFM business activities. The largest bill presently in circulation is a 50,000 kwacha note which is valued at roughly ten U.S. dollars. Such denominations mean that EFM is forced to account for massive amounts of cash leaving a large amount of room for accounting errors. Recent reports in Zambian periodicals also suggest that a major revaluation of the currency will occur in mid 2012 to cut three zeroes from each bill. This means that the 50,000 kwacha note will become a 50 Kwacha note, and in the process make it very difficult to maintain accurate accounting during the change.

Historical underdevelopment also contributes to the difficulty in maintaining strong accounting practices because high volumes of business are a relatively new phenomenon. In the past two decades, huge investment in Zambia's mining sector from Asian and European markets have helped to spur a national growth rate in excess of 6%. Rising incomes and an emerging middle class have boosted sales across all sectors of the economy, and both businesses and their accountants are dealing with significantly larger operations than in the past. EFM has found that Zambia's historically small business based economy has made it difficult to find qualified accounting talent to handle larger volume corporations. As noted before, mistakes on the part of the accountant can result in fines and penalties that are imposed with the ZRA. This combination has resulted in significant search costs for EFM in securing a permanent accountant. Zambia's historically "thin" markets for goods and services have produced an underdeveloped banking sector that is struggling to cope with new volumes of financial transactions. In the past year, several of the EFM businesses were required to open new corporate accounts at local financial institutions to facilitate new grants and expanded business activities. From these new accounts, fastest time to completion was six weeks and the slowest was over five months due to a labyrinthine bureaucracy. There is also a significant challenge to EFM accounting records in the transfer of funds from U.S. banking institutions to Zambia. Fees are imposed in the U.S. when funds are sent and in Zambia when funds are collected, representing a significant cost in the management of multiple separate accounts.

### Internal Challenges

EFM faces the constant obstacle of balancing the goals of a humanitarian organization with those of a business venture. Managers must constantly evaluate their business decisions to ensure that ventures are economically viable, but that they are also contributing to the overall well-being of the community. These forces are best demonstrated in the wood-shop venture. Manufacturing high-end custom doors, tables, and chairs for sale to private individuals and businesses in northern Zambia is the main goal of the venture and brings in a healthy profit for the business. What happens when another aid activity, say a women's sewing class, needs a table to work on? Should the manager provide a quote that includes a normal markup or should the product be produced for the mission at cost? Under which business is this transaction accounted for? These situations are common in the daily activities of EFM ventures.

Accounting is also made more difficult for EFM due to the limitations of human capital. Because of EFM operations in rural Zambia, agricultural laborers often have very little formal schooling or training in math which can result in significant difficulties in regards to selling, pricing, and inventories. One recent example is in the averaging of weights for the chicken business. The selling price is based on the average weight of a random sample of ten chickens that are taken from each batch of 500. Every day, this sampling procedure is repeated and results are reported to managers. In February 2012, the average weight reported was consistently greater than the weight of any individual chicken. When investigated, it was revealed that the workers conducting the sampling were not aware of how to conduct an average, even after two years of agricultural college.

Besides worker skills, employee character has been a constant problem for EFM operations in Zambia. Managers must be vigilant in maintaining accounting checks in inventory and sales because theft has been a huge problem. In the banana venture this year, there was widespread incidence of theft among the employees charged with sorting the bananas into quality grades of "A", "B", "C", and "no grade". What the graders were doing was assigning high-quality "A" grade bananas into "no grade" crates. Because the low-quality "no grade" bananas are unfit for sale, managers often give them to the employees at the end of the day. In this manner, the employees were smuggling high-quality bananas home, which they were then able to sell for a profit in local produce markets. Other instances of theft have included employees forging receipts, stealing inventory outright, lying about cash advances, and the shorting of change to customers. It requires a significant amount of time and resources for the organization to monitor financial records to both identify and correct these discrepancies.

Employee compensation also presents a challenge for EFM for several reasons. First, Zambian law through the ZRA only allows for the payment of employees on a monthly basis. This requires maintaining huge amounts of cash on hand at the end of each month, and can often delay project activities due to a cash shortage. Second, the businesses struggle with meeting employee needs. This goes back to the idea of balancing for-profit business strategies with the realities of working for a non-profit humanitarian mission. Situations arise among the employees of each business (emergencies, illness, school fees, etc.) where a cash advance is needed. Unfortunately, in sub-Saharan Africa these issues arise on an almost weekly basis creating a nightmare of accounting records because most employee pay is generally already advanced before the end of the month. Finally, because EFM deals almost exclusively in agricultural products, many workers ask to receive a portion of their pay in the product produced. This practice also produces additional paperwork that convolutes the accounting records.

EFM has also had difficulty maintaining field managers over a longer period. This has created significant continuity issues with internal accounting procedures whenever there is the departure by a major staff member. Because each venture is compartmentalized in operations, there has been no back-up solution or succession plan in place for lower level managers. The case in point for EFM has been the wood-shop, which has gone through a series of four managers in under ten years. Each shift has left the finances in disarray and caused EFM to bear greater costs when preparing the venture for a replacement manager.

### Solutions

For EFM, there are no simple solutions to the external challenges to maintaining adequate accounting records in sub-Saharan Africa but there are some significant steps that can be taken to mitigate external risk and correct the internal problems. One major step is to use the services of two independent accountants in Zambia. An internal accountant who conducts audits and prepares reports for project managers has now been hired by EFM. This internal accountant is the first barrier against the often incomprehensible laws and accounting mistakes that can result in significant fines. When the internal accountant runs up against an issue that is not fully understood, it provides EFM with advance warning to determine the appropriate actions and paperwork needed to rectify a problem before it reaches the ZRA. This is where the services of the second accountant come into play. The second accountant for EFM works in an external office, and the project managers use reports from the internal audits in their meetings here. The external accountant serves as an important second opinion and is the liaison between EFM and the ZRA. Having both an internal and external accountant helps to minimize the risk of misunderstandings and fines. Doing this is crucial to create a central record and institutional memory of good accounting practices that can be maintained with the departure of key EFM staff members or accountants. Having these two individuals working for EFM will also help to develop the accounting skills necessary to handle the ever increasing quantities of business transactions.

Until Zambia improves the state of banking and finance, large amounts of cash and the fees associated with cash transfers from the U.S. will remain an operating reality for EFM activities. This is why a significant second step for EFM has been maintaining the services of an accounting firm in the U.S. as a means to adequately account for all funds received from U.S. donors and to prepare the annual U.S. Information Return for EFM. Having a U.S. based accountant is imperative to provide financial information to interested donors and to facilitate the cash transfers to Zambia in the lowest cost manner. EFM attempts to send money in the fewest number of transactions possible to minimize the fees incurred at the bank and maximize the funds available for project implementation. At the same time, holding most of EFM resources in U.S. dollars is a sound strategy that allows the non-profit administrators to mitigate some of the risks and uncertainty associated with the Zambian kwacha. EFM has moved the responsibility for cash accounting onto the managers of each separate venture. At the close of each business day, each manager must reconcile inventory, sales, and cash receipts for review by the internal accountant the next morning. When a discrepancy arises, the internal accountant notifies the relevant manager, who now has the ability to investigate the problem immediately. In addition to managing the large amounts of currency on hand, this process helps to safeguard against the problem of employee theft.

In regards to employee skills, EFM has instituted numerous training programs to help boost the language and business abilities of employees to prevent accounting or business errors that arise from miscommunication and human error. One of the most popular efforts has been the formation of English classes for beginners and advanced speakers. These classes are open to employees of all EFM ventures and occur twice each week. Additional training classes are conducted weekly by managers of the individual ventures. Every employee of that venture is required to attend, and they spend time teaching each worker how every aspect of the business operates. These sessions are useful for teaching the skills required for each employee position (mathematical, technical, accounting, etc.) and serve as an important mechanism for building a relationship of trust and accountability between the managers and the employees. EFM feels that training sessions are the best vehicle to combat failings in the character of the employees and lower the incidence of theft. If the organization is transparent and makes an effort to supply full information to the employees they will be less likely to try to steal because they feel like an integral part of the business activities.

Fostering ideas of community ownership, teamwork, and camaraderie are central to this effort and supplemented by external activities such as employee dinners, picnics, and celebrations. EFM has also come up with a novel means to address the accounting issue of the single pay period per month. For several of the businesses, every employee now receives a portion of their pay, about 30%, in the form of a cash advance during the second week of each month. This allows the ventures to meet the needs of employee requests for advances while also reducing the amount of cash that must be on hand for payroll at the end of the month. This practice falls entirely in line with Zambian law for employee compensation and has been a large success among workers. It has also streamlined the accounting process because there is not an individual cash advance for each employee, but a standard amount across the board. Also streamlining the process of paying employees in agricultural products has been a new EFM policy where employees are allowed to receive a fixed amount of their salary in the form of finished product. This practice only extends to employees of the relevant venture. For example, a worker in the chicken business can receive part of a salary in the form of three chickens but cannot receive part of the salary in the form of fish. This has cut down on confusion (and discord) that arises between the separate ventures, and has gone a long way to improving the clarity of accounting records .

## CONCLUSION

Maintaining adequate accounting records requires the significant investment of time and resources for any organization. For Enright Flight Ministries, Inc. this responsibility is especially important in an effort to

be transparent for private donors, meet the legal obligations of the various countries where operations take place, and to ensure that program funds are used to meet the humanitarian goals of the organization. EFM faces a myriad of challenges to maintaining strong accounting records. Cash based economies, currency uncertainty, and historical under-development, are the biggest external problems. Internal problems include balancing business goals with humanitarian goals, limited employee abilities, and payroll management. EFM manages external challenges through the use of a two accountant system in Zambia and the services of a U.S. based accountant to mitigate the risks associated with international operations and foreign currencies. Internally, the compartmentalization of business ventures under the leadership of project managers has led to a more horizontal business structure that allows for greater monitoring and accountability within the business. Additionally, significant investment in employee training and knowledge sharing are used to combat the prevalence of low education among workers and poor character. From this case we believe the most significant lessons for small-scale non-profit organizations can be derived from the implementation of a system of checks and balances that include accountants in each country of operations. Too often, the managers of non-profit organizations are so involved in the implementation of projects or other humanitarian efforts that they are not equipped with the time or knowledge to fully understand the nuances of accounting law applicable in the region. Having accountants in both the U.S. and Zambia allow EFM to satisfy responsibilities to donors and governments in a professional and timely manner, with minimal waste of scarce aid dollars.

This system extends into the system of checks permitted by the close interactions of project managers with an internal accountant who works in the field. This system has provided EFM managers with extremely reliable financial reports that have been invaluable in the preparation of annual budgets and sales projections to solicit new donors. Additionally, it prevents accounting errors in one business venture from permeating through the entire organization because the internal accountant has the opportunity to correct bad practices at an early stage. The key to maintaining adequate accounting records in sub-Saharan Africa is to design an accounting system that is able to efficiently adapt to the harsh realities of operating in the developing world.

## BIOGRAPHY

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# BUSINESS ETHICS AS AN ACCREDITATION REQUIREMENT: A KNOWLEDGE MAPPING APPROACH

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## ABSTRACT

*Most of the more prominent and highly ranked business and management schools in the United States and elsewhere are accredited by one of two international accrediting organizations, the Association to Advance Collegiate Schools of Business (AACSB) or the Accreditation Council for Business Schools & Programs (ACBSP). Both of these organizations require the inclusion of business ethics in the curriculum of each accredited institution. "Business ethics," however, is a concept that includes, overlaps or integrates with such notions as social issues in management, corporate social responsibility, corporate citizenship and sustainability. Larger disciplines such as philosophy, psychology, the social sciences and even religion can also impact and interact with business ethics. This paper uses knowledge mapping to organize the various pockets of knowledge that comprise the business ethics domain, relying in part on traditional library science classification systems. The paper concludes that the accreditation regime would benefit from a more carefully constructed articulation of the content of business ethics.*

**JEL:** A2, M14, Z12

**KEYWORDS:** Business ethics, accreditation, knowledge mapping, philosophy, religion.

## INTRODUCTION

There are two international accreditation bodies for higher education business schools, the Association to Advance Collegiate Schools of Business (AACSB) and the Accreditation Council for Business Schools and Programs (ACBSP). Both of these organizations require business schools to incorporate ethics into their curricula. The standards put forth by the AACSB are more detailed than those put forth by the ACBSP. Under the AACSB approach, ethics education is required as part of the general knowledge and skills portion of the standards for undergraduates, and in the management-specific portion of the standards for undergraduate and master's students. Ethics education under this regime involves four subject areas: (a) responsibility of business and society, (b) ethical leadership, (c) ethical corporate governance, and (d) ethical decision-making (2004). Under the ACBSP regime ethical issues are expected to be addressed within several contexts. For example, business ethics is considered to be part of a member school's education in regard to the impact of business on society. In addition, the standards require that ethical awareness and global awareness be included in the student skills that are assessed by member schools. Business ethics is also included as part of the common professional component of a typical business school curriculum (2011). Despite these accreditation requirements, the content of business ethics is not specifically defined or circumscribed by either of the major business school accreditation bodies.

In their glossary section, for example, the ACBSP provides a definition of ethical behavior that refers to how organization insures that all its decisions, actions and stakeholder interactions conformed to the organization's moral and professional principles. Even though the ACBSP standards acknowledge that an organization's "moral principles" define right and wrong, the standards do not require instruction in moral theory *per se*, and the standards do not offer any guidance as to how those moral and professional principles are or ought to be derived (ACBSP, 2011, p. 62). Similarly, the AACSB standards suggest that students should be provided with the opportunity to learn and practice "multiple models for ethical

decision making” as an important step in supporting their ability to make good personal choices and business decisions in the future (AACSB, 2004, p. 18). As an assurance of learning guideline, the AACSB offers as possible learning goal the ability of students to “identify an ethical dilemma in a scenario case and apply an ethics model or framework to propose and defend a resolution” (AACSB, 2007, p.7). No guidance is provided as to which models ought to be considered, or what content should be included. The possible depth and breadth of required ethics education is also not addressed.

As a result of the vagueness of the ethical standards of business school accreditation agencies, the idea and the ideals of business ethics may have been somewhat diluted. Various notions such as corporate social responsibility, corporate citizenship and social issues in management are accommodated under the broad umbrella of business ethics, but the theoretical connections between these larger social concepts and business ethics proper are not always articulated. This paper serves as an effort to sort through the various overlapping ideas that comprise the current business ethics pedagogy, in an effort to highlight the components and characteristics of the body of knowledge of business ethics proper. We employ knowledge mapping as it used in such fields as library science and the social sciences in this effort.

## LITERATURE REVIEW AND BACKGROUND

### Business Ethics As An Accreditation Requirement

Heller and Heller (2011) examined the standards established for business ethics education in AACSB accredited programs, and reviewed AACSB accredited business school courses to determine if they were addressing the standards set by the accreditation body. The researchers examined business ethics course content, syllabi, textbooks and related readings. Their content analysis of 50 ethics courses revealed that the four broad AACSB themes (responsibility of business and society, ethical decision-making, ethical leadership, and corporate governance) were inconsistently addressed in the courses examined. Ethical decision-making had the lowest scores. Perhaps most significantly, the authors found that most of the discourse that took place around applied ethical decision-making involved very little reference to theoretical ethical foundations of decision-making. Heller and Heller’s quantitative analysis of the content of ethics education in business schools study confirmed many of the expressions of concern that had already been proffered by other observers. Lowrie and Willmott (2009), for example, pointed out that “there is no core curriculum for, or minimal level of provision of, for example, ethics education” (p. 414). Swanson (2004) was more blunt, asserting that:

*AACSB can give its stamp of approval to the most superficial coverage of ethics in MBA and undergraduate degree programs, such as the promise that ethics will be mentioned in a few courses and/or condensed into a two-week seminar for new students. In other words, AACSB’s allegiance to flexibility is a loophole through which ethics can be slipped out. It is a green light that ethics can be strewn across curriculum, even haphazardly, and delivered by professors who have plenty to do without trying to learn practical applications of a 2000-year-old moral tradition of Western philosophy (p.49).*

Some have attributed this apparent ambivalence toward specific ethical content or curricular standards to a shift in focus on the part of accreditation bodies. The AACSB, in particular, changed from a model requiring universally applied standards, to a mission-linked model incorporating a peer-review process with a more recent emphasis upon continuous improvement in achieving the school-specific mission (Lowrie & Willmott, 2009, p. 414). This shift to a mission-linked approach has resulted in the erosion, if not elimination, of any core business ethics curriculum, and it seems to reflect an institutionalized inability or unwillingness to fill this vacuum with AACSB-preferred recommendations or guidelines (Lowrie & Willmott, 2009, p. 415). Swanson and Frederick (2003, p.26) have also suggested that an

added consequence of the mission-linked approach is that it contributes directly to reducing or eliminating the number of professors teaching ethics in business schools.

Others, such as Francisco *et al* (2008) have expressed a high degree of cynicism toward the AACSB's commitment to ethics education generally, suggesting that ethics (like the use of technology and the internationalization of the curriculum) is a subject area that comes into vogue from time to time but is not necessarily a core component of business education (pp. 25-26). Meanwhile, business schools are often blamed for ethical lapses by their alumni. For example, in a survey conducted by the *Harvard Business Review* on whether business schools are to blame for the current global crisis, 67 percent of the respondents felt that business schools were at least partially responsible for the ethical and strategic lapses of their graduates (Podolny, 2009).

### Prior Descriptions of the Components of the Business Ethics Domain

Kahn (1990) conceptualized the content of business ethics after interviewing business ethics researchers. He organized the field's concepts into two general categories, normative and contextual (p. 312). Normative concepts represent a focus on how individuals "ought" to behave, given normative standards and justifications of morality, i.e., such Enlightenment theories as utilitarianism, Kantian ethics and deontology (p. 312). Contextual concepts focus on organizational climate and culture, corporate governance, work group segmentation and organizational behavior. Nicholson's (1994) taxonomy of business ethics writings involved four categories: texts, essays, results of surveys, and popular writings. He found that the format of business ethics textbooks "typically comprises a high-speed tour of ethics philosophy, a high-speed tour of ethical philosophy, followed by discussion of common ethical dilemmas and case examples, concluding with a review of strategies on themes and issues such as pollution, safety, business conduct and the like" (p. 582). By comparison, the essays and empirical research categories emphasized sociological, psychological, organizational behavior, economic and cultural/anthropological studies (pp. 582-583). The popular writings were generally "aimed at the managerial market, with the avowedly missionary intent of raising the ethical tone of business conduct" and with the general theme that "good business is good for business" (p. 582). Nicholson acknowledged that "Underlying these four strands of writings is a vast body of more disparate and discipline-specific literature" including philosophical literature that incorporates concerns and theories about justice, rights, utilitarianism, theism, humanism, ideology and dialectics (p.582).

As part of their effort to develop their "Walk the Talk" case-based approach designed to help students develop personal ethical agency, Matherne *et al* (2006) organized the various approaches to ethical decision-making around seven domains: utilitarianism, virtue, moral duty, rights, justice, caring and religious ideals. These seven domains were, in turn, consulted by students as they discussed and attempted to resolve various business ethics issues arising from real and hypothetical cases.

These and similar previous efforts at taking into account the content of business ethics are not themselves efforts to map the conceptual domain of business ethics. They are not intended to serve as guidance for and articulation of the appropriate content of business ethics in view of the accreditation standards. This paper, by contrast, will look more directly at the components of business ethics in an effort to initiate a discussion about what should be included under the banner of business ethics at accredited institutions.

### Business Ethics without Rigorous Ethical Theory

The paucity of content guidelines on the part of the accreditation agencies may be part of a structural problem of business ethics education. At its deepest levels, ethics addresses behavioral norms which, in turn, represents some of the highest aspirations in society. These include values such as respect for human dignity, justice, freedom, and liberty (Bird, 1996). Ethics has been defined as "the study of what is good



or right for human beings. It asks what goals people ought to pursue and what actions they ought to perform” (Hoffman & Moore, 1990, p.1). Business ethics is an applied ethics discipline, and is built on the same foundation of moral philosophy as is ethics proper. As Dienhart and Curnutt (1998) observed, “The roots of business ethics are in philosophy, theology, and in the business community itself” (p.2). As in the case of ethics generally, business ethics uses logic, reason, faith, and/or tradition, to address many issues involving difficult decisions concerning business situations (Hunt, 2000). The lack of emphasis on ethical theory in business ethics education, however, has been the subject of consistent criticism, as described by Anninos and Chytiris (2011):

*Incomplete theories, unquestioned assumptions by management practitioners and scholars and the "bottom line" culture have stripped business education off its ethical dimension and have degraded management, from a comprehensive to a technocratic knowledge corpus, whose consequences are often combined with complaints that management educators fail to meet corporate needs (p. 884).*

Anninos and Chytiris suggest that the humanities have much to offer in adding depth and dimension to ethical epistemology, and propose that training in philosophy, logic and classical studies be added to the ethics education of business students (p.888). They conclude that by “reflecting on classical works, building virtues to students, cultivating logic, teaching management through philosophically sound rudiments and researching for solving true business problems, the first step for excellent business education will have been achieved” (p.889). A widely cited definition of the moral domain is that of Turiel’s (1983, p.3): “prescriptive judgments of justice, rights, and welfare pertaining to how people ought to relate to each other.” For Turiel, morality pertains mostly to the consequences of interactions between people. This somewhat narrow view of morality results in ethics being understood largely in terms of “do no harm” and not in terms of “do no evil.”

Seemingly harmless offenses are rarely condemned under this definition, even when they are disgusting or disrespectful (Haidt, Koller, & Dias, 1993). In recent years, however, there has been a broadening of the scope of the moral domain, in the view of many researchers and scholars, beyond analysis of actions that result in empirically measurable negative consequences. One of the reasons that ethics is viewed as a discipline that overlaps such domains as philosophy and religion is that for many people ethics is not limited to such a consequentialistic “do no harm” paradigm. As Joseph and Haidt (2007, p. 239) observed, “Even a cursory look at foundational religious texts reveals that, while God or the gods do seem to care about whether we help or hurt each other, they care about many other things besides. It would be a gross misunderstanding of ancient Judaism, for example, to describe the Ten Commandments as a mixture of moral rules (about not stealing, killing, or lying) and social conventions (about the Sabbath, and prescribed ways of speaking and worshiping.)”

#### Business Ethics Diluted by Other Related Subject Areas

The lack of content guidelines on the part of the accreditation agencies may be part of a structural problem of business ethics education. As a result of this vague guidance provided by the accreditation agencies, business schools are not required to focus on traditional concepts of moral philosophy and ethics. Instead, related subjects such as corporate social responsibility (CSR), global corporate citizenship, sustainability, social issues in management, organizational behavior and management science compete with business ethics proper for attention by business faculty. In many colleges and universities, faculty who are experts in accounting, finance, management, marketing, information systems and other disciplines are called upon to incorporate ethics into their courses. Most of these instructors are experts in their specific fields, but do not have formal training in ethics.

Business ethics can be properly distinguished from other subjects such as corporate social responsibility (CSR) and sustainability. Christensen *et al* (2007) define business ethics as a form of applied ethics that emphasizes the examination of ethical rules and principles within a commercial context, taking into account the various moral or ethical problems that can arise in a business setting as well as any special duties or obligations that apply to persons who are engaged in commerce (p.351). CSR, by contrast, pertains to voluntary actions taken by a company to address economic, social, and environmental impacts of its business operations and the concerns of its principal stakeholders (p. 351). Sustainability refers to the contributions of business to an equitable and ecologically sustainable economy by offering products and services that fulfill society's needs while contributing to the well-being of the earth's inhabitants (p. 351). In their content study of ethics and ethics-related courses at top MBA programs in the United States, Christensen *et al* (2007) found that of the 75% of such programs that required ethics study, only 5% did so by way of a separate ethics course in their curriculum (pp. 3541-352).

The other programs combined ethics with CSR, leadership or other subjects. For the most part, ethics was not labeled or taught as a stand-alone topic within these latter mixed courses. In other words, there was not a separate focus on ethical theory or principles. Early business school programs grew out of a traditional liberal arts background and often included a course in moral philosophy in their curricula. That course was often required as a capstone course at the end of a student's program and was in many cases taught by the school's president (Pamental, 1988). More recently, most undergraduate courses business ethics courses continue to be taught at the freshman and sophomore level by faculty from philosophy departments, while most graduate level courses that focus on business ethics are taught by business faculty (Pamental, 1989). McDonald and Donleavy (1995) have observed that there is often a reluctance among business school faculty, if not overt resistance, to the teaching of business ethics.

The oft-stated criticisms range from the view that business ethics does not focus on profit-maximization and is therefore not seen to be part of the domain of business, to the pragmatic difficulties of introducing business ethics into existing business school curricula (p.842). There is also an ambivalence toward the subjects of philosophy and religion, which overlap normative ethical and moral principles of right and wrong. Philosophy and religion, it is argued, are theoretical, while business ethics is more practical subject that does not benefit from such lofty viewpoints. McDonald and Donleavy (p. 846) point to McCoy's (1983) assertions in this regard:

*A well-led course in business ethics should impart self-confidence in dealing with ethical issues without formal philosophical or theological training. To suggest otherwise removes ethics from day-to-day normal activities (McCoy, 1983, p. 22).*

The antipathy toward philosophy and religion as expressed by McDonald and Donleavy, and by McCoy, is not universally shared by business ethics scholars. Klein (1998) contends that McDonald and Donleavy, in particular, are:

*simply out of line with respect to this caricature of philosophers – as not having any conception of the "real world." This criticism is as old as Plato and more hackneyed. It is so misconceived that I am surprised that it is still being bandied about. This shows me that the members of the academic business community are seriously out of touch with what is going on in both the scholarly pedagogical literature as well as the contemporary business ethics classrooms of people like De George, Robert Ladenson, Norman Bowie and Patricia Werhane (p. 568).*

Klein suggests that philosophy and the philosophical method of inquiry are essential to the study and teaching of business ethics, so much so that the AACSB standards requiring coverage of ethics in the common body of knowledge cannot be met without the intentional incorporation of philosophy (p. 563).

### Knowledge Map of Business Ethics

We believe that Klein's claim, that philosophy forms the foundation of business ethics, is a good starting place for rediscovering the essential content of business ethics. Ethics, after all, can be simply defined as moral philosophy, and at its deepest level ethics represents the highest aspirations of humanity (Bird, 1996). The question that we face, however, is how to unravel the various themes, causes, special interests and perspectives that are intertwined with the idea and ideals of business ethics *per se*. In order to begin to find an answer to that question, we turned to the technique of knowledge mapping.

Knowledge maps are node-link representations in which ideas are located in nodes are connected to other related ideas through a series of labeled links. Knowledge maps can be used as primary sources for knowledge acquisition, adjunct aids to text processing, communication tools for organizing ideas, or retrieval cues (O'Donnell *et al*, 2002, p.74). Knowledge maps have been employed in many contexts, including systems support (Ebener *et al*, 2006), information science (Zins, 2007), technology management (Pelc, 2002), knowledge management (Wexler, 2001) and library science (Chaudhry & Higgins, 2003). In their effort to map the moral domain, Graham *et al* (2011) revealed that “moral considerations beyond the individual-based concerns of harm and fairness, involving concerns about spiritual purity and degradation (even for acts that involve no harm), concerns about proper hierarchical role fulfillment, and moral expectations of loyalty to the local or national group” (p.367). The authors noted that participants in morality studies tend to think of morality and ethics in terms of harm-avoidance, but also in terms of duty, obedience, respect, and the preservation of tradition, irrespective of the presence or lack of specific measurable consequences of behavior. Many participants also made references to God or religious norms, decency, the soul, and the maintenance of purity for its own sake. Graham *et al* concluded that scales that attempt to measure morality by assessing attitudes about harm and fairness are thus leaving out much of what people – including Westerners and non-Westerners – explicitly and spontaneously include in their descriptions of the moral domain (p.367).

Our methodology in this study involves the construction of a rudimentary knowledge map for business ethics. We first consider the theoretical and practical implications of Graham *et al* (2011), whose effort to map the moral domain addressed the scope of psychological views of morality while taking into account demographic and cultural differences in moral intuitions. These researchers observed that the moral domain is broader than “empathy” and “justice” concerns assessed by existing moral competence, and that it is not just a subset of the values assessed by value inventories. With that study as a backdrop, we use the knowledge mapping techniques that have been developed and employed within education and related fields (McCagg & Dansereau, 1991; O'Donnell 1993).

### Dewey Decimal Classification System

One approach to the organization of ethics-related knowledge involves the emulation of the classifications of knowledge under library systems such as the Dewey Decimal Classification System (DDC). That system arranges theoretical knowledge into four parts: the realm of reason (wherein the mind attempts to understand itself and the spiritual and physical world outside of itself); the realm of imagination (wherein the mind produces literary inventions regarding life, no matter how much based in fact); the realm of memory (where the mind records events and conditions regarding the life of the planet and of humanity); and all other topics not included in these three realms (Scott, 1998, p. 13). Under the DDC, ethics proper (that is, moral philosophy) is classified under the realm of reason in the larger category of philosophy and psychology (i.e., the 100's). Ethics-related subjects such as metaphysics, epistemology, humanism and related systems, pantheism, and moral development reside within this category.

The DDC accommodates specific sub-categories of ethics, including ethics of recreation and leisure, ethics of sex and reproduction, ethics of social relations, ethical consumption, and other ethical norms.

Ancient Greek systems such as Epicurean philosophy and Stoic philosophy are included with MIDI evil Western philosophy, modern Western philosophy, and related topics.

By comparison, the DDC classifies the subject of "good and evil" under the larger category of religion (i.e., the 200's), rather than philosophy and psychology. All of the subject areas normally associated with religious studies, including philosophy of religion, sacred texts, moral theology, comparative religion, and the historical development of world religions are included within the category of religion proper. The social sciences (except psychology) comprise the third larger category (i.e., the 300's). Various social issues such as civil rights, slavery and emancipation are included. Social policies, such as socialism and related systems, law and legal studies, social services, social welfare problems, criminology, and customs and etiquette are folded into this third category. Also included among the social sciences are management-oriented disciplines such as management science and organizational behavior.

Specific ethical issues, norms and applications are sprinkled throughout the remainder of the DDC. For example, research ethics affects nearly every area of knowledge. Applied arts such as architecture necessarily take into account the ethics of accommodating human needs (including the needs of those with disabilities), and also take into account religion and religious symbolism where appropriate. For the most part, though, ethics, understood in terms of the engagement of principles of right and wrong, are ensconced in the first three larger categories of knowledge described above. Each of the three larger categories of knowledge includes a robust body of ethical content. There is a significant amount of overlapping among them around the notion of ethics within the DDC. A helpful way to visualize the interaction of these three larger categories of knowledge within the DDC would be to depict a Venn diagram wherein ethical principals are found at center of several overlapping circles, as in *Figure 1*.

#### *Dewey Decimal Classification (DDC) Knowledge Domains.*

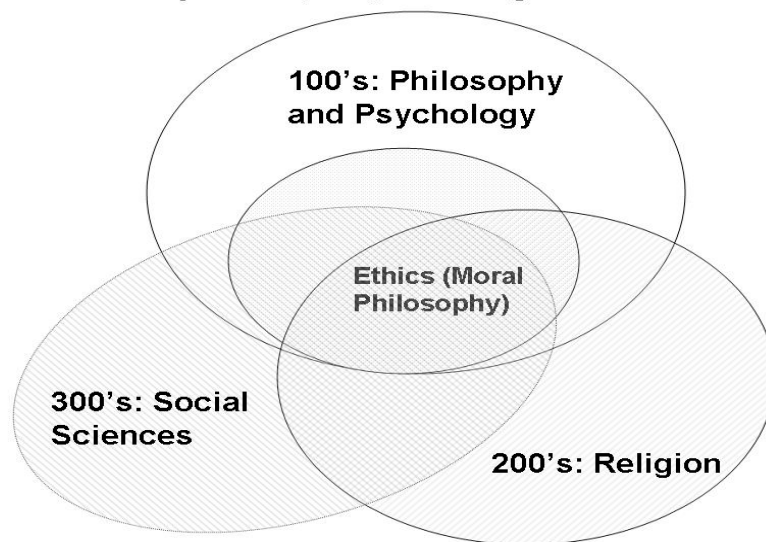


Figure 1.

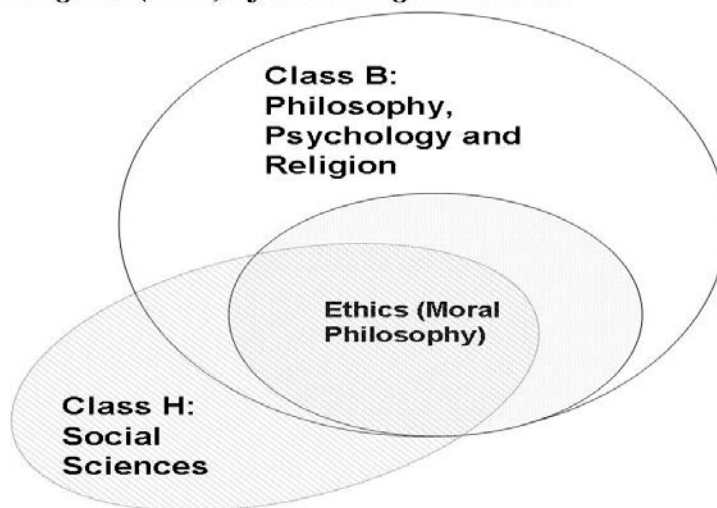
#### Library of Congress Classification of Knowledge Domains

The Library of Congress classification scheme (LOC), like the DDC, organizes knowledge around major categories, and then subdivides those categories. In comparison to the DDC, the LOC classifies the social sciences in one large category (Class H.), but combines philosophy, psychology and religion in a single large category (Class B.). Within class B., however, there are subclasses for the history of philosophy,

speculative philosophy (including metaphysics and epistemology), psychology, ethics, religion, theology, and religious denominational studies. The ethics subclass includes general works on ethics, history of ethics, religious ethics, evolutionary and genetic ethics, positivist ethics, socialist and communist ethics, feminist ethics, professional ethics, and etiquette. Even though ethics is ensconced in its own subclass, many of the other subclasses noted above include subject matter that overlaps with ethics.

Class H., the social sciences category, includes various topics that intersect with ethics. These include business ethics, sexual ethics, mental and moral life, workplace etiquette and, as in the DDC, a variety of social issues that brush up against ethical principles. Similarly, Class K., Law, takes into account moral and ethical issues pertaining to public policy, specific legal systems (including canon law and Islamic sharia law), corporate governance, the ethics of jurisprudence, and professional legal ethics. Moral education, character building, and related subject areas are included in Class L., Education. *Figure 2* depicts the interaction of these categories of knowledge within the LOC by representing several overlapping circles.

***Library of Congress (LOC) of Knowledge Domains.***



**Figure 2.**

**Other Classification Systems and Approaches**

Two other library classification systems were considered as part of this study. The Universal Decimal Classification system, used primarily outside of the United States, is based on the DDC (Harper, 1954), and categorizes ethics-related topics in the same manner as the DDC. The Colon Classification, also used primarily outside of the United States, resembles the LOC in its organization and structure (Satija, 1990 & 2002), including its manner of taking into account ethics-related subjects.

**What About The R-Word (Religion)?**

One of the advantages of using knowledge mapping is the manner in which the technique highlights conceptual relationships that are not necessarily intuitive or even particularly rational. As a result of our effort here, we note that there is a significant amount of overlapping between moral philosophy and religion (or religious studies, or theology). Business ethics and religious notions are seldom paired in the modern Western thought, but they are not so severely segregated in other cultures. We find this outcome

of our study to be interesting in two ways: first, it raises the question as to whether there has been too much effort to ban religion from the discussion of business ethics in the Western business schools; and second, it raises the question as to whether modern Western efforts to ensure the secular goal of objective education has created an environment where those for whom ethics and faith are not separated and compartmentalized find themselves at odds the prevailing tone of the business ethics classroom. The former is a question of intellectual honesty and open-mindedness, and the latter is a question of multiculturalism and the accommodation of intellectual diversity. Prowse (2002) claims that we are living “in times that might aptly be called ‘post-ethical’” (p.2). He suggests that people still use moral language, but that they have increasingly stopped believing that it has any objective foundation. In other words, Prowse believes that people today are for the most part emotivists, that is, that they increasingly treat moral judgments as no more than personal expressions of approval or disapproval:

*That being so, many people's behaviour is now guided almost exclusively by prudential considerations: in other words they obey the law, help others and respect customs and mores only if they calculate that this will benefit them personally in some way. They do not accept the validity of "oughts" or "shoulds". On this view, "doing one's duty, regardless of the personal cost" is a philosophy to which only fools should subscribe. (p.2).*

Prowse proposes that a waning of religious faith in Western culture is the ultimate cause of the loss of ethics:

*What accounts for this hollowing out of morality, for this loss of belief in objective ethical standards? Why are so many people de facto emotivists? The growing authority of empirical science and the loss of faith in religion are partly responsible. If people believe the world consists of nothing but tiny particles or quantum wave functions, why should they treat ethics as anything but a matter of taste? (p.2)*

If Prowse was right, the fading of religion might well be a mixed “blessing.” As Glover (2000) has observed:

*Those of us who do not believe in a religious moral law should still be troubled by its fading. The evils of religious intolerance, religious persecution and religious wars are well known, but it is striking how many protests against and acts of resistance to atrocity have also come from principled religious commitment (p. 405).*

The research of Evans *et al* (2006) demonstrated that religious affiliation is highly influential in determining the amount of ethics content in the curriculum. Comegys (2010) also found evidence that students attending religiously affiliated colleges and universities may have more ethically inclined attitudes about business, and concluded that the religious orientated climate at such institutions may influence the attitudes of these students. In any event, it may well be a mistake to attempt to ban religion from the domain of business ethics for both conceptual and practical reasons. In this regard, Caroline Whitbeck (Glagola *et al*, 1997) makes an interesting observation. She argues that the use of traditional secular theories of ethics (utilitarianism, Kantian duty-based ethics, etc.) actually alienates students. She notes that by using these theories, students are taught to choose their theory, restrict their vocabulary, and then defend that position within the constraints of that theory, rather than to examine all morally relevant considerations (p.446). Irrespective of the extent to which specific religious tenets accommodate promote diversity, respect for religious views is a diversity issue. Indeed, diversity can be properly defined to include “real or perceived differences among people with regard to race, ethnicity, sex, religion, age, physical and mental ability, sexual orientation, and family status that affect their treatment, opportunities, and outcomes” (Bell *et al*, 2009, p. 598).

## CONCLUSION

Knowledge mapping is a helpful technique for the identification, definition and taxonomy of components of business ethics. By working from well-established categories of knowledge as used in the field of library science, we have demonstrated that business ethics is a field that draws from both the humanities and the social sciences. Any effort to focus on one without the other will result in something less than the optimization of the knowledge base of this important domain. As an example of the benefit of knowledge mapping, we have been alerted to the possible neglect of some of the metaphysical aspects of business ethics. In particular, business ethics educators risk alienating some of those students whose moral epistemology is informed by faith (including both Western students of faith as well as international students whose cultural backgrounds include Islamic, Buddhist, Hindu, Christianity and other religious influences). A robust discourse in business ethics can, and in many cases should, allow for the possibility that students of faith have something to say about issues of right and wrong behavior in the marketplace. This widened discourse will not only serve to be more respectful of those students, but it will likely enrich the business discourse itself. Along the way, business ethics research and scholars should probably lead the way in helping to push accreditation guidelines toward more structure and more specific content. In so doing, related subjects such as corporate social responsibility, social issues in management, business and society, and sustainability need not be weakened. Indeed, the first principles that can be promoted by theoretically diverse and strong business ethics, will likely strengthen these related subjects as well.

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# THE IMPACT OF FINANCIAL TSUNAMIS ON THE VOLATILITY OF SIZE INDEX—AS EVIDENCED FROM THE TAIWANESE STOCK MARKET

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## ABSTRACT

*This research studies firm size stock index using Taiwanese stock market companies (listed and over-the-counter) and their market value as proxy variable for firm size. Samples were sequenced according to lowest turnover and divided into 10 groups each with 110 companies using Taiwan Capitalization Weighted Stock Index to calculate the indices of different firm sizes. EGARCH was used to analyze the asymmetric volatility, and the results show that small scale stock indices have no asymmetric volatility during the pre-financial tsunami period, and that of medium and large scale indices showed significant decrease during post-financial tsunami period.*

**JEL: G01;G14;G15;G32**

**KEY WORDS:** financial tsunami, size index, asymmetric volatility, EGARCH

## INTRODUCTION

The diversification of investment channels in recent years has made the strengthening of asset risk management necessary. Past studies used rate of return to explain risk. However, Fama (1971) pointed out the relationship between risk and rate of return, and risk became a factor in explaining rate of return. Yet there is a need to find a suitable proxy variable for risk. Most conventional financial literatures support using volatility as proxy variable for risk. Asymmetric volatility occurs when new information brings about price volatility. When the new information is positive, the volatility of the prices in the future is smaller; when the new information is negative, the volatility of the prices in the future is bigger. Whether there will be a significant difference in asymmetric volatility within the same market with different firm sizes in the post-financial tsunami period became the objective of this paper. Stock market prices and turnover are high frequency financial time series data. Because linear models would be unable to handle the leptokurtosis and volatility clustering of financial time series (Brooks, 2002), a non-linear model, such as the Autoregressive Conditional Heteroskedasticity (ARCH) model and the Switching Model, must be used instead. The ARCH model was proposed by Engle (1982). Bollerslev (1986) expanded this into the GARCH (Generalized ARCH) model but because the GARCH model could not differentiate between the impacts to volatility of positive and negative information (i.e., asymmetric volatility), Nelson (1991) developed Exponential GARCH (EGARCH). Campbell and Hentschel (1992) then used the Quadratic GARCH model (QGARCH) to fit asymmetric volatility scenarios. However, Engle and Ng (1993) discovered that EGARCH had a better fit than QGARCH. Hafner (1998) also proved that EGARCH was more superior in fitting the volatility of high frequency data.

## METHODOLOGY

The financial tsunami started with the subprime mortgage crisis in the United States. After New Century Financial declared bankruptcy on April 2, 2007, the global stock market suffered a huge bear market on July 27, 2007 due to the US subprime mortgage problem. Taiwan's Weighted Stock Index indices were greatly affected, dropping by 404.14 points. This also triggered many bankruptcy declarations and bank takeovers in the United States in 2008. The financial tsunami was triggered when Lehman Brothers

declared bankruptcy on September 15, 2008. The Taiwan government implemented a series of measures to support the market but it still dropped by 258.33 points. Europe also had a debt crisis in 2009 and 2010. Thus, 2007 to 2010 is dubbed the financial tsunami period. Taiwan's stock market was greatly affected. This paper primarily studies the changes in volatility of the Taiwanese stock market before and after the financial tsunami. Data between September 1, 2007 and August 31, 2010 and between September 1, 2003 and August 31, 2006 were gathered from Taiwan Economic Journal Data Bank (TEJ) for the post- and pre-financial tsunami analyses, respectively. For the pre-tsunami period, 860 companies were selected as samples, while for the post-tsunami period, 1100 companies were selected as samples. These samples were divided into 10 groups each with 110 companies. Companies with the biggest firm size comprised the large size stocks; companies with the smallest firm size comprised the small size stocks. The medium size indices were selected from the latter half of the fifth group and the former half of the sixth group. For the pre-tsunami period, 110 companies from each type were selected, so the first 110 companies with the biggest market values were classified into large-sized stocks, while the last 110 companies with the smallest market values were classified into small-sized stocks. Companies with sequence numbers 376 to 485 based on market value were classified as medium-sized stocks. The calculation method for Taiwan Weighted Capital Index was applied in calculating for the indices. The equation is as follows:

$$I_i = \frac{\text{Total Market Value of Stocks Per Size Type}}{\text{Total Market Value (base period)}} * 9000 \quad i = B, M, S \quad (1)$$

Using the first day of post-financial tsunami (September 3, 2007) as the base period, the index for the base period per size type was set as 9000 for the calculations (the selection of base period and indices does not affect the results). Based on the trends in each period for each size type (not shown), it can be observed that during the pre-financial tsunami period, the trends of the indices in each type were considerably stable. However, during the post-financial tsunami period, the volatility of the indices significantly increased. The rate of return was calculated from the natural logarithm of the daily close index at  $t$  day divided by daily close index at  $t-1$  day, multiplied by 100. The rate of variation for the trading volume was obtained by the natural logarithm of the total trading volume on  $t$  day divided by the total trading volume on day  $t-1$ , multiplied by 100. The equations are shown below:

$$r_{i,t} = \left[ \ln \left( \frac{I_{i,t}}{I_{i,t-1}} \right) \right] \times 100 \quad (2)$$

$$v_{i,t} = \left[ \ln \left( \frac{V_{i,t}}{V_{i,t-1}} \right) \right] \times 100 \quad (3)$$

wherein  $r$  and  $v$  are the indices' rate of return and rate of variation for trading volume;  $I$  and  $V$  are the indices' closing price and total trading volume for the day.  $t$  refers to the time while  $i$  refers to the company's size type.  $i = b, m, s$ , refers to Taiwan's big size type stocks, medium size stocks, and small size stocks, respectively.

Table 1 shows basic statistics, Jarque-Bera statistics and ADF, and PP unit-root test statistics of the four. The mean of each sample's stock price index's rate of return was negative in the post-financial tsunami period, while the mean of the samples was positive in the pre-financial tsunami period, with the exception of the small type stocks. The standard deviations of the indices in each firm size type were larger in the post-financial than in the pre-financial tsunami. All of the indices skewed to the left regardless of period, and all series were leptokurtic. It was observed from the results of the Jarque-Bera statistics test that the sections related to the rate of return rejected the null hypothesis of normality, signifying that all series data of rate of return do not fit normal distribution. As for the ADF and PP tests, the P values of all series data were smaller than the critical value for a 1% level of significance (-3.44). This signifies that the series data

as the constant null hypothesis cannot be rejected. Thus, the series of the rate of return of all indices' stock price index were stationary.

Table 1: The Basic Statistics and Unit Root Tests of Rate of the Return and Trading Volume Variation Rate for Each Type of Taiwan Stock Market's Stock Price Index

Size	Period	Observed Value	Mean	Standard Deviation	Skewness	Kurtosis	JB	ADF	PP
Large Size Index	Pre-	746	0.0323	1.2111	-0.4654	6.7358	461 **	-	**
	Post-	746	-	1.6946	-0.1652	4.5132	75 **	-	**
Medium Size Index	Pre-	746	0.0137	1.1364	-0.9094	9.0228	1230 **	-	**
	Post-	746	-	1.7980	-0.6609	4.1892	98 **	-	**
Small Size Index	Pre-	746	-	0.9648	-0.7326	10.0168	1597 **	-	**
	Post-	746	-	1.3900	-0.8851	4.5161	169 **	-	**
Large Size Trading Volume	Pre-	746	0.0904	25.8454	0.4867	5.4848	221 *	14.8032 *	83.2458 *
	Post-	746	0.0151	23.6707	0.1305	3.4392	8 **	-	**
Medium Size Trading Volume	Pre-	746	0.0224	24.5788	0.5327	24.8377	1485 **	26.4833 *	47.0318 *
	Post-	746	0.0122	20.9070	-0.0927	3.0496	1 **	-	**
Small Size Trading Volume	Pre-	746	0.0562	24.8192	0.1757	14.8434	4364 **	16.9618 *	51.8239 *
	Post-	746	0.0217	23.3489	0.0017	3.7481	17 **	-	**

This table shows basic statistics of the four indices in the two periods. \*, \*\*, \*\*\* represent under 10%, 5% and 1% level of significance, respectively. JB is Jarque-Bera test statistics, which signifies rejection of the null hypothesis of normality. ADF and PP are Augmented Dickey-Fuller and Phillips-Perron unit root tests. The threshold values of ADF and PP at .01, .05 and .1 are -3.44, -2.86 and -2.57 respectively.

To analyze the ARCH effect, this paper uses Engle's (1982) Lagrange multiplier (LM) test and observes Ljung-Box's Q statistics. In Table 2 majority of the series LB (12) in this paper are significant, and majority of the LB (12)<sup>2</sup> and LM tests are significant at 1% level of significance. This means that the series have conditional heteroscedasticity. Using the GARCH model is the optimal choice as the series in this research show conditional variances.

Table 2: Ljung-Box's Q statistics and ARCH Test Effects of The Rate of Returns of Each Type of Stock Price Indices in Taiwan

Firm Size	Period	LB(12)	LB(12) <sup>2</sup>	ARCH LM(6)
Large Size Index	Pre-	21.69 *	173.74 ***	73.42 ***
	Post-	23.57 **	131.85 ***	60.28 ***
Medium Size Index	Pre-	42.75 ***	123.61 ***	67.32 ***
	Post-	34.52 ***	179.66 ***	61.29 ***
Small Size Index	Pre-	94.92 ***	167.61 ***	104.97 ***
	Post-	113.42 ***	111.12 ***	42.70 ***
Large Size Trading Volume	Pre-	120.87 ***	29.67 ***	21.05 ***
	Post-	116.75 ***	46.64 ***	34.14 ***
Medium Size Trading Volume	Pre-	91.84 ***	165.39 ***	204.47 ***
	Post-	70.84 ***	18.73 *	10.28 *
Small Size Trading Volume	Pre-	107.73 ***	83.66 ***	80.26 ***
	Post-	100.41 ***	18.56 *	11.91 *

This table shows that majority of the series LB (12) in this paper are significant, and that majority of the LB (12)<sup>2</sup> and LM tests are significant at 1% level of significance. The ARCH(LM) test is the Chi-square test with 6 degrees of freedom. The GARCH (1,1) model (Brooks, 2002) is used for the testing. After estimation of coefficients, whether or not the autocorrelation effect still exists for standardized residual or the standardized residual's sum of squares is tested in order to confirm the compatibility of the GARCH (1,1) model. For the most suitable lag factor for the mean equation, studies generally use the smallest

model of AIC (Akaike's Information Criterion) value. The AIC values of each type of indices are as shown in Table 3, from which the optimal mean equation for each type of indices can be derived. For example, for Taiwan's big size indices at the post period, the optimal mean equation is:

$$r_t = \alpha_0 + \alpha_1 r_{t-1} + \alpha_2 r_{t-2} + \alpha_3 r_{t-3} + \alpha_4 r_{t-4} + \varepsilon \quad (4)$$

This paper uses the EGARCH (1,1) model developed by Nelson (1991) for analysis, describing the model as follows:

$$R_t | I_{t-1} \sim f(\mu_t, \sigma_t^2) \quad (5)$$

$$R_t = \beta_0 + \sum_{i=1}^p \beta_i R_{t-i} + \varepsilon_t \quad (6)$$

$$n(h_t) = \alpha_0 + \alpha_1 (|z_{t-1}| - E[|z_{t-1}|] + \delta \cdot z_{t-1}) + \phi \ln(h_{t-1}) \quad (7)$$

Equation (4) represents the distribution of the rate of return ( $R_t$ ) at  $t$  period from expected value to variance as they change through time with the information collected ( $I_{t-1}$ ) at  $t-1$  period. Equation (5) is the mean equation that describes the rate of return's autocorrelation behavior. The variance equation in Equation (6) is the key to the EGARCH model, showing that variances have the autocorrelation of indices, and that residuals can impact future variances. The  $z_t \equiv \varepsilon_t / h_t$  in the equation is the value after residuals have undergone conditional variance. The degree of impact of the previous period's standardized residual on the current period's variances can be seen in the coefficient  $\alpha_1$  from Equation (3). If the  $\alpha_1$  is positive, the new information will cause the future volatility to increase. However, because the positive information's  $z_{t-1}$  is positive, and the negative information's  $z_{t-1}$  is negative, when the coefficient  $\delta$  is negative, the degree of increase in future volatility brought about by negative information is greater than the increase in future volatility caused by positive information; on the other hand, if the coefficient  $\delta$  is positive, the degree of increase in the future volatility caused by positive information will be greater than the future volatility caused by negative information. This is asymmetric volatility.

Table 3: Determination of the Most Fitting Lag Factor for the GARCH Model Mean Equation

firm size	period	aic value					
		ar(1)	ar(2)	ar(3)	ar(4)	ar(5)	ar(6)
large size index	pre-	3.2251	3.2228	3.2241	<b>3.2210</b>	3.2583	3.2244
	post-	3.9080	<b>3.8978</b>	3.8981	3.9017	3.9025	3.9049
medium size index	pre-	3.0795	3.0806	<b>3.0737</b>	3.0762	3.0781	3.0780
	post-	<b>3.9864</b>	4.0079	3.9914	3.9950	3.9990	4.0027
small size index	pre-	2.7063	2.7064	<b>2.7035</b>	2.7072	2.7098	2.7123
	post-	3.4187	<b>3.4170</b>	3.4201	3.4233	3.4271	3.4298

This table shows the AIC values of each type of indices, allowing this paper to construct the most optimal mean equation for each type of indices. The smallest values are shown in bold.

## EMPIRICAL ANALYSIS

Asymmetric volatility primarily uses the EGARCH model (see results in Table 4). It refers to a situation wherein the increase in volatility caused by positive and negative information is different. The estimation of the EGARCH model is as follows:

$$\ln(\sigma_t^2) = \alpha_0 + \alpha_1 (|z_{t-1}| - E[|z_{t-1}|] + \delta z_{t-1}) + \phi \ln(\sigma_{t-1}^2) \quad (13)$$

Table 4: Measures of Asymmetric Volatility in the Pre- and Post-financial Tsunami Periods Derived from the EGARCH Model

Indices	Period	AR(p)	$\alpha_0$	$\alpha_1$	$\Delta$	$\Psi$	$1 +  \delta $
Large Scale Index	Pre-	4	-0.5812 *** (0.0001)	0.0759 * (0.0590)	-0.0820 ** (0.0470)	0.8374 *** (0.0000)	1.1787
	Post-	2	-0.0691 *** (0.0015)	0.1008 *** (0.0004)	-0.0580 *** (0.0020)	0.9888 *** (0.0000)	1.1232
Medium Scale Index	Pre-	3	-0.1360 *** (0.0085)	0.1739 *** (0.0088)	-0.1888 *** (0.0002)	0.8577 *** (0.0000)	1.4654
	Post-	1	-0.1002 *** (0.0030)	0.2024 *** (0.0001)	-0.1097 *** (0.0001)	0.9391 *** (0.0000)	1.2465
Small Scale Index	Pre-	3	-0.2845 *** (0.0000)	0.3207 *** (0.0000)	-0.0630 (0.1509)	0.8849 *** (0.0000)	1.1346
	Post-	2	-0.1060 ** (0.0233)	0.2039 *** (0.0020)	-0.1201 *** (0.0025)	0.8800 *** (0.0000)	1.2729

This table shows asymmetric volatility of the three indices during the two periods as derived from EGARCH. The figures in parentheses are p values.

This paper assumes a generalized error distribution of a null hypothesis, and uses the large-scale index post-financial tsunami period's AR(4)-EGARCH(1,1) model to estimate results, as follows:

$$R_t = 0.0223 - 0.0383R_{t-1} - 0.0133R_{t-2} + \varepsilon_t \quad (14)$$

$$\ln(\sigma_t^2) = -0.0691 + 0.1008(|z_{t-1}| - E[|z_{t-1}|]) - 0.0580z_{t-1} + 0.9888\ln(\sigma_{t-1}^2) \quad (15)$$

If during the  $t-1$  period a negative information causes  $\varepsilon_{t-1}$  to be negative,  $z_{t-1} = \varepsilon_{t-1}/\sigma_{t-1}$  would be a negative value. Thus, every unit's  $z_{t-1}$  will cause the next period's ( $t$  period)  $\ln(\sigma_t^2)$  to increase by  $0.1008(1+0.0580)$  units, which is 0.1066 units. If the  $t-1$  period has positive information, every unit's  $z_{t-1}$  will cause the next period's  $\ln(\sigma_t^2)$  to increase by  $0.1008(1-0.0580)$  units, which is 0.0950 units. Thus, the degree of volatility caused by negative information is 1.1231 times greater than the degree of volatility caused by positive information. The coefficient for asymmetric volatility can be measured using  $(1+|\delta|)/(1-|\delta|)$  (Koutmos and Saidi (1995)), because when  $(1+|\delta|)/(1-|\delta|)$  are biggest, the absolute value of  $\delta$  would also be very big, so we can use  $(1+|\delta|)/(1-|\delta|)$  to study the changes in asymmetric volatility in the post-financial tsunami period. The  $t$  test is used to determine whether the asymmetric volatility conditions were similar for pre- and post-financial tsunami periods. The results in Table 5 show that post-financial tsunami, asymmetric volatility decreased significantly except with small-size stocks.

On the effect of different firm sizes on asymmetric volatility, before the financial tsunami (0.0820 , 0.1888 , 0.0630 (insignificant)), the small-size stocks did not show signs of asymmetric volatility. But, after the financial tsunami (0.0580, 0.1097 , 0.1201) the volatility of large-size stocks significantly decreased. Then the Taiwan government implemented a policy prohibiting shorting of large-size stocks which helped with the asymmetric volatility situation. This reaffirms Wei and Yang's (2011) findings that prohibition of shorting is effective in slowing down the occurrence of asymmetric volatility. On the other hand, shorting has always been prohibited for small-size stocks, which seems to explain why there is no asymmetric volatility with small-size stocks. After the financial tsunami, small-size stocks experienced asymmetric volatility while shorting was prohibited for large-size stocks in order to minimize asymmetric volatility. This helps provide a reasonable explanation on how prohibition of shorting policies can slow down asymmetric volatility.

Table 5: T-tests of the Asymmetric Volatility Indices  $|\delta|$  Pre- and Post-Financial Tsunami Periods

Indices	Periods	Obs.	$ \delta $	t-value	
Large Size Indices	Pre-	746	0.0820	-14.4449	***
	Post-	746	0.0580		
Medium Size Indices	Pre-	746	0.1888	-37.0236	***
	Post-	746	0.1097		
Small Size Indices	Pre-	746	0.0630	26.3426	***
	Post-	746	0.1201		

This table shows that the asymmetric volatility decreased significantly except for those with small size stocks. Note that

$$t = \frac{|\delta_{post}| - |\delta_{pre}|}{\sqrt{\frac{\hat{\sigma}_{post}^2}{n_{post}} + \frac{\hat{\sigma}_{pre}^2}{n_{pre}}}}$$

## CONCLUSION

This research primarily studies the changes in volatility under different firm size indices, in particular, the asymmetric volatility of uni-variance, during the pre- and post-financial tsunami periods. This results show that not all firm size types show signs of asymmetric volatility during the two periods. After the financial tsunami, the significant decrease in large-size stocks' volatility seems to reflect their higher accessibility of information so their asymmetric volatility was lower than those of medium and small-size stocks. After the financial tsunami, the Taiwanese government implemented a policy prohibiting shorting large-size stocks, which influenced the asymmetric volatility situation, thus reaffirming Wei and Yang's (2011) research that prohibition of shorting can slow down asymmetric volatility. Shorting has always been prohibited for small-size stocks, so this provides a reasonable explanation as to why there was no asymmetric volatility for small-size stocks during the pre-financial tsunami period. Basically, the Taiwan government implemented various policies to lessen the asymmetric volatility situation post-financial tsunami, which may help reduce panic and fear, and it seems to be effective in some way. Results also show that the asymmetric volatility of the Taiwanese stock market during post-financial tsunami slowed down compared to pre-financial tsunami. This could be related to the measures implemented by the government. However, the effects of these measures are beyond the scope of this paper. This could be the foundation for future studies.

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# EARNINGS MANAGEMENT DURING THE FOURTH QUARTER: AN EMPIRICAL STUDY FOR LISTED COMPANIES IN TAIWAN

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## ABSTRACT

*From both local and foreign literatures in the past, it can be observed that there exists a large discontinuity or kink when the annual earnings distribution of firms is around zero. Theoretically, this can be treated as a result of earnings management, a phenomenon that managers manipulate earnings to avoid earnings decreases or losses (Burgstahler and Dichev, 1997). This paper follows the model of Kerstein and Rai (2007) and proposes two hypotheses: 1. Firms with a small cumulative loss at the end of the third quarter are more likely to manage and convert earnings to a small annual profit; 2. Firms with a small cumulative profit at the end of the third quarter are more likely to manage and prevent earnings from a small annual loss. Our empirical results after using logistic multiple regressions support the above two hypotheses. In other words, managers of listed companies in Taiwan manipulate earnings upward during the fourth quarter to avoid losses or decreases in earnings. Thus, auditors should pay more attention in the future to those firms with cumulative earnings distribution surrounding zero at the end of the third quarter.*

**JEL:** M4; L14

**KEY WORDS:** Earnings Management, Earnings Distribution, Loss, Kink

## INTRODUCTION

The earnings of a firm not only concern the firm's survival, but also affect the performance measurement of the managers, and the decision-making of stakeholders to invest or extend credit to the firm. Yet Business Accounting Law stipulates that firms must use accrual basis in accounting, providing managers with discretion in handling financial reports. The strategic exercise of managerial discretion in influencing the earnings figure reported to external audiences is known as earnings management (Schipper, 1989). From both local and foreign literatures in the past, it can be observed that there exists a large discontinuity or kink when the annual earnings distribution of firms around zero. Theoretically, this can be treated as a result of earnings management (Burgstahler and Dichev, 1997). Kerstein and Rai (2007) show that managers could use their discretion during the fourth quarter, causing considerable changes between the cumulative earnings distribution at the end of the third quarter and at the end of the fourth quarter. Due to the fact that there hasn't been a similar study in Taiwan, this paper can fill the void and contribute to international comparison. Besides the introduction in the first section, section 2 reviews past related literatures, and proposes our hypotheses. Section 3 describes the data used and its research methods, while section 4 analyzes its empirical results. Finally, the last section concludes the paper.

## REVIEW OF RELATED LITERATURE AND HYPOTHESES

In order to comply with Generally Accepted Accounting Principles (GAAP) and in view of revenue and cost matching principle, accounting information uses accrual basis in keeping accounts. However, there exists a huge room for choice and discretion in accrual basis, providing managers the incentives to engage in earnings management behavior. Past literatures pointed out that the motives for managers to manipulate reported earnings include maximization of bonus plans, company's debt covenants, political costs, capital market motives, loss avoidance, etc. (Healy, 1985; Watts, and Zimmerman, 1978, 1990; Gaver, et al., 1995; Hayn, 1995; Burgstahler and Dichev, 1997). Previous studies indicate that there exists

a large discontinuity or kink when the annual earnings distribution of firms is around zero (such as Hayn, 1995; Burgstahler and Dichev, 1997; Kerstein and Rai, 2007; Lin, et al., 2009; Cui and Wang, 2010; Esteban and Devesa, 2011). This is owing to firms display unusually low frequencies of small decreases in earnings and small losses, and unusually high frequencies of small increases in earnings and small positive income. Theoretically, this can be a result of earnings management; in some situations, managers may manipulate earnings to avoid earnings decreases or losses (Hayn, 1995; Burgstahler and Dichev, 1997). Kerstein and Rai (2007) show that managers could use their discretion during the fourth quarter, causing considerable changes between the cumulative earnings distribution at the end of the third quarter and the annual net income distribution at the end of the fourth quarter. Particularly, for firms with small cumulative losses or profits after three quarters, since their cost in earnings management is the smallest, they are most likely to manage earnings upward to avoid small losses. Although there are a few local literatures which studied the relationship between firms' earnings thresholds and earnings management (such as Young and Wu, 2003; Zhang and Huang, 2005; Cai and Yang, 2006; Lin, et al., 2009), they did not focus on firms that are close to zero profit threshold in cumulative earnings distribution after three quarters and whether or not these firms engaged in earnings management during the fourth quarter.

This paper can supplement this gap. This paper follows the model of Kerstein and Rai (2007) to examine the earnings management during the fourth quarter. Generally speaking, managers would engage in earnings management only when its benefit outweighs its cost. If the benefit of avoiding losses and earning profits is similar for all firms, *ceteris paribus*, it is expected that firms closest to zero earnings threshold with small losses would only need the least amount of upward earnings management to obtain positive profit. Besides, their earnings management is most difficult to find, with the maximum flexibility for earnings management in the future. Hence, these firms are at the core of our observation and are set as the treatment group. If no earnings management occurred, firms with very similar cumulative earnings distribution after three quarters should also have similar pattern in length and direction of fourth-quarter shifts in earnings distribution. Therefore, firms with cumulative earnings distribution after three quarters very close to the treatment group are set as our control group. Based on the aforementioned loss avoidance theory, we expect that firms with the smallest losses in the treatment group would more probably move their annual earnings distribution upwards and achieve the smallest profits than those firms with small losses in the control group. Similarly, we expect the probability of firms with the smallest profits in the treatment group to move downwards and suffer small annual losses is lower than those firms with small profits in the control group. Hence, we propose two hypotheses below:

H1: Firms with small cumulative losses after three quarters would make their effort to shift earnings upward during the fourth quarter and convert cumulative annual net income into small profits.

H2: Firms with small cumulative profits after three quarters would make their effort to shift earnings upward during the fourth quarter and avoid cumulative annual net income becoming small losses.

## DATA AND RESEARCH METHODS

### Data and Interval Setting

From the Taiwan Stock Exchange Market Observation Post System, this paper selects all the listed companies from 1990 to 2010. After panel data analysis and elimination of firms with incomplete data (including finance-related firms), 8502 firms remain. First, we use market value of equity (MV) at the beginning of the year as the company's scaling variable, and use this variable to standardize the annual net income distributions (NI) and the cumulative earnings distribution of the first three quarters (Y3). Similar to the methods of Burgstahler and Dichev (1997) and Kerstein and Rai (2007), this paper sets the interval width of each scaled Y3 and NI distribution as 0.005. The "smallest profit interval" is set as "+1 interval" while the "smallest loss interval" is set as "-1 interval". These two are the intervals at the right and left of zero annual net income line. As a result, it can be deduced that "+2 interval", "+3 interval", "+4 interval",

and "+5 interval" are intervals that follow on the right side of "+1 interval", while "-2 interval", "-3 interval", "-4 interval", and "-5 interval" are intervals that follow on the left side of "-1 interval".

### Research Methods and Variable Setting

Following Kerstein and Rai (2007), to test our hypotheses mentioned in last section, this paper uses two methods to test firms whose  $Y_3$  are surrounding the zero profit line. First, we investigate fourth-quarter shifts near the kink area in NI line. Particularly, we estimate the percentage of these firms moving towards the right (the higher adjacent interval), moving towards the left (the lower adjacent interval), and remaining in the same interval. Second, we use logistic regression to test whether movements of the treatment group firms to the smallest profit interval of NI differs from movements of the control group firms of the same length and direction, *ceteris paribus*.

The logistic regression model and variable setting used by this paper are as follows:

$$UP_{jt} = \beta_0 + \beta_1 \text{Small\_loss}_{jt} + \beta_2 \text{Size}_{jt} + \beta_3 \text{BM}_{jt} + \beta_4 \text{IND}_{jt} + \beta_5 \text{YR}_{jt} + e_{jt} \quad (1)$$

$$\text{Stay}_{jt} = \beta_0 + \beta_1 \text{Small\_profit}_{jt} + \beta_2 \text{Size}_{jt} + \beta_3 \text{BM}_{jt} + \beta_4 \text{IND}_{jt} + \beta_5 \text{YR}_{jt} + e_{jt} \quad (2)$$

$$\text{Down}_{jt} = \beta_0 + \beta_1 \text{Small\_profit}_{jt} + \beta_2 \text{Size}_{jt} + \beta_3 \text{BM}_{jt} + \beta_4 \text{IND}_{jt} + \beta_5 \text{YR}_{jt} + e_{jt} \quad (3)$$

In equations (1)~(3), the variables are set as:

$UP_{jt}$ : =1, if during the fourth quarter of year  $t$ , firm  $j$  shifts up from the observed interval of  $Y_3$  to the next-higher interval of NI, else =0.

$\text{Stay}_{jt}$ : =1, if during the fourth quarter of year  $t$ , firm  $j$  shifts from the observed interval of  $Y_3$  to the same interval of NI, else =0.

$\text{Down}_{jt}$ : =1, if during the fourth quarter of year  $t$ , firm  $j$  shifts down from the observed interval of  $Y_3$  to the next-lower interval of NI, else =0.

$\text{Small\_loss}_{jt}$ : =1, if in year  $t$ , firm  $j$  belongs in "-1 interval" of  $Y_3$ , else =0.

$\text{Small\_profit}_{jt}$ : =1, if in year  $t$ , firm  $j$  belongs in "+1 interval" of  $Y_3$ , else =0.

$\text{BM}_{jt}$ : book-to-market value ratio of firm  $j$  at the beginning of year  $t$  = book value /  $MV_{jt}$ .

$\text{Size}_{jt}$ : Firm size of firm  $j$  in year  $t$  =  $\text{Log}(MV_{jt})$ .

$\text{IND}_{jt}$ : =1, If in year  $t$  firm  $j$  belongs to a non-electronics industry, else =0.

$\text{YR}_{jt}$ : =1, If the fiscal year is  $t$  ( $t=1990$  to  $2007$ ), else =0.

Regression equation (1) is used to test H1, while regression equations (2) and (3) are used to test H2. The treatment group is composed of firms closest to zero profit line in  $Y_3$ , which are also the firms we assume to be the highest possibility of earnings management. In regression equation (1), the treatment groups are firms in the -1 interval of  $Y_3$ ; for regression equations (2) and (3), these are firms in the +1 interval of  $Y_3$ . We include size, book-to-market value ratio, type of industry, and year as control variables.

In comparison with the treatment group, we use firms with the -2 interval of  $Y_3$  as the control group in regression equation (1). The control group in regression equations (2) and (3) is composed of firms with the +2 interval of  $Y_3$ . H1 predicts that firms with the smallest losses of  $Y_3$  (in the -1 interval, the treatment group) would arrange for upward movement to the +1 interval during the fourth quarter, so that NI would be converted to small profits. For firms in the -2 interval (the control group), they have incentives to move downward one interval in order to create room for future profits (as bonus plans hypothesis expected), or move upward one interval to report smaller losses. Although the incentives of firms in the -1 interval are similar to those in the -2 interval, the strongest incentive for firms in the -1 interval is to move upward to report small annual profits. Thus, in regression equation (1), the probability of firms that are in the -1 interval of  $Y_3$  to move upward to a higher interval (+1) is higher than those in the -2 interval of  $Y_3$ . The

null hypothesis for H1 is that the probability of these firms is similar. Thus, we expect that the coefficient  $\beta_1$  of the  $\text{Small\_loss}_{jt}$  variable would be positive.

We have two expectations for H2:

1. If firms with small profits in  $Y_3$  have small losses during the fourth quarter, they will have incentives to manage earnings upward to avoid reporting small annual losses. Otherwise, if firms with small profits in  $Y_3$  have small profits during the fourth quarter, they will have incentives to manage earnings downward to reserve room for future profits (under the guarantee that they will have positive annual profits). Thus, firms in the +1 interval of  $Y_3$  have a considerable high probability to stay in the +1 interval of NI. The null hypothesis of H2 is that the difference between the two is zero. Therefore, H2 hypothesis expects that the coefficient  $\beta_1$  of  $\text{Small\_profit}_{jt}$  in regression equation (2) is positive.

2. H2 expects that the probability of firms in the +1 interval of  $Y_3$  moving downward to the -1 interval of NI would be lower than the probability of firms in the +2 interval of  $Y_3$  (the control group) moving downward to the +1 interval of NI. For firms that are in the +1 interval of  $Y_3$  would try to avoid losses as much as possible, while firms that are in the +2 interval of  $Y_3$  have a higher probability of manipulate earnings downward, moving one interval down to reserve room for future profits. The null hypothesis of H2 is that the difference of these two is zero. And we expect that the coefficient  $\beta_1$  of  $\text{small\_profit}_{jt}$  in regression equation (3) is negative.

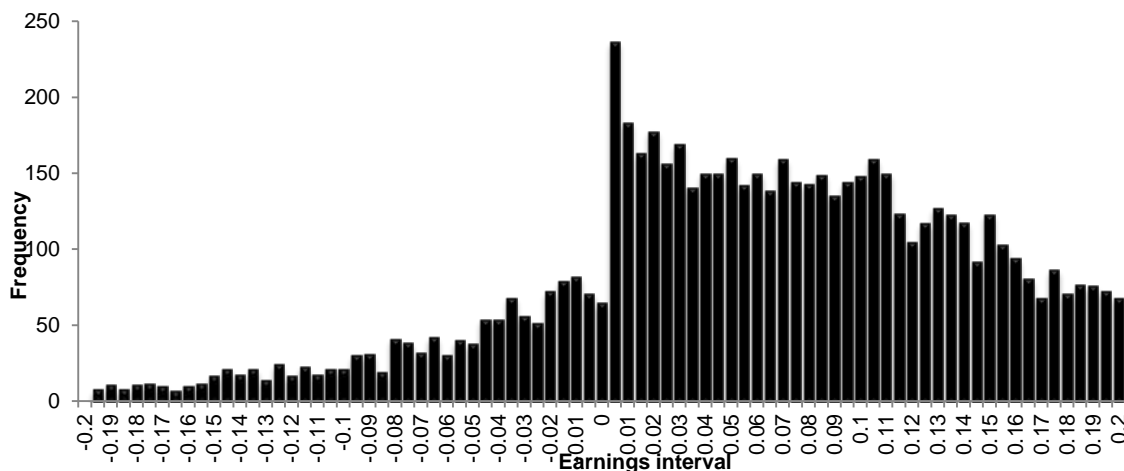
## EMPIRICAL RESULTS

Figure 1 shows that with the scope from -0.2 to +0.2 intervals (with equal distance of 0.005), the number of firms with annual loss (-0.2 to 0) is significantly less than number of firms with positive earnings. Also, there exists a large kink surrounding the zero annual earnings. This is aligned with the observations of foreign and local related literatures (such as Kerstein and Rai, 2007; Burgstahler and Dichev, 1997; Lin et al., 2009; Cui and Wang, 2010; Esteban and Devesa, 2011). Then, we investigate the changes of earnings distribution of the firms in the -5 to +5 intervals during the fourth quarter (sample size equals 1,666 firms). Untabulated results show that in the fourth quarter, the number of firms in the -1 interval (the smallest\_loss interval) decreases the most (from 137 to 71 firms, decreasing by 48.18%). This is followed by the decrease in number of firms in the -2 interval (from 152 to 79 firms, decreasing by 48.03%).

The behavior of firms in the +1 interval (the smallest\_profit interval) greatly differs from the rest. The number of firms not only does not decrease, but rather increase (from 247 to 249 firms). This explains why there exists a large kink around zero annual net income distribution. We further examine the direction of earnings movement of firms in the -5 to +5 intervals. Untabulated results show that the percentage of firms in the -1 interval that moved upward one interval (to +1 interval) is 13.87%. This is 3.5 times of firms in the -2 interval (3.95%), and is also higher than the percentages of those in the loss intervals (-3 to -5 intervals). This is aligned with the hypothesis of H1.

The percentage of firms with  $Y_3$  in the +1 interval that move down one interval (to -1 interval) is 4.86%, it is significantly lower than those in the +2 interval (16.67%) and those in the other profit intervals (+3 to +5 intervals) that move down one interval. The percentage of firms with  $Y_3$  in the +1 interval and remains in the +1 interval of NI is 24.29%, it is higher than those remain in the +2 interval of NI (12.08%) and those remain in the other profit intervals (+3 to +5). All these are in line with the expectations of H2.

Figure 1: Scaled Cumulative Annual Earnings Distribution, 1990-2010



*This figure shows the number of listed companies of the cumulative annual earnings distribution (scaled by market value of equity at the beginning of the year) around zero profit line from 1990 to 2010.*

Table 1 checks out H1 (the control group is composed of firms in the -2 interval of  $Y_3$ ) and shows the empirical results of logistic regression equation (1)  $UP_{jt} = \beta_0 + \beta_1 \text{Small\_loss}_{jt} + \beta_2 \text{Size}_{jt} + \beta_3 \text{BM}_{jt} + \beta_4 \text{IND}_{jt} + \beta_5 \text{YR}_{jt} + e_{jt}$ . The result shows that the Small\_loss regression coefficient ( $\beta_1$ ) is 1.520. This means that if the firm's cumulative earnings of  $Y_3$  are in the -1 interval (and not in the -2 interval), the likelihood of the company's annual net income moving one interval upward will increase by ( $\Delta$ odds) 357% (refer to the explanation at Table 1). As tested with Wald  $\chi^2$ , the regression coefficients are significant under 0.5% level of significance. This supports H1's statement that firms with small losses of  $Y_3$  (in the -1 interval) would manipulate earnings up during the fourth quarter to convert to small profits of NI. This result is in line with Kerstein and Rai (2007).

Table 2 checks out H2 (the control group is composed of firms whose  $Y_3$  are in the +2 interval) and shows the empirical results of logistic regression equation (2)  $\text{Stay}_{jt} = \beta_0 + \beta_1 \text{small\_profit}_{jt} + \beta_2 \text{Size}_{jt} + \beta_3 \text{BM}_{jt} + \beta_4 \text{IND}_{jt} + \beta_5 \text{YR}_{jt} + e_{jt}$ . Table 2 shows that the regression coefficient of small\_profit variable is 0.706. This means that if firms' cumulative  $Y_3$  distribution belong to the +1 interval (and not +2 interval), then the likelihood of the firms' NI remaining in the same interval will increase by 102.6%. As tested with Wald  $\chi^2$ , the regression coefficients are significant at 1% level of significance. This supports H2's statement that firms with small cumulative profits after-three quarters would make their effort to shift earnings upward during the fourth quarter and avoid cumulative annual net income becoming small losses.

Table 1 : Logistic Regression Results of the Smallest Loss Interval of the Cumulative Earnings Distribution after Three Quarters Moving One Interval Up to the Smallest Profit Interval of Annual Net Income

Variable Name	Regression Coefficient		$\Delta$ odds(%) <sup>1</sup>	Wald $\chi^2$ <sup>2</sup>	P Value
	Symbol	Estimated Value			
Intercept	$\beta_0$	4.890		1.22	0.2689
small_loss	$\beta_1$	1.520	357.0%	9.27	0.0023
Size	$\beta_2$	-0.710		2.74	0.0979
BM	$\beta_3$	-1.328		5.31	0.0212

This table shows the empirical results of logistic regression equation (1)  $UP_{jt} = \beta_0 + \beta_1 \text{Small\_loss}_{jt} + \beta_2 \text{Size}_{jt} + \beta_3 \text{BM}_{jt} + \beta_4 \text{IND}_{jt} + \beta_5 \text{YR}_{jt} + \epsilon_{jt}$ . We do not list the results of  $\beta_4$  and  $\beta_5$  for brief. The treatment group and the control group are separately composed of firms in the -1 and -2 interval of Y3. 1: odds ratio is using regression coefficient to derive antilog (as Excel function  $\text{EXP}(\beta_i)$ ). Since  $\beta_1 = 1.52 > 0$ ,  $\Delta$ odds =  $\text{EXP}(1.52) - 1 = 3.57$ . This means that if the cumulative earnings distribution of the firms from the previous three quarters are in the -1 interval (and not in the -2 interval), then the likelihood of the firms' annual net income moving upward one interval ( $\Delta$ odds) will increase by 357%. 2: Wald  $\chi^2$  is a test for singular regression coefficient  $\beta_i$ . Its null hypothesis  $H_0$  is  $\beta_i = 0$ . Number of firms = 289, McFadden R-squared = 10.30%, Log likelihood ratio test for  $\beta = 0$ :  $\chi^2 = 17.52$  ( $p < 0.05$ )

Table 3 further tests H2 (control group is comprised of firms whose cumulative earnings distribution after three quarters are in the +2 interval) and shows the results of the logistic regression equation (3)  $\text{Down}_{jt} = \beta_0 + \beta_1 \text{Small\_profit}_{jt} + \beta_2 \text{Size}_{jt} + \beta_3 \text{BM}_{jt} + \beta_4 \text{IND}_{jt} + \beta_5 \text{YR}_{jt} + \epsilon_{jt}$ . Table 3 shows that the Small\_profit regression coefficient  $\beta_1$  is -1.550. This means that if the firms' Y3 are in the +1 interval (and not in the +2 interval), then the likelihood of the firms' NI moving downward one interval will decrease by 78.8%. As tested by Wald  $\chi^2$ , the regression coefficients are significant at 0.5% level of significance. This further supports hypothesis H2's statement that firms with small cumulative profits after three quarters would make their effort to shift earnings upward during the fourth quarter and avoid cumulative annual net income becoming small annual losses. Summing-up the aforementioned results, Table 1-3 support hypotheses H1 and H2. The kink in annual net income intervals could possibly be due to the fact that many firms with Y3 in the -1 interval unusually move towards the +1 interval of NI, and that many firms with Y3 in the +1 interval unusually remain in the +1 interval of NI (the same interval).

Table 2 : Logistic Regression Results of the Smallest Profit Interval of the Cumulative Earnings Distribution after Three Quarters Remaining in the Same Interval of the Annual Net Income

Variable Name	Regression Coefficient		$\Delta$ odds(%) <sup>1</sup>	Wald $\chi^2$ <sup>2</sup>	P Value
	Symbol	Estimated Value			
Intercept	$\beta_0$	-3.575		2.06	0.1512
small_profit	$\beta_1$	0.706	102.6%	7.66	0.0056
size	$\beta_2$	0.228		0.91	0.3396
BM	$\beta_3$	-0.843		9.35	0.0022

This table shows the empirical results of logistic regression equation (1)  $UP_{jt} = \beta_0 + \beta_1 \text{Small\_loss}_{jt} + \beta_2 \text{Size}_{jt} + \beta_3 \text{BM}_{jt} + \beta_4 \text{IND}_{jt} + \beta_5 \text{YR}_{jt} + \epsilon_{jt}$ . We do not list the results of  $\beta_4$  and  $\beta_5$  for brief. The treatment group and the control group are separately composed of firms in the -1 and -2 interval of Y3. 1: odds ratio is using regression coefficient to derive antilog (as Excel function  $\text{EXP}(\beta_i)$ ). Since  $\beta_1 = 1.52 > 0$ ,  $\Delta$ odds =  $\text{EXP}(1.52) - 1 = 3.57$ . This means that if the cumulative earnings distribution of the firms from the previous three quarters are in the +1 interval (and not in the +2 interval), then the likelihood of the firms' annual net income moving upward one interval ( $\Delta$ odds) will increase by 357%. 2: Wald  $\chi^2$  is a test for singular regression coefficient  $\beta_i$ . Its null hypothesis  $H_0$  is  $\beta_i = 0$ . Number of firms = 488, McFadden R-squared = 10.96%, Log likelihood ratio test for  $\beta = 0$ :  $\chi^2 = 51.46$  ( $p < 0.0001$ )

Furthermore, we use sensitivity analysis to examine the logistic regression results when we replace control groups, such as -2 interval replaced by -2~-5 interval, +2 interval replaced by +2~-5 interval. Although unlisted results show that the regression coefficients slightly change (the Small\_loss regression coefficient in regression equation (1) reduces from 1.520 to 0.922; the Small\_profit regression coefficient in regression equation (2) increases from 0.706 to 0.908; and the Small\_profit regression coefficient in regression equation (3) reduces from -1.551 to -0.972), they all still support hypotheses H1 and H2, and the results are in line with Kerstein and Rai (2007).

Table 3: Logistic Regression Results of the Smallest Profit Interval of the Cumulative Earnings Distribution after Three Quarters Moving Downward One Interval to the Smallest Loss Interval of Annual Net Income

Variable Name	Regression Coefficient		$\Delta$ odds(%) <sup>1</sup>	Wald $\chi^2$	P Value
	Symbol	Estimated Value			
Intercept	$\beta_0$	-4.138		1.80	0.1795
small_profit	$\beta_1$	-1.551	—78.8%	16.87	0
size	$\beta_2$	0.291		0.95	0.3304
BM	$\beta_3$	-0.152		0.34	0.5594

*This table shows the results of the logistic regression equation (3)  $Down_{jt} = \beta_0 + \beta_1 Small\_profit_{jt} + \beta_2 Size_{jt} + \beta_3 BM_{jt} + \beta_4 IND_{jt} + \beta_5 YR_{jt} + \epsilon_{jt}$ . We do not list the results of  $\beta_4$  and  $\beta_5$  for brief. The treatment group and the control group are separately composed of firms in the +1 and +2 interval of Y3. 1: odds ratio is using regression coefficient to derive antilog (as Excel function  $EXP(\beta_i)$ ). Since  $\beta_1 = -1.55 < 0$ ,  $\Delta odds = 1 - EXP(-1.55) = 0.788$ . This means that if the firms' Y3 are in the +1 interval (and not in the +2 interval), then the likelihood of the firms' NI moving downward one interval will decrease by 78.8%. Number of firms= 488, McFadden R-squared=7.99%, Log likelihood ratio test for  $\beta=0: \chi^2=24.34$  ( $p < 0.0002$ )*

## CONCLUSION

This paper follows the model of Kerstein and Rai (2007) and proposes two hypotheses to explain why a large kink exists for the listed companies in Taiwan whose scaled annual earnings are distributed around zero. This paper uses data obtained from the Taiwan Stock Exchange Market Observation Post System from 1990 to 2010. Our empirical results from logistic multiple regressions support the above two hypotheses: 1. Firms with cumulative smallest losses at the end of the third quarter are more likely to manage earnings up to convert losses into smallest annual profit; 2. Firms with cumulative smallest profits at the end of the third quarter are more likely to manage earnings up to avoid becoming small annual losses. This paper shows that in comparison with firms in the control group, there is a significant higher percentage of firms with cumulative smallest loss (-1 interval) after three quarters to move to the smallest annual profit (+1) interval; and there is a significant higher percentage of firms with cumulative smallest profit (+1 interval) after three quarters to remain at the smallest annual profit (+1) interval rather than move downward to the smallest annual loss (-1) interval. This causes the number of firms with the smallest annual loss to be quite low, while the number of firms with the smallest annual profit to be quite high. Thus, there exists a large kink at the scaled annual net income distribution around zero. This is in line with the empirical results of Kerstein and Rai (2007). This paper recommends that in order to safeguard the interests of the investors and to strengthen audit quality, the related executive staff of the Financial Supervisory Commission and accountants should pay more attention to listed firms whose cumulative earnings distribution after three quarters are close to the profit threshold and to prevent them from managing earnings during the fourth quarter.

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# THE CULTURAL AND CREATIVE POWER OF TELEVISION: HOW CONSUMERS PERCEIVE TV PROGRAM MERCHANDISE

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## ABSTRACT

*The cultural and creative industries have been receiving increasing attention worldwide. In Asia, South Korea's achievements in its cultural and creative sector have been greatly noticed, particularly in TV dramas. This study takes a Korean TV drama as the case, intending to examine the effects of TV drama merchandising on consumer attitudes toward the goods. The research focuses on the relationship between consumers' attitudes to the characters and their attitudes to the products. The concept is based on balance theory, in which attitude alignment is the explanation for links between a triad composed of the consumer, the drama character, and the drama merchandise. An online questionnaire survey with viewers of the case TV drama was conducted to investigate the relationship between the variables. Results of the study showed that in general respondents were positive toward the drama paraphernalia, and that individuals who were more positive toward the characters also tended to be more positive toward the merchandise. To conclude, this paper may be of importance in exploring the relationship between attitudes to the characters and attitudes to the paraphernalia, as well as in providing broadcasters, in Taiwan in particular, with a better understanding of the marketing potential of television-based merchandising.*

JEL: M31

KEYWORDS: attitude theory, television merchandising, cultural and creative industries

## INTRODUCTION

### Background and Motivation

Over the past few decades, the cultural and creative industries (CCI) have received more attention across the world. In Taiwan, the term *cultural and creative industry* has emerged in the last decade as an issue for which official policies and propaganda have been made and propelled by the Council for Economic Planning and Development as well as the Council for Cultural Affairs (CCA), with the aim of helping industries that possess knowledge economy content to gain standing on the international stage.

The broadcast television industry was the top performer among the cultural and creative industries in 2007, with a turnover of NT\$130.8 billion (New Taiwan Dollars) (CCA, 2009). While being acknowledged as critical to cultural exports, Taiwan's television sector is actually in a predicament, which has partially resulted from over importing foreign programs, among which Korean TV programs have stood out (Liu, 2010; Sun, 2006). Moreover, the popularity of Korean dramas often creates demand for program-related merchandise, generating additional benefits.

Korea did not begin developing its cultural and creative industries (CCI) earlier than Taiwan, but its accomplishments have been discussed worldwide. In particular, the achievements of Korean TV dramas, online games, and entertainment industry have attracted global attention, making the country a window of cultural exports (Chen, 2009). Hence, Korea's successful experience of developing its cultural and creative industries is worth referring to by Taiwan.

### Purpose

The objective of this research is therefore to explore Korea's success in the CCI sector, with a focus on the effects of its TV drama merchandising on Taiwanese viewers, in the hope of providing useful information for the television industry in Taiwan. The case Korean TV drama taken in this paper is Minami Shineyo (You're Beautiful).

## **LITERATURE REVIEW**

### The Cultural and Creative Industry in Taiwan

In order to discover new sources of competitive advantage, Taiwan's industries have to tap into the concept of the knowledge economy, identifying areas of production that lay stress on innovation. The cultural and creative sector has accordingly been regarded as a potential core economic propellant for Taiwan and entitled to government's support (Her, 2011; Hsueh, Lin, & Taylor, 2004).

The Cultural and Creative Industry (CCI) in Taiwan includes visual arts, music and performing arts, cultural property application as well as exhibition and performing arts facilities, crafts, cinema, broadcast and television, publishing, advertising, products design, visual communication design, designer fashion, architecture, digital content, lifestyle, popular music and cultural content, and others (Council for Cultural Affairs [CCA], 2010).

### The Television Industry and Merchandising

The broadcast television industry is one of Taiwan's CCI's Flagship Industries (CCA, 2009). While program production is the core value activity of the television sector, merchandising is one of its important ancillary businesses (Council for Economic Planning and Development, 2002). For instance, the vogue of Korean TV series increases not only the popularity of Korean idol stars in Taiwan but also that of paraphernalia, such as fashionable clothes, cuisine, tourism, and numerous websites, related to the programs and characters (Nian, 2001).

A study that researched the relationship between young Taiwanese's watching Korean TV dramas and their purchasing behavior toward drama merchandise has revealed that the extent of viewing Korean TV miniseries is significantly positively correlated to purchase frequency of and expenditure on program paraphernalia (Wang, Chang, & Hong, 2006). The researchers have pointed out that Korean dramas, as a medium, may foster consumers' positive attitudes and purchase intentions toward show-related products.

### Balance Theory

The premise of balance theory is that when a person perceives a set of components as linked, the perceiver (A) endeavors to maintain balance in her/his attitude toward another individual (B) and with an object associated with person B (Osgood & Tannenbaum, 1955). The conception underlies the proposal of this paper that if a viewer likes a drama character and a product is positively associated with the character, then the individual will also like the article.

## METHODOLOGY

### Instrument

An online survey Web site was utilized to program the survey and collect the data. The questionnaire was composed of three parts. Part 1 was a three-item, seven-point attitude toward the show characters measure. Part 2 focused on attitudes regarding the drama merchandise. Finally, demographic information was collected in Part 3.

### Participants

The requirements for participation were that the respondent had to be a viewer of the case TV serial, *Minami Shineyo* (You're Beautiful), and an inhabitant of Taiwan. The final sample of the study consisted of 747 complete responses.

## RESULTS

The results showed that overall, the respondents were positive toward the drama paraphernalia (grand mean on all three attitude items = 5.53, on 7-point scale,  $SD = 1.206$ ), and toward the drama characters ( $M = 6.17$ ,  $SD = 1.028$ ). Furthermore, a significant positive correlation was found between consumers' attitudes to the characters and their attitudes to the merchandise ( $r = .686$ ,  $p < .001$ ).

## CONCLUSION

In sum, the current research is a case study on television merchandising of a Korean TV drama. A major finding is that the effect of TV merchandising on viewers' attitudes toward the products was found. The results indicated that individuals who were more positive toward the characters tended to be more positive toward the program paraphernalia as well. It can be reasoned that a viewer's evaluation of a product associated with a character of a show is affected by the relationship the person has with the character, based on balance theory. As a result, broadcasters in Taiwan are encouraged to make greater use of television merchandising.

### Limitations and Future Research

This research provided evidence that attitude toward characters and attitude toward drama paraphernalia are positively correlated. However, more rigorous statistical testing of this relationship could be performed. In addition, given the case study nature of this paper, the results may not be generalized. Thus, a wider array of consumers, programs, and genres should be included in future research.

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# USING ACTUAL MOTOR CARRIER FREIGHT RATES IN EXCEL SOLVER MODELS FOR LOGISTICS DECISION MAKING

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## ABSTRACT

*In this paper, we analyze a purchase lot-sizing decision that includes transport cost using actual motor carrier freight rates. Lot-sizing models in the literature either estimate motor carrier freight rates with a continuous function or simplify less-than-truckload freight rates unrealistically by using too few weight-break ranges. We present an Excel Solver model that we use in a supply chain management class to teach students the following principles: how to look up less-than-truckload freight rates using a carrier's software, how to calculate less-than-truckload and truckload freight rates, to decide whether to over-declare (artificially inflate) the weight of a less-than-truckload shipment to lower the freight charge, and how to find the purchase lot size that minimizes annual logistics cost. We assume that all-units purchase quantity discounts are offered by the supplier and the product is shipped FOB Origin, Freight Collect. We discuss how to solve this model with Excel's GRG Nonlinear Solver.*

**JEL:** A22, C61, C88, N72

**KEYWORDS:** Excel Solver, linear programming, logistics, purchase lot-sizing

## INTRODUCTION

Total annual logistics cost models have been discussed in the literature since 1970. These “inventory theoretic” models add transportation costs to the economic order quantity (EOQ) model, resulting in a model that combines transport, order, holding, and purchase costs. The inventory theoretic model in this paper has been used in an exercise in our supply chain management courses. We have used this model to teach students how to perform the following: (a) to look up less-than-truckload (LTL) freight rates using software from an LTL carrier; (b) to calculate LTL and truckload (TL) freight rates; (c) to decide whether to over-declare the weight of an LTL shipment to lower the total freight charge, and (d) to find the purchase lot size that minimizes annual logistics cost. Annual logistics cost equals the total of annual order cost, annual warehouse holding cost, annual in-transit holding cost, annual transportation cost, and annual purchase cost. In the next section, we review the literature discussing inventory theoretic models. Next, we present the methodology: the data and the Excel spreadsheet and Solver model. Next, we report and discuss the results from this exercise. The last section is the conclusion section.

## LITERATURE REVIEW

Baumol and Vinod (1970) introduced the inventory theoretic model. Later, other researchers (e.g., Carter & Ferrin, 1996; Gaither, 1982; Langley, 1980; Larson, 1988; Tyworth, 1991b; Wehrman, 1984) demonstrated adding actual motor carrier freight rates to the purchase lot-sizing decision by using enumeration techniques. Other researchers, e.g., Burwell, Dave, Fitzpatrick, & Roy, 1997; Hwan, Moon, & Shin, 1990; Lee, 1986; Madadi, Kurz, & Ashayeri, 2010; Ramasesh, 1993; Russell & Krajewski, 1991; Tersine & Barman, 1991; Tersine, Larson, & Barman, 1989, created complex algorithms to add actual freight rates into the purchase lot-sizing decision. More recently, Mendoza and Ventura (2008) presented an algorithm based on a grossly simplified freight rate structure (using either a constant charge per truckload (TL) or a constant cost per unit for less-than-truckload (LTL) shipments). Their algorithm also

included two types of purchase quantity discounts (all-units and incremental). He, Hu, and Guo (2010) explained an algorithm for finding the optimal purchase quantity using actual freight rates; however, their model did not incorporate purchase quantity discounts.

The difficulty in solving the inventory theoretic model when using actual motor carrier freight rates is created by the complexity of the LTL freight rates. This complexity is caused by the practice of over-declaring LTL shipments (this issue is discussed later in this paper). Given this complexity, researchers resorted to using enumeration techniques or complex algorithms when using actual freight rates. Alternatively, other researchers decided to model freight rates with continuous functions as described next. Modeling freight rates is estimating freight rates based on the value of some parameter in a continuous function. Examples of these parameters include: (a) the TL charge in an inverse function (Blumenfeld, Burns, Daganzo, Frick, & Hall, 1987; Sheffi, Eskandari, & Koutsopoulos, 1988; Swenseth & Godfrey, 2002; Yildirmaz, Karabati, & Sayin, 2009); (b) distance in a proportional function (Ballou, 1991); (c) the constant used as an exponent in an exponential function (Buffa, 1987, 1988); (d) the smoothing constant in an adjusted inverse function (Swenseth & Buffa, 1990, 1991; Swenseth & Godfrey, 1996; Swenseth & Godfrey, 2002); and (e) load density, shipment weight, and shipment distance in a nonlinear model (Kay & Warsing, 2009).

Ballou (1991) argued that considerations such as time, effort, and cost often dictate that logistics decision-makers should use estimated, rather than actual, freight rates. Mendoza and Ventura (2009) described several limitations when trying to use actual freight rates: time and expense determining exact rates between origin and destination and the issue of the freight rate function not being differentiable. Time, effort, and cost would be expended searching for LTL freight rates for all possible weight-break ranges, determining over-declared weights for each LTL weight-break range, and enumerating all possible lot-size alternatives. In addition, Kay and Warsing (2009) argued that representing the freight rates with an equation makes it easy to determine the optimal purchase lot size, and that shippers would be able to avoid paying for access to LTL tariffs. Using freight rate functions, however, leads to another problem. Tyworth (1991a) and Higginson (1993) criticized existing freight rate functions for not estimating freight rates accurately. Besides, LTL freight rate software can be downloaded at no cost from some LTL carriers. In addition, the minimum cost purchase lot size can be determined with a basic Excel Solver model that uses actual LTL and TL freight rates.

## METHODOLOGY

### Data

The inventory theoretic model presented here uses the data shown in Table 1 (copied from the Excel spreadsheet). The instructor provides students the data for a single purchased item that is shipped FOB Origin, Freight Collect. We assume the buyer arranges transportation, pays the carrier, and bears the freight charges. In addition, the supplier offers all-units purchase quantity discounts.

Table 1 displays part of the Excel spreadsheet used for entering data. The instructor provides students most of the data except for the less-than-truckload (LTL) freight rates, which the students must find using ABF's Q-Rate for Windows ® (Q-Rate Download). Students must enter the following data for the problem on the left part of the screen: Holding Cost Rate Warehouse (Cell C7), Holding Cost Rate In-transit (Cell C10), Annual Demand in units (Cell C12), Order Cost (Cell C14), Unit Weight in pounds (Cell C16), Unit Cube in cubic feet (Cell C17), Freight Class (Cell C18), Less-than-Truckload (LTL) Shipping Time Days (Cell C22), Truckload (TL) Shipping Time Days (Cell C23), Maximum TL Weight in pounds (Cell C25), and Maximum TL Cube (Cell C27). The Maximum TL weight is based on a

trailer loaded exactly at the U.S. gross weight limit of 80,000 pounds. Similarly, the TL cube is based on the maximum cubic capacity of a 53-foot trailer. We caution students that companies will create guidelines for limits on weight and cube limits for different products based on their unique product characteristics and transport equipment.

Table 1: Input Screen

	B	C	D	E	F	G
5	<b>Origin Zip Code:</b>	19140	<b>Destination Zip Code:</b>		54901	
6	<b>Inputs:</b>			<b>Unit Cost Schedule</b>		
7	Holding Cost Rate	0.65		At Least	Unit Cost	
8	at Warehouse			1	\$195.00	
9				300	\$194.90	
10	Holding Cost Rate	0.45		600	\$194.80	
11	In-transit					
12	Annual Demand	5,000		<b>Nominal Freight Rate Schedule</b>		
13			<b>Range</b>	<b>Rate</b>		
14	Order Cost	\$42.00	Minimum LTL Charge		\$367.79	
15			1		\$234.46	/CWT
16	Unit Weight	40.00	500		\$196.36	/CWT
17	Unit Cube	4.50	1000		\$164.00	/CWT
18	Freight Class	100	2000		\$145.50	/CWT
19			5000		\$115.89	/CWT
20			10000		\$104.30	/CWT
21	Shipping Time (days)		20000		\$93.87	/CWT
22	(LTL)	3	LTL Discount (%)		60.00%	
23	(TL)	2	LTL Fuel Surcharge (%)		30.50%	
24						
25	Max. TL Weight	46,100				
26	(Pounds)		TL Fuel Surcharge/Mile		\$0.64	/MILE
27	Max. TL Cube	3,936	TL RATE/MILE (\$)		\$0.97	/MILE
28			MILES		909	
29			Min. TL CHARGE		\$600.00	

This table shows all of the data that a student must enter for this purchased item, including holding cost rates, order costs, shipment characteristics, shipping times, trailer capacities, purchase costs, and freight charges.

On the right of the screen are data related to purchase costs and transportation costs. The all-units purchase quantity discount schedule is listed in a table array named, “UnitCostLookup” (Cells E8:F11). This array is created as follows: (a) Highlight Cells E8:F11, (b) Select “Formulas” from the Excel toolbar, (c) Select “Define Name” from “Name Manager,” enter the name, “UnitCostLookup,” and select “OK.” This table array can be searched using the “VLOOKUP” function of Excel to find the purchase cost per unit for a given order quantity. The problem considered here has three purchase quantity ranges: 1 – 299 units, 300 – 599 units, and 600+ units. The LTL freight rates (Cells F14:F21) are nominal freight rates (no LTL discount has been applied) and are available on Q-Rate for Windows ®.

The instructions for retrieving LTL freight rates from this software are as follows: (1) Download and install Q-Rate for Windows ®, (2) Enter the origin zip code and the destination zip code, (3) Uncheck “Single shipment charge,” (4) Left click on “Tools,” (5) Left click on “Rate Inquiry,” (6) Print the nominal tariff of LTL freight charges. This tariff lists nominal freight rates for all freight classes (based mainly on product density) and weight-break ranges. Once students have printed the tariff of nominal freight rates, they must find the row for the given freight class (Class 100 was used in this exercise) and the matching freight rates. Then, students must enter those freight rates in Cells F14:F21 under the labels “Range” and “Rate.” The Minimum LTL Charge (Cell F14) serves as a floor on the freight charge assessed by the LTL carrier, in this case a flat charge of \$367.79. The next range labeled “1” corresponds to 1 – 499.99 pounds. The freight rate for this range is \$234.46/CWT, where CWT corresponds to century weight (hundreds of pounds). The remaining ranges correspond to 500 – 999.99 pounds, 1,000 – 1,999.99 pounds, 2,000 – 4,999.99 pounds, 5,000 – 9,999.99 pounds, 10,000 – 19,999.99 pounds, and 20,000+ pounds. Directly below the 20,000+ pounds range is the LTL Discount (Cell F22) negotiated between the customer and ABF. The LTL Discount must be applied to the nominal LTL freight rates in Cells F14:F21. The LTL Fuel Surcharge (Cell F23) is a fixed percentage added to the LTL freight charge



to offset the cost of rising diesel prices. The LTL freight charge is: (a) the linehaul rate (based on dividing the shipment weight by 100 and then multiplying by the \$/CWT) plus (b) the LTL Fuel Surcharge (the linehaul rate multiplied by the LTL Fuel Surcharge %).

The LTL rates also must account for the practice of over-declaring a shipment at the next weight-break range. This over-declared weight is based on looking at the next highest LTL weight-break range only. It can be shown algebraically that every LTL weight-break range, except for the last weight-break range of 20,000+ pounds, always will have some weight at which it becomes less expensive to over-declare the shipment at the minimum weight and corresponding freight rate of the next weight-break range. For example, if the shipment weight fell within 500 – 999.99 pounds (rate = \$196.36/CWT), it would be less expensive to label the shipment weight, for example, as follows: 990 pounds as 1,000 pounds @ \$164.00/CWT). LTL carriers will allow the shipment to be artificially increased if doing so saves the customer money. The benefit to the LTL carrier is that customers list true weights on the bill of lading, which allows the LTL carrier to avoid having to weigh every shipment.

TL freight rate data are listed below the LTL freight rate data. The fuel surcharge for the TL carrier must be entered in Cell F26. Notice that TL Fuel Surcharge is stated in \$/mile. The TL Rate/Mile (Cell F27) must be negotiated by the TL carrier and the party paying the freight (the customer in this example). The Miles (Cell F28) were obtained from ABF's software. The Minimum TL Charge (Cell F29) serves as a floor on what the TL carrier will charge. In general, the freight rate per CWT, per pound, and per unit decrease at a decreasing rate as shipment weight increases (economies of weight). The TL freight charge is competitive compared to the LTL freight charges beyond 10,000 pounds (and sometimes even at lower weights). Therefore, we always must check to determine if an LTL shipment should ship with the TL carrier, i.e., over-declared as a TL. Before this problem can be modeled using Excel Solver, some other calculations are necessary to calculate the actual freight rates. Actual freight rates must account for the following: LTL Discount, LTL and TL Fuel Surcharges, the weights over which the Minimum LTL Charge applies, the LTL over-declared weights, and the TL over-declared weights.

Table 2 from the Excel spreadsheet includes most of these: LTL Discount, LTL and TL Fuel Surcharges, weights over which the Minimum LTL Charge applies, and the LTL over-declared weights. The TL over-declared weight is addressed later in this paper. Cell C36 in Table 2 applies the LTL Discount and the LTL Fuel Surcharge to the Minimum LTL Charge as follows:  $= (F14 * (1 - F\$22)) * (1 + F\$23)$ , where Cell F14 corresponds to the nominal Minimum LTL Charge, Cell F22 corresponds to the LTL Discount, and Cell F23 corresponds to the LTL Fuel Surcharge %. For the LTL weight range of 1 – 499.99 pounds (Cell C37), the LTL Discount and the LTL Fuel Surcharge % are applied as follows:  $= (F15 * (1 - F\$22)) * (1 + F\$23)$ . The formulas for all LTL weight ranges are as follows:

Cell C36:	$= (F14 * (1 - F\$22)) * (1 + F\$23)$
Cell C37:	$= (F15 * (1 - F\$22)) * (1 + F\$23)$ .
Cell C38:	$= (F16 * (1 - F\$22)) * (1 + F\$23)$
Cell C39:	$= (F17 * (1 - F\$22)) * (1 + F\$23)$
Cell C40:	$= (F18 * (1 - F\$22)) * (1 + F\$23)$
Cell C41:	$= (F19 * (1 - F\$22)) * (1 + F\$23)$
Cell C42:	$= (F20 * (1 - F\$22)) * (1 + F\$23)$
Cell C43:	$= (F21 * (1 - F\$22)) * (1 + F\$23)$

Table 2: Freight Rates after Applying LTL Discount &amp; Surcharges

	B	C	D	E	F
35	<b>Weight (pounds)</b>	<b>Actual Rate*</b>		<b>Weight Breakpoints</b>	
36	Min. LTL Charge	\$191.99		156.87	Weight up to which Min. LTL applies
37	1	\$122.39	per cwt	418.74	Weight at which to over-declare to next LTL range
38	500	\$102.50	per cwt	835.22	Weight at which to over-declare to next LTL range
39	1000	\$85.61	per cwt	1774.33	Weight at which to over-declare to next LTL range
40	2000	\$75.95	per cwt	3982.23	Weight at which to over-declare to next LTL range
41	5000	\$60.49	per cwt	8999.83	Weight at which to over-declare to next LTL range
42	10000	\$54.44	per cwt	18001.47	Weight at which to over-declare to next LTL range
43	20000	\$49.00	per cwt		
44	<b>TL Charge</b>	\$1463.49			

*This table applies the LTL discount and the LTL and TL fuel surcharges. In addition, weight breakpoints are determined for which the Minimum LTL charge applies and for the LTL over-declared weights.*

The TL Charge (Cell C44) equals the maximum of two charges: the Minimum TL Charge and the applicable TL charge, which is calculated as [(TL Fuel Surcharge/Mile + TL Rate/Mile) \* Miles]. The formula in Cell C44 is =MAX(F29,((F26+F27)\*F28)). In Cells E36:E42 are the “Weight Breakpoints.” Cell E36 determines the Weight Breakpoint (indifference point) between the Minimum LTL Charge (\$191.99) and the freight rate of \$122.39/CWT for the range of 1 – 499.99 pounds. The weight breakpoint is calculated as  $\$191.99 = \$122.39X$ . Then, solving for X provides 1.5687 CWT (156.87 CWT \* 100 = 156.87 pounds). Therefore, the Minimum LTL Charge applies for weights between 1 – 156.86 pounds. For the range of 1 – 499.99 pounds (\$122.30/CWT), we must first determine the weight at which we will over-declare a shipment as 500 pounds @ \$102.50/CWT. This over-declared weight is calculated as  $\$122.39X = 500 * \$102.50$ , or  $\$122.39X = \$512.50$ . Then, solving for X provides 418.74 pounds. Therefore, the freight rate for 156.87 pounds – 418.73 pounds will equal \$122.39/CWT, and the freight rate for 418.74 pounds – 499.99 pounds will equal a flat charge of \$512.50. The remaining LTL over-declared weights are calculated similarly. The formulas for all the Weight Breakpoints are as follows:

Cell E36:       =(C36/C37)\*100  
 Cell E37:       =(B38\*C38)/C37  
 Cell E38:       =(B39\*C39)/C38  
 Cell E39:       =(B40\*C40)/C39  
 Cell E40:       =(B41\*C41)/C40  
 Cell E41:       =(B42\*C42)/C41  
 Cell E42:       =(B43\*C43)/C42

Note: Students could confirm all of these Weight Breakpoints using Q-Rate for Windows ®.

Table 3 displays the restructured tariff of all freight rates after building in the over-declared weight ranges. The values in Cells B54:B67 correspond to the beginning of each LTL weight-break range.

Table 3: Actual Freight with Over-Declared Weight Ranges Added

	B	C	D	E	F	G
53	<b>Weight (pounds)</b>	<b>Actual Rate</b>				<b>Formula</b>
54	1	\$191.99	Minimum LTL flat charge			=C54
55	156.87	\$122.39	per cwt			=K\$10/100*C55
56	418.74	\$512.50	flat charge (over-declared to next LTL breakpoint)			=C56
57	500	\$102.50	per cwt			=K\$10/100*C57
58	835.22	\$856.10	flat charge (over-declared to next LTL breakpoint)			=C58
59	1000	\$85.61	per cwt			=K\$10/100*C59
60	1774.33	\$1519.00	flat charge (over-declared to next LTL breakpoint)			=C60
61	2000	\$75.95	per cwt			=K\$10/100*C61
62	3982.23	\$3024.50	flat charge (over-declared to next LTL breakpoint)			=C62
63	5000	\$60.49	per cwt			=K\$10/100*C63
64	8999.83	\$5444.00	flat charge (over-declared to next LTL breakpoint)			=C64
65	10000	\$54.44	per cwt			=K\$10/100*C65
66	18001.47	\$9800.00	flat charge (over-declared to next LTL breakpoint)			=C66
67	20000	\$49.00	per cwt			=K\$10/100*C67
68	<b>TL Charge</b>	\$1463.49	flat charge			=C68

*This table shows the weight-break ranges, the actual LTL and TL freight rates, and the formulas for calculating freight rates based on the shipment weight.*

Cells C54:C67 contain the relevant freight rates for each LTL weight-break range using the following formulas:

Cell C54: =C36  
 Cell C55: =C37  
 Cell C56: =B38/100\*C38  
 Cell C57: =C38  
 Cell C58: =B39/100\*C39  
 Cell C59: =C39  
 Cell C60: =B40/100\*C40  
 Cell C61: =C40  
 Cell C62: =B41/100\*C41  
 Cell C63: =C41  
 Cell C64: =B42/100\*C42  
 Cell C65: =C42  
 Cell C66: =B43/100\*C43  
 Cell C67: =C43  
 Cell C68: =C44

Note: Cell C68 contains the TL charge. As shown in Table 3, for the first weight range of 1 – 156.86 pounds, the Minimum LTL Charge (\$191.99) applies. For 156.87 – 418.73 pounds, the LTL freight rate is equal to the Shipment Weight (listed in Cell K10)/100 \* \$122.39/CWT. For 418.74 – 499.99 pounds, the LTL freight rate is \$512.50 (the weights in this range are over-declared as 500 pounds @ \$102.50/CWT). For 500 – 835.21 pounds, the LTL freight rate is equal to the Shipment Weight/100 \* \$102.50/CWT. For 835.22 – 999.99 pounds, the LTL freight rate is \$856.10 (these weights are over-declared as 1,000 pounds @ \$85.61/CWT). For 1,000 – 1,774.32 pounds, the LTL freight rate is equal to the Shipment Weight/100 \* \$85.61/CWT. For 1,774.33 – 1,999.99 pounds, the LTL freight rate is \$1,519.00 (these weights are over-declared as 2,000 pounds @ \$75.95/CWT). For 2,000 – 3,982.22

pounds, the LTL freight rate is equal to the Shipment Weight/100 \* \$75.95/CWT. For 3,982.23 – 4,999.99 pounds, the LTL freight rate is \$3,024.50 (these weights are over-declared as 5000 pounds @ \$60.49/CWT). For 5,000 – 8,999.82 pounds, the LTL freight rate is equal to the Shipment Weight/100 \* \$60.49/CWT. For 8,999.83 – 9,999.99 pounds, the LTL freight rate is \$5,444.00 (these weights are over-declared as 10,000 pounds @ \$54.44/CWT). For 10,000 – 18,001.46 pounds, the LTL freight rate is equal to the Shipment Weight/100 \* \$54.44/CWT. For 18,001.47 – 19,999.99 pounds, the LTL freight rate is \$9800.00 (these weights are over-declared as 20,000 pounds @ \$49.00/CWT). For 20,000+ pounds, the LTL freight rate is equal to the Shipment Weight/100 \* \$49.00/CWT. Cells B54:G67 form an Excel table array (LTLFreightRate) that will be used in another part of the spreadsheet to determine the relevant LTL freight charge. The TL Charge is \$1463.49 (shown in Cell G68).

### Model

The format of the inventory theoretic model is based on the model described by Swenseth and Godfrey (2002). Annual Logistics Cost = Annual Order Cost + Annual In-Transit Holding Cost + Annual Warehouse Holding Cost + Annual Purchase Cost + Annual Transportation Cost. Annual Logistics Cost ( $L$ ) is represented as:

$$L = \frac{RS}{Q} + C_v f_i R t + [C_v + C_s] \frac{f_w Q}{2} + RC_v + RC_s \quad (1)$$

$R$  = annual requirements or demand in units;  $S$  = cost to place an order;  $Q$  = order quantity in units;  $C_v$  = unit cost from the vendor (determined from the all-units purchase quantity discount schedule);  $f_i$  = in-transit holding cost fraction (rate);  $t$  = transit time (fraction of a year);  $C_s$  = shipping (transportation) cost per unit;  $f_w$  = warehouse holding cost fraction (rate).

These costs are built into the spreadsheet as shown in Table 4 in the Appendix. Table 4 shows the following. Cell J10 is the Order Quantity, which is used as the “Changing Variable” cell in the Excel Solver model. Cell K10 (Shipment Weight) is equal to the Order Quantity \* Unit Weight. Cell L10 returns the Relevant LTL Freight Rate based on performing a table lookup (using Shipment Weight) of Cells B54:G67 in the table array, “LTLFreightRate.” Cell M10 is the TL Freight Rate. Cell N10 is the Applicable Freight Rate (the lower of the Relevant LTL Rate and the TL Freight Rate). Cell O10 determines the Freight Rate per Unit. Cell P10 is based on a table lookup (using Order Quantity) of the Unit Costs in the table array, “UnitCostLookup,” in Cells E8:F11. Cell Q10 is used to calculate the Annual Order Cost. Cell R10 is used to calculate the Annual In-Transit Holding Cost (note: the transit time is dependent on whether the LTL or the TL carrier is used). Cell S10 is used to calculate the Annual Transport Cost. Cell T10 is used to calculate the Annual Warehouse Holding Cost. Cell U10 is used to calculate the Annual Purchase Cost. Annual Logistics Cost is calculated in Cell V10, which serves as the “Set Objective” cell in the Solver model (the objective is to minimize Cell V10). Cells K12:K15 are used to create the constraints in the Solver model. The Cube Used (Cell K12) equals Order Quantity \* Unit Cube. The Max. TL Cube (3,936) is given in Cell K13. The Weight Used (Cell K14) simply references Shipment Weight. The Max. Weight (Cell K15) is 46,100 pounds. All formulas for this part of the spreadsheet are provided in the Appendix. We now need to add three constraints:  $K12 \leq K13$ ,  $K14 \leq K15$ , and  $J10 = \text{integer}$ . Note: Before running the Solver model, it is important to enter any positive value in Cell J10; otherwise, Solver will return an error message. Next, we solve the model in Solver using the GRG Nonlinear Solver.

## RESULTS AND DISCUSSIONS

The results for the Excel Solver model are displayed in Table 4 in the Appendix. The Order Quantity that minimizes Annual Logistics Cost is 345 units, with a Shipment Weight of 13,800 pounds and Annual Logistics Cost of \$1,021,041. The TL carrier will be used (note the Applicable Freight Rate corresponds to the TL Freight Rate). The Unit Cost is \$194.90 (345 units falls in the range of 300 – 599.99 units).

At this point, the instructor might want to require students to experiment with different quantities to analyze what happens to each of the annual costs as the Order Quantity increases. For example, the instructor could have students find Annual Logistics Cost for the purchase quantity breakpoints of 300 and 600 units. In addition, students could calculate Annual Logistics Cost at each of the weight breakpoints by converting the weights of 500, 1,000, 2,000, 5,000, 10,000, and 20,000 pounds to their corresponding order quantities by dividing each of these weights by unit weight. Alternatively, the instructor could require students to enumerate all possible order quantities and their respective costs below Table 4.

## CONCLUSION

In conclusion, this exercise helps students learn the following concepts: how to look up LTL truckload freight rates using software provided by an LTL carrier (ABF); how to calculate LTL and TL freight rates, including how to apply minimum charges, less-than-truckload discounts, and fuel surcharges; to decide whether to over-declare LTL shipments; and how to modify the basic Economic Order Quantity (EOQ) model to find the purchase lot size that minimizes annual logistics costs.

## APPENDIX

Table 4: Excel Solver Setup

	J	K	L	M	N	O	P	Q	R	S	T	U	V
			Relevant	TL	Applicable	Freight		Annual	Annual In-Transit Holding	Annual Transport	Warehouse Holding	Annual Purchase	Annual Logistics
8	Order Quantity	Shipment Weight	LTL Rate	Freight Rate	Freight Rate	Rate per Unit	Unit Cost	Order Cost	Cost	Cost	Cost	Cost	Cost
9		13,800.00	\$7512.72	\$1463.49	\$1463.49	\$4.24	\$194.90	\$609	\$2,403	\$21,200	\$22,329	\$974,500	\$1,021,041
10	345												
11													
12	Cube Used Max.	1,553											
13	TL Cube Used Max.	3,936											
14	Weight Used Max.	13,800											
15	Weight	46,100											

Cell Formulas:

Cell K10: =C16\*J10

Cell L10: =VLOOKUP(K10,LTLFreightRate,6)

Cell M10: =G68

Cell N10: =MIN(L10:M10)

Cell O10: =N10/J10

Cell P10: =VLOOKUP(J10,UnitCostLookup,2)

Cell Q10:         $= (C12/J10) * C14$   
 Cell R10:         $= IF(N10 = G68, P10 * C23 / 365 * C10 * C12, P10 * C22 / 365 * C10 * C12)$   
 Cell S10:         $= C12 * O10$   
 Cell T10:         $= (P10 + O10) * C7 * (J10 / 2)$   
 Cell U10:         $= P10 * C12$   
 Cell V10:         $= SUM(Q10:U10)$   
 Cell K12:         $= J10 * C17$   
 Cell K13:         $= C27$   
 Cell K14:         $= K10$   
 Cell K15:         $= C25$

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# AN EXPLORATORY STUDY OF DECISION-MAKING FOR ONLINE PURCHASE WITHIN A COUPLE

Abdelouahab Mekki Berrada, Université de Sherbrooke

## ABSTRACT

*Since researchers were interested in the consumer's purchase and navigation behaviors on the Web, the unit of analysis has always been the Net surfer as a single individual interacting with the Website for final decision-making. However, with the growing presence the Internet in households, other situations could be considered. Notably, the possibility of the physical presence of another person, who could actively participate and influence the decision-making process (Zamaria and Fletcher, 2007; Kennedy and Wellman, 2007).*

*The presence of both members of a couple, during the purchase decision-making process, has been approached for more than 30 years by the researchers in sociology and marketing (Commuri and Gentry, 2000). However, none of this research was in a Web context. Therefore, the main objective of this exploratory research is to better understand the dynamics of the decision-making for online purchases within a couple. In order to accomplish this goal, five couples were invited into our laboratory to make an online purchase. The results of observations and interviews showed that the interaction between two members of couple facing a computer screen can have an impact on decisions and on the accomplishment of tasks on Website.*

**JEL : M31**

**KEYWORDS :** Online purchase, shopping with a partner, couple decision making, relative influence, influence strategy, decision making in a partnership, online consumer behavior.

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# **DOES ORGANIZATIONAL BEHAVIOR MATTER?: CASE STUDY: COMMERCIALIZATION OF TOBACCO PRODUCTS TO MINORS IN DEVELOPING COUNTRIES**

Rafael Romero, State University of New York Institute of Technology

## **ABSTRACT**

*Tobacco products companies have developed stringent standards for the commercialization of tobacco product to minors. Some of these standards include: checking the I.D. of anyone attempting to purchase tobacco products who appears to be under the age of 27, prohibiting the use of vending machines to sell tobacco products, prohibiting distribution of free tobacco product samples, training employees on the laws that govern the distribution of these products, as well as company policies regarding the sale of tobacco to minors and conducting random compliance checks to ensure employees are following rules and procedures. Despite these efforts, in some developing countries minors still have access to these products. This case presents the efforts tobacco products companies in Venezuela are implementing to reduce or even eliminate the distribution of these products. Results indicate that firms' behavior regarding these types of issues matter. Some of their efforts are effective. But continuous commitment is required.*

# A CONCEPTUAL MODEL FOR A GREEN SUPPLY CHAIN STRATEGY

Claudia Malcón Cervera, Universidad Popular Autónoma del Estado de Puebla

José Luis Martínez Flores, Universidad Popular Autónoma del Estado de Puebla

## ABSTRACT

*Nowadays, the negative impact of business activities on the ecosystem (such as global warming and climate disasters) has led to many companies around the world are concerned in implement green practices in their supply chain management, seeking to make their businesses environmental sustainable. However, moving to a green supply chain is not only necessary for sound environmental management, but it is also profitable and provides sound financial management, despite the myth that says it involves additional expenses. In order to show how a green supply chain strategy can be a critical factor for the financial success of a company, in this paper a conceptual model is proposed, based on a literature review and practice in this area.*

**JEL:** L19

**KEYWORDS:** green practices, strategy, supply chain, critical success factor

## INTRODUCTION

Supply chain management is the management of a network of interconnected business involved in the ultimate provision of product and service packages required by end customers and cover all the necessary movement and storage of raw material, work-in-process inventory, and finished goods from the point-of-origin to the point-of-consumption (Cetinkaya et al., 2011). However, during the last years and specifically in 2008, the impact of transporting over the environment is transformed in an important factor in the entire world. The transport sector is responsible for almost 60% of fuel consumption in the countries of the OCDE (Efron, 2009). For this reason, green supply chain management has emerged as an important new approach for enterprises to achieve profit and market share objectives by reducing environmental risk and impact (van Hoek, 1999). With the increased environmental concerns during the past decade, awareness is growing that issues of environmental pollution accompanying industrial development should be addressed together with supply chain management. The fact is that more and more companies begin to integrate goals of environmental protection programs in their corporate and social responsibility. Supply chains of these companies are the key to achieving these goals because the effects can be measured and displayed in a clear and concise way.

In this sense, a green supply chain should be considered as a strategy. This phenomenon implies that companies are now starting to recognize that environmental awareness can be a source of competitive advantage (Walton et al., 1998). Green supply chain management can also promote efficiency and synergy among business partners and their lead corporations, and helps to enhance environmental performance, minimize waste and achieve cost saving (Rao and Holt, 2005). Consequently, the aim of this study is to propose a conceptual model which shows how a green supply chain strategy can be a critical factor for the financial success of a company.

## LITERATURE REVIEW

In the state of the art, there are several studies about green initiatives; some of them are related on best practices in green logistics concerned with the environment impact of transportation (Fann and Rakas,

cited en Lou,2011; Thiell et al., cited en Lou, 2011); others recognize the concept of a green supply chain management as selecting suitable suppliers, who are qualified to meet environmental directives or a company's internal green design standards, for enhancing their environmental performance (Chan et al., cited en Lou, 2011; Hu and Hsu, 2010; Efron, 2009). However, only three studies were found related specifically on a strategic plan of a green supply chain. One of them belongs to Cetinkaya et al. (2010), who express that there are three decisive factors which determine the business environment and consequently the strategy of a corporation: demand (customers, target groups); supply (competitors, employees, suppliers) and the general environment (regulations, society, natural resources). They also point out the supply chain, as a key to competitive advantage in many companies, significantly determines the social, economic and environmental impacts of your company, which in turn influence more and more of your stakeholders and shareholders. Hence a sustainable supply chain strategy – representing one of the most important success factors for achieving sustainable development for your company– must exhibit the following characteristics: (1) it is aligned to the underlying corporate and competitive strategy; (2) it considers demand, supply, and in particular order, wider general conditions; (3) it incorporates environmental, social, and economic perspectives in all proposed actions; and (4) it builds increased shareholder and stakeholder value, especially customer satisfaction.

A supply chain strategy exhibiting these characteristics is sustainable and represents the starting point of best practice companies to adapt their enablers for managing internals, managing externals, to adapt their performance measurement system and to adapt their risk management. This research takes into account many important aspects for developing a green supply chain strategy; however, a SWOT analysis is not suggested in order to have an internal and external knowledge of the enterprise as a starting point to generate the strategy. Moreover, Lee et al. (2010) done a research in Taiwan where analyze the external conditions related to the green supply chain management by SWOT method thereby identify the potential opportunities and threats and, meanwhile, assess the internal conditions required by the green supply chain management thereby identify the advantage and disadvantages possessed by the enterprises, and thus create a solid framework for the enterprises with respect to the implementation of green supply chain management. The study recommends concentrating in the most feasible strategy for green supply chain management in relation to the present situations of Taiwan's enterprises. In this research is very important the topic of recommend to do an SWOT analysis; however, it is only the base for a holistic strategy. The third study was developed by Emmet and Sood (2010). They recommend making a roadmap of a green supply chain that include the elements as Green procurement and supply, Green production, Green packaging, Green marketing, Green logistics and Supply loop. Each element has to define their objectives, drivers, parameters, best practices and performance evaluation. They encourage the collaboration between companies, offer some best practices and recommend an approach for migration towards greener supply chains. However, the authors do not consider the company assesses your current state in order to compare your improvement after the implementing the best practices.

### Proposed Conceptual Model

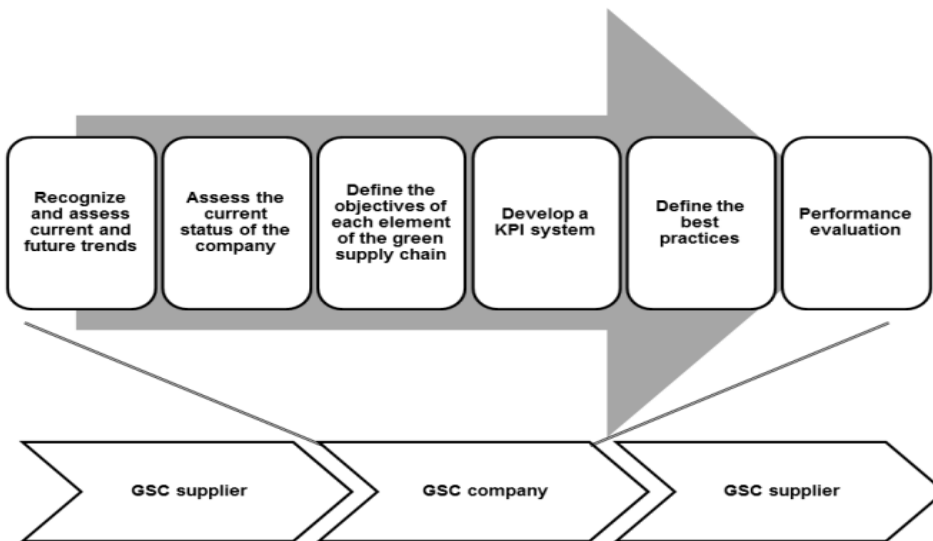
The proposed model in this paper takes several ideas of the authors aforementioned and offers a holistic Green Supply Chain Strategy. It is outlined in figure 1. These steps should be executed in a consecutive way. An explanation of the steps follows:

### Recognize And Assess Current And Future Trends

It is very important the company knows about green initiatives, regulations, what benefits and barriers exists, and also the best practices that other companies are implementing. This because the company should understand that greening your supply chain is a necessity nowadays and also because consumers have become more aware of environmental issues.

*Assess the current status of the company:* In the next step, the company has to assess your current state, including your supply chain. This imply to know the current levels of emissions, natural resources utilization, waste and recycling (environmental dimensions); quality, efficiency and responsiveness (economic dimensions); health and safety, noise and employees (social dimensions). It is also necessary to develop the SWOT analysis that leads to a better understanding of the strengths and weaknesses (internal elements) as well as its opportunities and threats (external elements) that the company has related to a examine the incentive-restrictions mechanism for the green supply chain management.

Figure 1: Green Supply Chain Strategy



*This figure shows the proposed model of Green Supply Chain Strategy. Source: authors.*

Define the objectives of each element of the green supply chain According to Emmet and Sood (2010), the elements of the green supply chain are:

1. Green procurement and supply. Includes the selection of products and services to minimize the impact on environment.
2. Green production. Involve re-engineering processes to manufacture with low emissions and low cost.
3. Green packaging. Packaging design with optimized thickness and recyclable materials.
4. Green marketing. Create new markets through customer awareness.
5. Green logistics. Optimizing total logistics cost, emissions and on time delivery.
6. Supply loop. Divert End-Of-Life products for reprocessing.

In order to define these objectives the company has to take into consideration environmental, legislation, economic and social dimensions. The challenge here is to establish a realistic balance target in different operations in all dimensions before mentioned.

*Develop a KPI system:* It is necessary to develop a KPI system (Cetinkaya et al., 2011), which is a kind of quantitative tool (parameters) used to implement strategic goals into company operations. The challenge in this system will be to select the KPIs which measure and control the right operational processes. Environmental and social goals are in most cases new to many operations, and need to be integrated into the existing KPI system of the company. A green strategy is not a strategy for sustainability. True sustainability must give equal weight to the economic dimension. Sustainable green chain practices must be financed and provide pay back within a reasonable time span.

*Define the best practices:* The next step is to select the best practices or actions to attain each objective. Best practices are those which universally might be considered good, successful or improved approaches within a specific context at a moment in time (Cetinkaya et al., 2011).

*Performance evaluation:* The last step is to evaluate the performance of the best practices. This will require utilizing the KPI system in order to measure the result of each best practice for then to compare with the objectives defined. In order to migrate towards a Green Supply Chains, it will be necessary to begin with the company for then to involve the different layers of suppliers. This will require an effective strategy of collaboration between all of them.

## CONCLUSIONS

A critical success factor is an area, which result has to be satisfactory to ensure the competitive performance of a company (Rockart, 1979). Therefore, develop and implement a green supply chain strategy in companies that operate at regional, national or global level should be considered as a critical factor. It is an important decision that will improve performance due to the fact of companies can enjoy several benefits like positive impact on financial performance, sustainability or resources, lowered costs, product differentiation and competitive advantages, adapting to regulation and reducing risk. The importance of the proposed conceptual model is to provide a holistic strategy as a base for implement the best practices in companies. The authors hope that the model is useful for future research in collecting empirical data to support the model so that the relationship among different variables can be confirmed.

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# CORPORATE FINANCING AND BUSINESS DEMOGRAPHY IN ITALY

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## ABSTRACT

*In the last period, world financial markets were in the midst of a credit crisis of historic breadth and depth that had a special emphasis on the corporate sector. A lot of firms encountered some difficulties to survive and to adopt correct strategies. Firstly, this research shows a picture of Italian industrial and service firms in the period 2007-2010, highlighting the principal economic characteristics and focusing the attention on the corporate financing. Secondly, it studies the business demography and describes the survival of the Italian corporate system. The research deals with a collection and elaboration of data published by the Bank of Italy concerning a survey on Italian Industrial and Service Firms in 2010 and the elaboration of data published by Infocamere in the period 1995-2009. The study uses a multi-disciplinary approach and it is realized through applied demography techniques to analyze the Italian firms growth.*

**JEL:** G01, G30, J11

**KEYWORDS:** Italian firms, corporate financing, business demography

## INTRODUCTION

During the last period, Italian firms are seriously affected by the financial crisis of 2007. The different types of businesses have felt the effects of the crisis, particularly their survival has been questioned. Excessive mortality due to financial strangulation of too many companies that have the potential to prosper after the crisis is a serious risk for the Italian economy. This research studies Italian firms from two points of view. Firstly, it shows a picture of Italian industrial and service firms, highlighting the principal economic characteristics (labor, capital and output, ownership, organization and governance) and focusing the attention on some aspects of the corporate financing (bank debt). Secondly, it examines the growth of Italian firms using the business demography that allows studying the quantitative change undergone by the Italian industry over the last fifteen years; this approach acquires a leading role for the evaluation of services and it results a crucial tool for supporting political decisions. Data are published by the Bank of Italy and concern a survey on Italian Industrial and Service Firms in 2010. The sample consists of 2,809 industrial firms, 504 construction companies and 1,128 non-financial private service firms. Data are collected by Infocamere and present the demographic structure of firms from 1995 to 2010. In this way, it is possible to have a complete vision of Italian firms demography and of their survival.

## LITERATURE REVIEW

The first part of the research focuses on the period 2007-2010, which is characterized by a deep financial crisis. This crisis is of such proportions that even important initiatives to face the problem have so far been insufficient to resolve it. An analysis of phases and causes of this “colossal failure” that has put “the entire financial system at risk” (Woellert and Kopecki, 2008) is fundamental to understand the current situation of Italian firms and their survival.



The financial crisis was originated in the segment of subprime mortgage and structured products (Greenlaw et al., 2008). At the end of 2006, growth in house prices in United States (US) stopped abruptly reflecting the rise in official interest rates and the slowing economy. At the beginning of 2007, subprime mortgages have started to show high rates of default following the increase in debt service (Chomsisengphet and Pennington-Cross, 2006; Doms et al., 2007). This recent financial crisis represented the worst since the Great Depression of the 1930s (Sinn, 2009). The crisis contributed to the failure of many companies, led to a substantial decline in consumer wealth, produced enormous financial commitments incurred by governments, and resulted in a strong decline in economic activity. It became visible to everyone with the bankruptcy of Lehman Brothers and the near-bankruptcy of American International Group in September 2008. Following these events, many other financial institutions in the US and around the world have lost large portions of their value and some of them could only be saved from bankruptcy by government interventions.

Many causes of the crisis have recently been proposed. According to some authors, a fundamental cause for this failure regards the often inadequate model of risk management (Rajun et al., 2008). We focus on some prominent explanations: the US housing bubble, the subprime crisis, the deregulation of financial markets in recent decades and the consequent creation of many complex financial innovations. Firstly, the years prior to the outbreak of the crisis were characterized by a strong increase in US housing prices. This housing bubble was related to increasing financial incentives for banks to engage in mortgage loans. The decrease in the federal funds rate from the year 2000 onwards coincided with larger profit margins for banks on mortgages. As a result, housing prices peaked in 2006; their value had roughly doubled over the preceding decade. This boom period in the housing market was most importantly characterized by a strong increase in the amount of subprime mortgages. Secondly, between 2004 and 2007, the federal funds rate started to steadily increase again. This trend brought increasing expenses for borrowers holding adjustable-rate mortgages. The combination of an increasing federal funds rate with the growing share of subprime mortgages led to a severe increase in the number of homeowners defaulting on mortgage payments as well an increase in the number of foreclosures on properties.

Increasing insecurity with regard to the credibility of institutions has made banks more reluctant to lend, leading to a tightening of their lending requirements. Finally, government regulations did not prevent banks from providing larger shares of subprime mortgages. In 2004, the loosening of the net capital rule made banks able to take on larger proportions of debt. The increasing share of subprime mortgages was pooled into new financial products, selling them off to investors as CDOs (collateralized debt obligation) and MBS (mortgage-backed securities) (Bolton and Freixas, 2000; Mayer and Pence, 2008). The relatively safe credit ratings of these products contributed to an increasing demand of investors for mortgage-based derivatives. According to the latest forecasts by Bank of Italy, in 2010, the Italian economy returned to modest growth of 1.3%, close to the average for the ten years before the recession, prolonging the country's lag with respect to the euro area as a whole. From the start of the cyclical recovery in the summer of 2009, Gross Domestic Product (GDP) has recouped just 2 of the 7 percentage points lost during the financial crisis. (Bank of Italy, 2011<sub>a</sub>). The slow growth of the Italian economy in 2010 was ascribable to both industry and services, particularly services provided by general government, which were subject to tight budget constraints. Data now indicate that the recovery will continue at a slow pace in the coming months. The recovery in GDP in 2010 was sustained by the growth in value added in industry excluding construction (4.8%) and, more moderately, in services (1.0%).

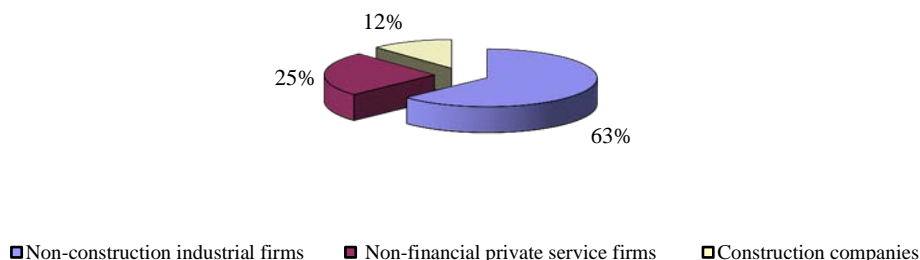
In manufacturing, the largest increase in value added was recorded in base metals and fabricated metal products, mechanical engineering products and electrical and electronic machinery. In the traditional sectors (textiles and clothing, hides and leather, furniture) value added recovered only a very small part of the decline recorded during the recession. The growth in value added in the service sector was modest, partly owing to the stagnation in general government activity, including healthcare and education. These sectors, which were affected by budget restrictions, accounted for more than half the gap with respect to

the growth of Germany's service sector (1.8% and 3.5%, respectively, since the start of the recovery). There is a gap with respect to growth rates of the other main euro-area countries that reflects the slowdown in industry under way since the last months of 2010.

## DATA AND METHODOLOGY

Data concern the principal economic, financial and demographic characteristics of Italian firms in 2010, and are published by the Bank of Italy and Infocamere. In the first part, the research contains the main findings of the Bank of Italy Survey of Industrial and Service Firms conducted in the early months of 2011 (Bank of Italy, 2011<sub>b</sub>). Particularly, our sample is composed by only Italian industrial and service firms and, from the structural point of view, it consists of 2,809 non-construction industrial firms, 1,128 non-financial private service firms and 504 construction companies (Figure 1).

Figure 1: Sample of firms (values in percent)



*This figure shows the percentage distribution of sample of firms: the non-construction industrial firms representing the 63%, the non-financial private service firms the 25% and the construction companies the 12%.*

In the second part, the study focuses on the demographic performance of Italian firms by activity sector from 1995 to 2010. Particularly, the following activity sectors are observed: agriculture; manufacturing; construction; commerce; tourism; financial intermediation and real estate, renting and research. From the methodological point of view, the research uses a multi-disciplinary approach and is developed through a demographic investigation regarding the Italian industrial trend in the period 1995-2010. Firstly this study shows a picture of Italian industrial and service firms, highlighting the principal differences in economic and financial characteristics as labor, capital and output, ownership, organization and governance, corporate financing. Secondly it observes the impact of the financial crisis on the Italian corporate system with regards to the total firms using birth and mortality rates of firms so that to investigate by a demographic approach the firms structure during the period examined.

$$\text{Birth Rate} = \frac{Firms(t)_{birth}}{Firms(t)_{actived}} * 1000; \quad \text{Mortality rate} = \frac{Firms(t)_{closed}}{Firms(t)_{actived}} * 1000$$

where  $(t)$  is the considered period.

### A Picture of Italian Industrial and Service Firms

The characteristics of industrial and service firms regards the following aspects: employment, turnover and operating results, investment and capacity utilization, ownership, organization and governance, aspects of corporate financing. According to the Bank of Italy survey, in 2010, average employment continued to fall and declined by 1.4%, although this was slower than in the previous year, when it fell by 1.9%. The largest fall occurred in industry and amounted to 2.2% (only in 2007 there was a growing),

while the fall in services was 0.6% (in the period 2007-2008 there was a growing). Furthermore the contraction in employment was especially pronounced in the textile, clothing and footwear sector (-1.0% in 2007 and -3.3% in 2010), where it had begun before the crisis. In 2010, this contraction was sizable in the basic metals and engineering sector (-2.6%). In geographical terms in the period 2007-2010, the contraction employment in industry occurred in the North-West (Table 1).

Table 1: Change in average workforce (values in percent)

Area of employment	Industrial firms				Service firms			
	2007	2008	2009	2010	2007	2008	2009	2010
North-West	-0.1	-1.3	-2.5	-3.1	1.8	0.7	-2.3	-1.5
North-East	0.9	0.1	-2.4	-1.6	3.1	1.7	-1.1	-0.4
Centre	0.2	0.3	-2.5	-1.6	3.1	0.3	0.0	0.2
South and Islands	0.3	-2.3	-3.0	-1.4	1.3	1.0	-0.6	0.7
<b>Branch of activity</b>								
Total manufacturing	0.4	-0.7	-2.7	-2.4				
Textiles, clothing, leather, footwear	-1.0	-2.6	-3.0	-3.3				
Chemicals, rubber, plastics	0.2	-0.6	-2.9	-1.2				
Metals and Engineering	1.4	0.3	-2.6	-2.6				
Other manufacturing	-0.7	-1.7	-2.7	-1.9				
Energy and extraction	-2.0	-1.3	-0.8	-0.2				
Trade, hotels, restaurants					2.4	1.2	-2.3	0.2
Transport, storage, communication					1.4	-0.7	-1.1	-1.0
Other h.hold and business services					2.7	2.1	0.3	-1.1
<b>Number of employees</b>								
20 – 49	-0.5	-1.6	-2.5	-2.2	1.2	-2.0	-4.9	-2.3
50 – 199	0.6	-0.8	-2.7	-1.8	1.6	1.7	-0.4	0.2
200 – 499	0.9	0.3	-2.4	-2.5	3.7	3.8	0.7	-1.0
500 and over	0.5	-0.3	-2.5	-2.4	2.9	1.3	0.0	0.1
<b>Total</b>	0.3	-0.7	-2.5	-2.2	2.3	0.9	-1.2	-0.6

*This table shows the change in average workforce in industrial and service Italian firms. Particularly, data are distinct in area of employment, branch of activity and number of employees in the period 2007-2010.*

In 2010, the turnover of private-sector firms rose by 1.1% at constant prices, recovering only a small part of the large fall of 7.5% recorded in 2009. The increase was the result of a 3.5% rise in industry and of a -1.1% fall in services. In industry better-than-average improvements were recorded by firms in the North (4.9%), firms in the basic metals and engineering sector (7.6%). In the service sector sales contracted in all the macro regions and size classes of firms, except for those with between 200 and 499 workers, while at the sectoral level there was a small increase in sales of 2.2% by firms providing services to enterprises and households (Table 2).

The proportion of firms posting a profit rose from 53% in 2009 to 57.8% in 2010. The improvement was greatest for industrial firms (for which the proportion rose from 52% to 60% overall), especially the larger ones. In services the fall in the proportion of loss-making firms to 27.4% was accompanied by an increase of just one percentage point to 55.3% in the proportion of those making a profit. In general, the results are worse compared with the crisis period 2007-2008.

Gross fixed investment rose by 3.5% compared with 2009, thus making good about a quarter of the fall recorded in that year. The result derived from the modest improvement of 0.7% in industry (5.6% in 2007) and the growth of 6.8% (-0.1 in 2007) recorded by the service sector. Particularly, investment by industrial firms with less than 50 workers recorded a strong recovery of 11.8% (6.0% in 2007), while that by firms with 500 or more workers declined further, by 4.7%. The investment grew by 3% in the North (more than 4% in the North-East), as against contractions of 3% in the Centre and the South and Islands. The largest sectoral increase in investment (18.6%) was recorded by the textile, clothing and leather sector, which had suffered a contraction of 40% in the two previous years taken together. The chemical, rubber and plastic industries saw a smaller increase of 6%, while investment by firms in the basic metals and engineering sector declined further, by nearly 5%, after falling by 23% in 2009. In service firms the

recovery in investment was basically common to every type of firm but was strongest for firms with their head office in the North-West or the Centre and those with 50 or more workers. Transport and telecommunications was the service sector with the largest increase in investment (9.4%), while the other service sectors achieved only a modest recovery (Table 3).

Table 2: Annual change in turnover (values in percent)

	Industrial firms				Service firms			
<b>Geographical area</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>
North-West	2.0	-2.7	-11.1	4.8	1.2	-1.6	-5.4	-0.7
North-East	2.7	-1.1	-12.8	5.1	2.2	-1.3	-4.1	-0.4
Centre	-3.1	-5.3	-8.1	-0.4	2.1	-2.3	-3.8	-1.8
South and Islands	0.8	-2.0	-6.3	0.9	2.1	-2.7	-2.5	-3.8
<b>Branch of activity</b>								
Total manufacturing	2.0	-2.5	-11.8	3.6				
Textiles, cloth., leather, footwear	0.3	-6.0	-14.2	3.9				
Chemicals, rubber, plastics	-0.7	-3.8	-6.5	-1.7				
Engineering	5.0	-1.1	-17.0	7.6				
Other manufacturing	0.7	-2.3	-7.3	1.6				
Energy and extraction	-4.3	-4.7	-3.6	3.2				
Trade, hotels, restaurants					1.4	-2.4	-3.4	-1.5
Transport, storage, communication					1.1	-1.9	-5.2	-2.2
Other h.hold and business services					3.8	0.9	-9.4	2.2
<b>Number of employees</b>								
20 – 49	2.5	-3.7	-9.1	3.2	1.4	-3.1	-6.4	-1.9
50 – 199	2.2	-2.0	-11.4	4.8	2.4	-1.4	-5.0	-1.6
200 – 499	0.3	-2.1	-10.5	5.3	1.5	-0.1	-3.7	0.6
500 and over	0.2	-3.3	-10.8	1.8	1.8	-1.3	-2.8	-1.1
<b>Total</b>	<b>1.1</b>	<b>-2.8</b>	<b>-10.5</b>	<b>3.5</b>	<b>1.4</b>	<b>-2.3</b>	<b>-4.6</b>	<b>-1.1</b>

*This table shows the change in turnover in industrial and service Italian firms. Particularly, data are distinct in geographical area, branch of activity and number of employees in the period 2007-2010.*

Table 3: Annual change in investment (values in percent)

	Industrial firms				Service firms			
<b>Geographical area</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>
North-West	3.8	3.2	-18.4	0.5	-4.9	-4.7	-9.6	12.9
North-East	8.1	-3.2	-15.1	5.5	1.1	2.5	-14.0	1.2
Centre	7.9	-0.6	-12.9	-2.2	7.3	-5.6	-10.0	5.3
South and Islands	3.2	-1.1	-14.8	-4.9	-0.1	-1.3	-8.0	-0.1
<b>Branch of activity</b>								
Total manufacturing	3.9	0.1	-21.1	0.4				
Textiles, clothing, leather, footwear	2.8	-4.2	-36.0	18.6				
Chemicals, rubber, plastics	0.9	2.5	-17.2	6.0				
Engineering	6.3	5.3	-23.0	-4.8				
Other manufacturing	2.5	-8.8	-16.3	2.7				
Energy and extraction	12.2	1.3	-4.8	1.3				
Trade, hotels, restaurants					-2.9	-0.2	-20.1	3.5
Transport, storage, communication					1.7	-4.4	-4.1	9.4
Other h.hold and business services					0.6	-5.1	-14.6	1.3
<b>Number of employees</b>								
20 – 49	6.0	-1.3	-18.3	11.8	0.9	2.1	-13.0	3.0
50 – 199	6.0	-4.5	-18.5	1.2	-4.2	-4.0	-15.6	8.7
200 – 499	2.0	3.0	-13.3	1.5	-4.2	1.5	-13.0	6.3
500 and over	6.8	3.0	-14.5	-4.7	2.5	-5.8	-5.6	7.5
<b>Total</b>	<b>5.6</b>	<b>0.4</b>	<b>-16.0</b>	<b>0.7</b>	<b>-0.1</b>	<b>-3.5</b>	<b>-10.4</b>	<b>6.8</b>

*This table shows the change in investment in industrial and service Italian firms. Particularly, data are distinct in geographical area, branch of activity and number of employees in the period 2007-2010.*

Regarding the concentration of ownership, stock exchange listing, and controlling shareholders, the survey collects information of industrial firms with 50 employees and over. In industrial firms with 50 or more workers about 70% of the capital was owned by the main shareholder on average. In about 55% of such firms the shares were held by a company (a holding or a sub-holding company or a nonfinancial corporation). Industrial firms continued to have only very limited recourse to the capital markets: no more

than 1.7% of such firms are listed on the stock exchange and most of these are of above-average size. In line with the previous year, transfers of control involved about 4% of industrial firms with 50 or more workers in 2010. Nearly 70% of the transfers consisted of shifts in shareholdings between companies belonging to the same group or between relations. Finally, the research provides a more detailed analysis on some aspects of firms fund-raising exclusively for firms with 50 or more workers.

More firms reported a rise in self-financing than a fall (in industry respectively 63.5% and 28.1% of the total; in service sector respectively 61.7% and 30.4% of the total), thus halting the adverse trend of the previous years. The recovery in corporate profitability was not sufficient to meet firms increased financing needs in relation to the increases in investment and production. Consequently, the rise in self-financing was accompanied by increased recourse to equity capital and bank loans both in industrial and service firms (Table 4).

Table 4: Changes in sources of finance in firms with 50+ employees in 2010 (values in percent)

<b>Industrial firms</b>								
	Self-financing		Equity capital		Bonds and other longterm securities		Bank loans	
	negative	positive	negative	positive	negative	positive	negative	Positive
<b>Geographical area</b>								
North-West	24.2	67.5	5.2	12.1	3.0	1.7	16.6	32.1
North-East	31.2	67.5	3.0	12.5	2.5	1.9	29.6	29.9
Centre	30.1	57.8	2.8	13.4	0.4	2.6	20.3	31.0
South and Islands	30.2	52.3	3.7	11.9	1.0	2.8	12.5	25.3
<b>Branch of activity</b>								
Total manufacturing	28.2	63.4	4.1	12.3	2.3	2.0	21.0	30.4
Textiles, clothing, leather, footwear	23.9	68.9	2.2	7.9	2.2	0.7	23.8	25.1
Chemicals, rubber, plastics	25.3	69.5	2.5	8.8	1.6	0.3	16.1	38.5
Engineering	25.2	67.7	4.6	13.7	2.7	2.3	20.6	29.3
Other manufacturing	37.4	49.7	4.6	13.3	2.1	2.9	23.0	30.9
Energy and extraction	26.1	64.9	1.6	13.9	0.0	2.3	23.0	27.1
<b>Number of employees</b>								
20 – 49	-	-	-	-	-	-	-	-
50 – 199	27.8	62.7	3.9	11.8	1.9	2.0	19.5	30.0
200 – 499	31.9	65.2	4.5	16.3	2.8	1.0	28.9	32.5
500 and over	23.1	72.6	2.9	13.7	5.5	4.4	28.1	26.6
<b>Total</b>	28.1	63.5	3.9	12.4	2.2	2.0	21.2	30.1
<b>Service firms</b>								
	Self-financing		Equity capital		Bonds and other longterm securities		Bank loans	
	negative	positive	negative	positive	negative	positive	negative	Positive
<b>Geographical area</b>								
North-West	29.7	61.0	4.8	9.6	3.6	2.5	19.5	20.6
North-East	34.3	60.6	7.4	11.8	4.0	0.9	22.7	21.8
Centre	29.4	68.0	3.7	11.5	0.2	0.9	13.5	31.9
South and Islands	28.2	57.0	6.0	12.1	1.4	2.9	12.3	25.0
<b>Branch of activity</b>								
Trade, hotels, restaurants	31.4	59.8	4.3	12.7	0.7	4.5	17.8	23.4
Transport, storage, communication	28.5	63.4	7.2	8.5	4.0	1.0	16.2	27.2
Other h.hold and business services	31.0	62.5	5.4	11.0	2.6	0.3	19.2	21.9
<b>Number of employees</b>								
20 – 49	-	-	-	-	-	-	-	-
50 – 199	32.5	58.7	5.5	9.4	2.6	1.9	16.3	22.0
200 – 499	19.4	76.6	4.1	16.1	1.1	0.9	24.7	34.0
500 and over	29.4	66.2	6.9	19.1	4.2	4.5	20.2	27.7
<b>Total</b>	29.2	62.6	4.7	11.7	2.4	1.9	19.6	27.3

*This table shows the change in sources of finance in industrial and service firms with 50 employees and over in 2010. Particularly, data are distinct in geographical area, branch of activity and number of employees and in different source of finance (self-financing, equity capital, bonds and other longterm securities, bank loans).*

The demand for loans for debt restructuring purposes slowed significantly. Some 9.6% of firms declared they had entered into negotiations to restructure their bank loans. The reduction was especially marked for services and varied across industry. More specifically, there was a large fall among firms in the Centre (10 percentage points) and the South and Islands (6.4 percentage points) while the fall among firms in the North-West was less pronounced (3.7 percentage points) and firms in the North-East recorded an increase (2.6 percentage points). Some 4.2% of firms declared they had reached an agreement with their lenders (down by more than 4 percentage points on 2009), while another 3.9% were on the verge of concluding such an agreement; only 1.5% of firms failed to reach an agreement. Moreover, 5.9% of firms declared they had adhered to the “debt moratorium”.

To measure firms effective need for credit, a series of questions on the firms willingness to incur additional costs to obtain more financing and the action to obtain it are proposed. In 2010 some 29.6% of firms would have liked to increase their borrowing from banks and other financial intermediaries at the cost and security conditions currently applied. The proportion was slightly higher for industrial firms (31.3%) than for non-financial private service firms (27.7%) and in the South and Islands (35.6%) than in the Centre (31.3%) and the North (27.3%) (Table 5).

Table 5: Percentage of firms that want increase their indebtedness in 2010

	<i>Total</i>	<b>Would have accepted worse conditions to obtain financing (1)</b>	<b>Actually applied for new loans (2)</b>	<b>Both the foregoing (1) and (2)</b>	<b>Applications for new loans turned down in whole or in part</b>	<b>Did not apply to banks because they believed they would be turned down</b>
<b>Geographical area</b>						
Centre North	28.3	10.4	26.3	9.6	5.9	0.9
South and Islands	35.6	13.8	32.1	12.9	10.4	2.5
<b>Branch of activity</b>						
Industry	29.6	10.4	27.4	9.6	6.4	1.0
Services	29.6	12.3	27.3	11.4	7.5	1.7
<b>Number of employees</b>						
20 – 49	31.3	11.6	28.9	10.8	7.0	1.5
50 and over	27.7	10.4	25.7	9.6	6.4	0.9
<b>Total</b>	<b>29.6</b>	<b>11.0</b>	<b>27.4</b>	<b>10.2</b>	<b>6.7</b>	<b>1.2</b>

*This table shows the percentage of firms that want increase their indebtedness in 2010, distinct in geographical area, branch of activity and number of employees. Data regards some questions on the firms willingness to incur additional costs to obtain more financing and the action to obtain it.*

In industry, sectors that showed the greatest desire to increase their borrowing were energy and extractive firms (34.5%) and in services they were transport and communications firms (33.1%). Only 11% of firms wished to increase their borrowing and would have accepted tighter lending or security conditions. Nearly all the firms that wished to increase their borrowing (27.4% of all firms) actually applied for new financing in 2010; another 1.2% did not apply mainly because they believed intermediaries would have turned down their requests. Some 6.7% of firms declared that their applications for financing were turned down in whole or in part. Between 2009 and 2010 there was a small decrease in the proportion of industrial firms reporting a tightening of borrowing conditions and a small increase in the proportion of service firms. The most severe assessments of the change in borrowing conditions concerned the level of accessory costs and, to a lesser extent, interest rates and the complexity of the corporate information to be provided to obtain new loans. Some 4.1% of firms had loans called in early by their lenders in 2010 (Table 6).

Table 6: Borrowing conditions and loans called in (per cent of firms)

	2009	2010
	<b>Tightening of borrowing conditions</b>	
Industry	22.4	19.3
Services	16.7	18.7
<b>Total</b>	19.8	19.0
	<b>Loans called in</b>	
Industry	9.0	4.1
Services	6.1	4.1
<b>Total</b>	7.7	4.1

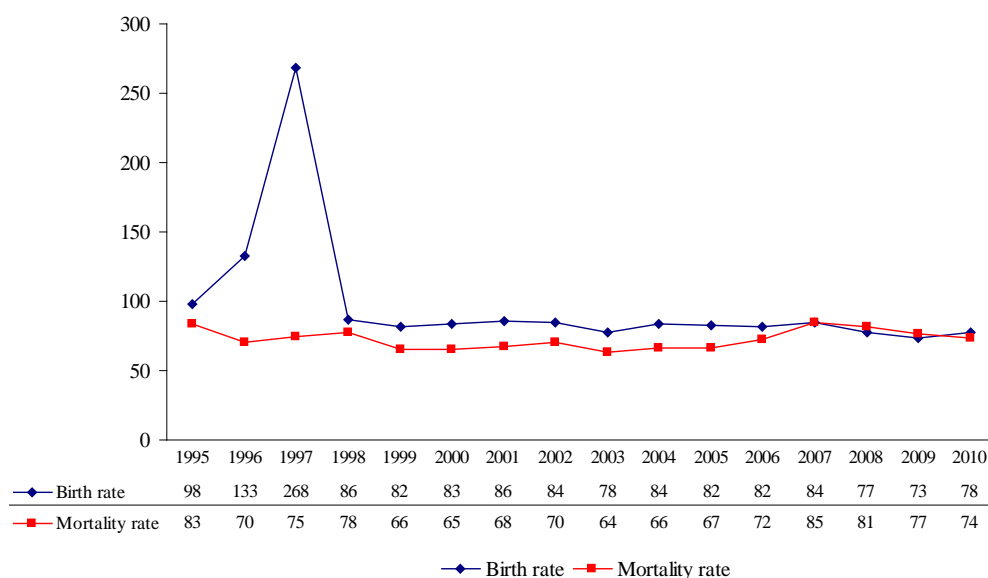
*This table shows the percentage of borrowing conditions and loans called in, distinct in tightening of borrowing conditions and loans called in, in the period 2009-2010.*

## THE BUSINESS DEMOGRAPHY

The business demography is used to analyze the dynamics of the market and the various regional economic environments. The creation of new businesses and their exit from the market are important indicators of the degree of dynamism of an economic system and persistence of new initiatives in the markets to competition (Vivarelli, 2000).

The impact of the financial crisis on the Italian corporate system has been studied considering the demographic trend of Italian firms from 1995 to 2010. Generally, the first observation puts in evidence that the Italian corporate system has undergone important changes. The birth rate and the mortality rate have been compute to describe the demographic trend of Italian firms in the examined period. Figure 2 shows the demographic transition of Italian firms from 1995 to 2010. Particularly it presents the birth and mortality rates of the firms recorded in the same period. The demographic analysis, generally, describes a constant trend, even if it observes a strong input of birth in 1997. This data is influenced by the strong growth of the agriculture sector activity, in fact its birth rate increases from 73‰ in 1995 to 848‰ in 1997. In 2009 the mortality rate is higher than birth, but during the next year (2010) of the analysis it is possible to observe a slight growth.

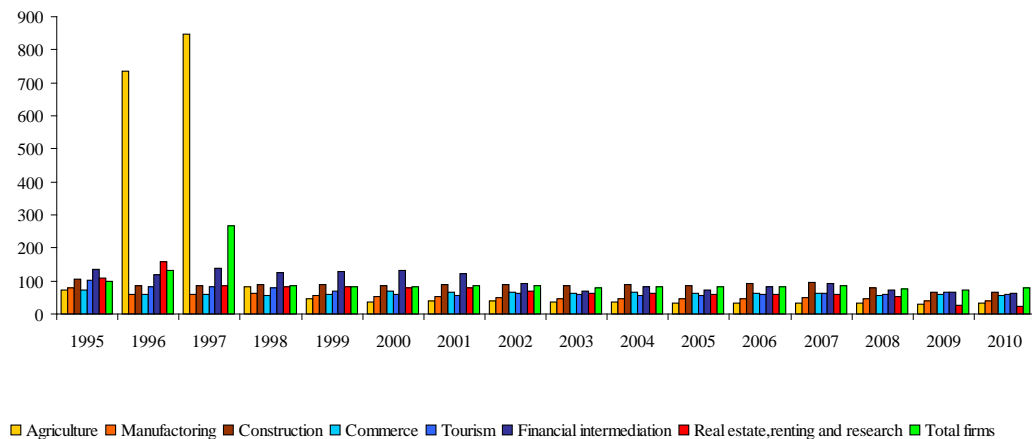
Figure 2: Demographic transition of Italian firms (values per thousand)



*This figure shows the demographic transition of Italian firms in the period 1995-2010. Particularly data on birth date and mortality rate are put in evidence.*

The birth of the firms decreases for all examined period and the sector activity with the largest decrease is the real estate, renting and research following by the financial intermediation, respectively from 108‰ (1995) to 24‰ (2010) and from 136‰ (1995) to 63‰ (2010). However, it is evident the strong growth of the agriculture firms above all in 1996 and 1997 (Figure 3).

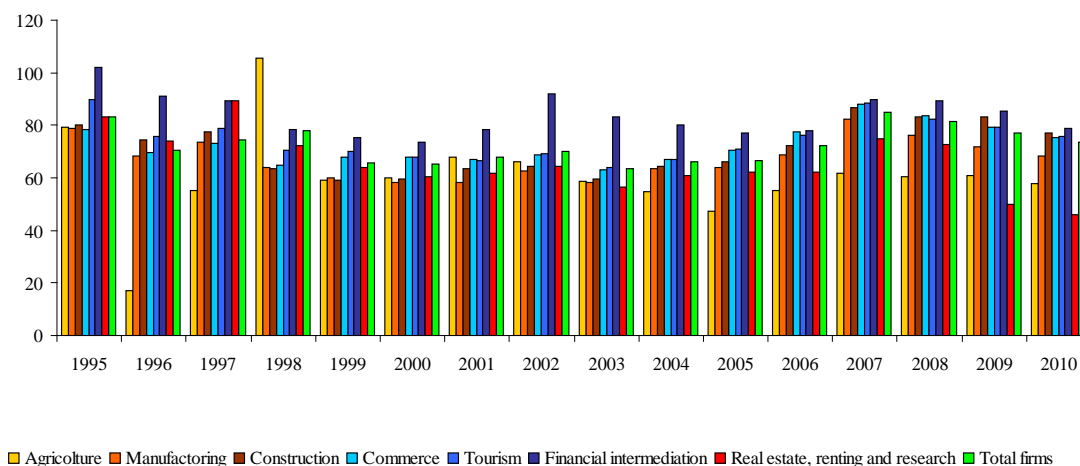
Figure 3: Birth rate trend by activity sector (values per thousand)



*This figure shows the different trends of the birth rate by activity sector in the period 1995-2010.*

The data previously described are confirmed by the mortality rate trend. Figure 4 notes how the agriculture sector lives a good period in 1996-1997, and real estate, renting and research together to the financial intermediation present the high mortality of the firms.

Figure 4: Mortality rate trend by activity sector (values per thousand)



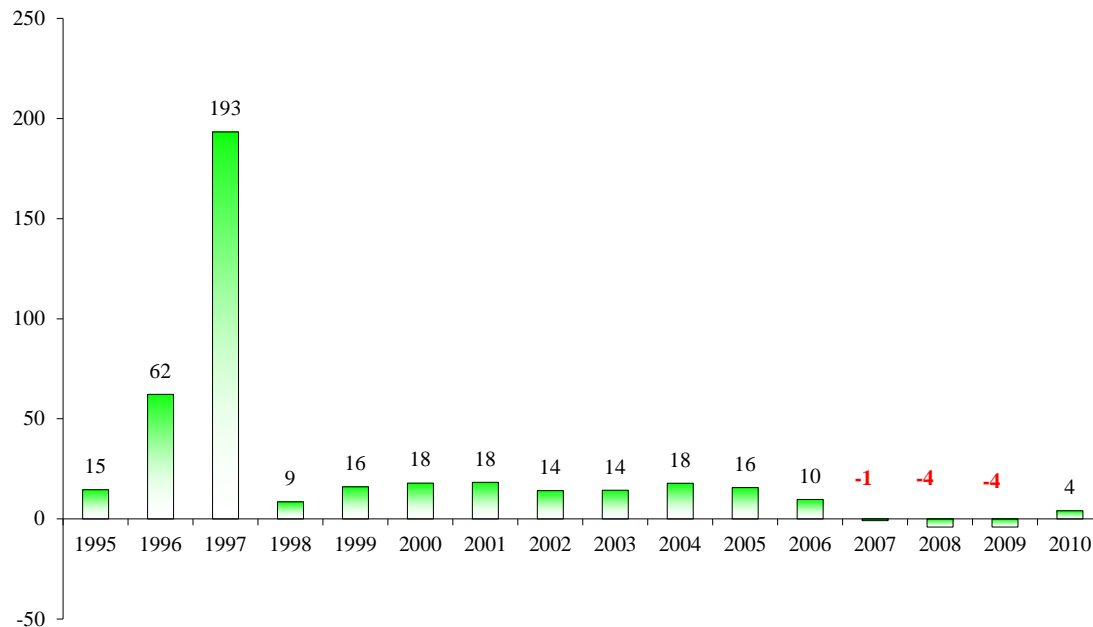
*This figure shows the mortality rate trend by activity sector in the period 1995-2010.*

Besides, the study has developed the net rate of turnover namely the difference by the two demographic rates discussed in the precedent section. This indicator explains the increase undergone by Italian firms and it confirms the bad birth trend (Figure 5). By this indicator it observes the growth of the number of Italian firms. The net rate of turnover presents high values for the first part of the period examined, this positivity is due to the increase of the agriculture sector. During the last years considered, its values



become negative, sign of decrease of the firms, but in 2010 it observes a slight growth due to the positive data of the birth rate.

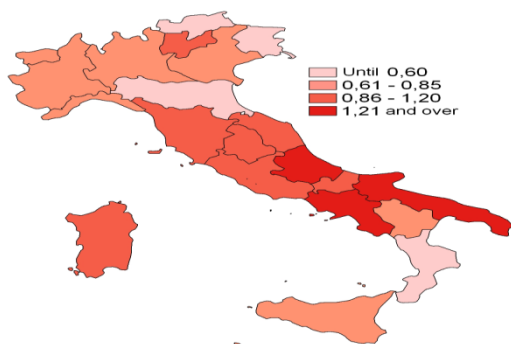
Figure 5: Net rate of turnover (values per thousand)



*This figure shows the net rate of turnover in the period 1995-2010.*

The business demography in Italian regions at 2010 shows values of the birth and mortality rates different: for both indicators, the highest values are recorded in the South of Italy, while lower ones are related to the Northeast (Figure 6). In the South of Italy, it records the highest net rate of turnover, confirming data 2001, with particularly high values in Puglia, Abruzzo and Campania. Lombardy and Veneto is around 0.7%, while in Emilia-Romagna net rate of turnover amounted to 0.56%. Among the regions of Centre of Italy, the Marche present a gross rate of turnover much lower than the average of own geographical distribution, but it is associated a net rate of turnover high.

Figure 6: Net rate of turnover of the Italian regions in 2010 (values in percent)



*This figure shows the net rate of turnover through a photography of the different Italian region in 2010. Data are distinct from more light colors to identify low net rate of turnover to more strong colors to identify low net rate of turnover.*

## CONCLUSIONS

The picture of Italian industrial and service firms, in the period 2007-2010, shows some aspects, as employment, turnover and operating results, investment and capacity utilization, ownership, organization and governance and corporate financing. Particularly, in 2010 employment fell by 1.4% compared with 2009; the largest contraction occurred in industry (2.2%), while the fall in services was 0.6%. Turnover rose by 1.1% at constant prices, thanks to the increase of 3.5% recorded by industry, while services recorded a further fall of 1.1%. Furthermore, the research puts in evidence as the majority of firms reported an increase in their self-financing (the first time for two years). Besides, the rise in self-financing was accompanied by increased recourse to equity capital and bank loans. With regard to bank loans, nearly all the firms that wished to increase their borrowing actually applied for new financing in 2010; few firms did not apply mainly because they believed intermediaries would have turned down their requests.

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# SMALL-SCALE MINING IN ZIMBABWE: HISTORICAL PERSPECTIVE

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## ABSTRACT

*The current discourse on small-scale mining in Zimbabwe has predominantly been a characterization of the current state of the sector. This paper focuses on the evolution of the sector through three historical epochs, namely the pre-colonial period (before 1890), colonial period (1890 to 1979) and the post-colonial period (after 1980). The development of the sector is looked at in terms of economic significance, mining methods, processing techniques, government support and legislation. The sector has remained of great economic importance since the pre-colonial times, especially in terms of its contribution to national output, employment, and poverty alleviation. From the efforts of pre-colonial small-scale miners several of the larger mines have developed. However, its contribution to regional development has been limited. The paper generally concludes that today's small-scale miners, albeit with minor technological improvements, are still using the same methods that were employed by pre-colonial and colonial miners. They still face the same challenges of poor working conditions, lack of capital and lack of technical know-how, and are still associated with serious environmental problems. Most of these constraints and problems are intimately related to their small-scale nature and lack of pertinent legal framework and government support.*

**KEYWORDS:** small-scale mining, mineral prospecting, gold panning

## INTRODUCTION

The historical development of small scale mining in Zimbabwe dates back to the period well before colonization in the 1890s (Maponga and Ngorima, 2003). The sector is an important part of the Zimbabwean mineral production system and it has played a pivotal role in the economic development of the country since pre-colonial times. Small-scale mining in Zimbabwe is composed of the formal small-scale subsector in which more than 20,000 claims are registered in accordance with the provisions of the Mines and Minerals Act, and the informal small-scale and artisanal operators, numbering in excess of 350,000, who are primarily unregistered panners and diggers. The definition of what constitutes small-scale or artisanal mining has never been clear-cut (Dreschler, 2001). Definitions have tended to be country, stakeholder and purpose specific - that is, the distinction has really been in the *eye of the beholder*. Generally, definitions have been based on one or all of the following criteria: production output, turnover, degree of mechanization, labour, size of mining concession or lease and size of reserve, operational continuity, *et cetera*. According to Maponga (2003), the definition of small-scale mining as applied in Zimbabwe includes both formal and informal operators, mechanised and semi-mechanised miners of varying sizes in terms of production, labour and capitalization.

While a lot has been written on the artisanal and small-scale mining sector in Zimbabwe, most of it is based either on the current status of the sector or on the ancient mining period. Miller *et al* (2000) and Hammel *et al* (2000) deal only with pre-colonial mining, Phimister (1975) with the pre-colonial and colonial era. This study suggests that an integrated overview of pre-colonial, colonial and post-colonial mining is more enlightening in a number of ways. This paper is, therefore, an attempt to analyze the development of the small-scale mining sector from a diagnostic historical perspective. The significance of the study is that:

1. an appreciation of the evolution of the sector will enhance understanding of the root causes of the current problems of the sector, which is a different approach from the current discourse whereby symptoms (the current problems) are treated as root causes and are almost always addressed directly; and
2. the study represents an opportunity, like any history lesson, to learn how challenges met in the past were addressed; and

This paper is, therefore, a rapid appraisal of the evolution and development of the sector in terms of: (a) mining methods and equipment, (b) processing techniques, (c) economic significance and, (d) government support and legislation relevant to the sector. These elements are discussed in the context of three historical epochs, namely the pre-colonial period (period before 1890), the colonial period (1890 to 1979) and the post-colonial period (1980 to date). While current small-scale mining is involved with a number of minerals such as chromite, emeralds, industrial minerals, tantalite and tin, this paper is biased towards gold production since it is the mineral which has been most widely exploited by the sector.

## **MINING METHODS/PRACTICES**

### Pre-Colonial Period

In pre-colonial era the mining methods employed were based on two distinguishable techniques: open stopes, which were horizontal and inclined excavations, and the vertical shafts with underground stopes. The open stopes were deep trenches which followed more or less vertical ore bodies with dips exceeding 70°, going as far down as the water table and ventilation would permit, or until the ore was exhausted (Summers, 1966). It was by far the most used method (Anderson, 1961). The individual stopes were open and sometimes narrow trenches which could stretch as long as 610 metres. The use of shafts was mainly for relatively horizontal ore bodies and for cases where the ore body outcropped on the side of a hill (Summers, 1966). It was mainly limited to north-eastern Zimbabwe where reefs tended to be flatter than elsewhere in the country. The shaft technique involved sinking a shaft of about 1 metre in diameter or diameters as small as 0.45 metres, until the reef was reached (Hammel *et al*, 2000).

The shafts were rarely connected by drives and stopes, and it would appear that where they intersected the reef, the latter was exploited in all directions for a few metres, that is, *belled out* slightly, and this was all that was done. Another shaft was then sunk nearby and the process would be repeated. Shafts rarely exceeded 6 to 25 metres although cases are known where more than 30 metres have been reached. No artificial light was needed for shaft mining as natural light was sufficient since most stopes were not deeper than 30 metres. For breaking up the ore containing rocks, especially the hard rock, the miners had to rely on alternately heating and cooling the rock by a process known as fire-setting, as the use of explosives in mining was unknown until 1890 following the British occupation. It was by far the safest method for breaking rock in mines (Summers, 1966). Where the ore was sufficiently soft or was much fractured it was broken by means of hammer stones and iron gads. Other tools used for mining included iron hoe for removal of surface soil and softer earth, wooden wedges and iron chisels. Ores yielding less than ~60-85 grams per tonnes were considered not worth treating (Summers, 1966).

Besides extraction of ore from open stopes and underground works, the pre-colonial small-scale miner was also involved in panning gold that occurred in alluvial deposits either in or beside rivers. These placer deposits, by their very nature, tended to be relatively easily and swiftly worked out. As a mining technique, the washing of alluvial gold probably predated the extraction of gold from reefs (Phimister, 1974). Favourable conditions for the deposition of workable deposits of alluvial gold were largely confined to the eastern and northern parts of the country and as such, the Angwa, Mazoe and Ruonya rivers were of significance as far as panning was concerned. Areas in Manyika where most rivers are

often perennial were and are still also of particular importance. Wooden and clay dishes were utilised for panning, and no chemicals were used in the process.

As the indigenous miners had no means of pumping water from their mines, water presented an insuperable problem and therefore, the water table became a limiting factor in pre-colonial mine workings (Phimister, 1975). Inadequate ventilation was also a problem which might have caused the early miners to abandon some mines before they were exhausted. This was probably because of the need to remove the noxious gases produced from burning in confined spaces during fire-setting. Both reef and alluvial gold mining were seasonal activities to the pre-colonial miners and were mostly confined to the winter months, that is, the period after harvesting and before planting commenced. This period also coincided with the seasonal fall in the water-table which made reef mining viable at greater depths, while gold washing was concentrated in this period to take advantage of any gold deposited by the floods at the beginning of the previous rainy season.

### Colonial Period

The coming of the colonial miners in 1890 did not immediately bring change to mining methods that were used by the pre-colonial miners. There was some continuity in the mining methods used for the first decade of colonial occupation and thereafter by the small-scale operators. Furthermore, for some years after 1890, as in the pre-colonial period, mining was largely confined to the dry season because no pumps had been brought into the country. The initial hoisting technique used was a simple windlass made from Msasa tree. However, the coming of the colonialist saw the development and construction of railway and roads in the period 1903 to 1929 which allowed mining equipment to be brought to mining sites. With this development the small-scale miner was able to use boiler, pump, explosives and mechanical hoisting with a windlass for his mining activities. Even when the equipment became available in the country, the seasonal aspect remained characteristic of those small-scale miners who could not afford expensive underground pumping facilities. The small-scale miners operated either as individuals or as a syndicate. Until the extension of roasting plant facilities to the small-scale miner in the 1930s they, like the pre-colonial miners, were restricted in their mining operations as they could not work the more difficult zones. The grades economically mined in this era varied from 6 to 10 grams per tonne.

*Post-colonial:* Today's small-scale miner still practices mining in the dry season when conditions are naturally favourable because he cannot afford the necessary equipment to work throughout the year. However, with pumping equipment and better illumination, small-scale miners with access to funding could work underground mines to a greater depth than that which was achieved by the pre-colonial miners. Ore is extracted from shallow surface pits and from archaic underground workings reaching the water table, which can be as deep as 30 metres, using hammers, chisels, picks and shovels. When possible, explosives and hired compressors can be utilised for underground operations to advance workings. Extracted ore is hauled to the surface in buckets or calabashes by a steel cable or rope with a manual windlass. The same implements are used to pump out water which often seeps into the pit bottom. The miners work in syndicates of 4/5 people with an average production of 25 tonnes of ore per month. On accumulating enough ore, it is transported to the nearest mill for the recovery of the gold. Ores containing 4 grams per tonne can be economically extracted. Formal small-scale mining in Zimbabwe is therefore, still characterized by the extensive use of human energy aided by simple hand tools.

### Processing Techniques

Once the ore is mined the next stages are the liberation and separation of the value metals from the waste materials of the ore. Liberation is achieved by the processes of crushing and grinding the ore while

separation is by the utilization of the difference in the physical characteristics of the value metals and the waste materials.

*Pre-colonial:* Liberation was achieved manually by the pre-colonial small scale miner by use of stone mortars. These were commonly known as ‘dolly holes’ (Figure 1), and were more or less cylindrical holes carved on hard rock outcrops near entrances to some of the mines (Anderson, 1961). Besides the use of ‘dolly holes’ for crushing various other devices were also known to be used and these included conventional grindstones like those used for grinding grain and rocking stones. Roasting of ore to facilitate crushing is also reported to have been used. After suitable crushing the liberated gold was recovered from the crushed rock by panning or sluicing to remove sands. The lighter quartz was washed away by sluicing with water or the gold was concentrated by panning using a shallow wooden or clay bowl. Water always played a crucial role in the final recovery of gold from crushed quartz. The dolly-holes themselves were invariably near water sources, generally in or near rocky stream beds. The resultant gold dust was then packed in suitable containers, with porcupine quills being used for small quantities. No chemicals were used and only free gold was recovered. A similar technique was used for the recovery of alluvial gold, though the crushing and grinding stage was not necessary. The milling and recovery processes were laborious and not efficient.



Figure 1: ‘Dolly holes’ used by pre-colonial miners to liberate mineral (source the Mineral resources of southern Rhodesia, Anderson, 1961)

*Colonial Period:* This era is characterized by the use of chemicals for the recovery of gold from the ore. Typical equipment used consisted of a small crushing plant and a cyanide plant. The crushing plant was often a two-stamp, three-stamp or five-stamp depending on production capacity. Copper amalgamation plates were used for the recovery of free gold, while the tailings from the copper plates were subjected to a cyanidation process. The use of cyanide increased the total amount of gold that the miner was able to recover. Processing of reef ores was in the hands of the whites and the natives were restricted to panning alluvial ores using the same methods and equipment that the pre-colonial miners used.

*Post-Colonial :* The boom in post colonial small-scale mining activities as an alternative income earner to the other depressed economic sectors in the 1990s saw the emergence of custom milling services in which the millers liberated and concentrated the ore on behalf of miners for a fee (Metcalf, 2008). The technology employed for custom milling centres varies from site to site. Liberation is normally achieved either through the use of stamp mills with a capacity in the range of 0.5-1.0 tons per hour or via a combination of jaw crushers and ball mills with capacity in the range 0.7-2 tons per hour. The use of

hammer mills has also found application in the sector. However, despite its inefficiency in gold liberation the stamp mill is the preferred technology by most small miners.

At the end of milling process, the ground ore is passed through a gravity concentrator for the recovery of free gold. The concentrators used include copper plates (introduced in colonial times), shaking tables, sluice boxes and centrifugal concentrators. Unfortunately, because these centrifuges are in reality not very efficient, the usual practice, just as in panning, is to introduce mercury into the concentrator, which is an environmental hazard. The mill achieves a recovery rate of 30% only, implying the miner loses 70% of gold contained in his ore to the miller who will later process the tailings by cyanidation.

For the recovery of alluvial deposits the processing methods used still include panning and sluicing as in the pre-colonial and colonial eras, and amalgamation which was introduced by the colonial small scale miners. Wooden dishes are still today's most commonly used pieces of equipment for panning along most of Zimbabwe's rivers. To improve gold recovery from both alluvial and reef ore deposits striated panning dishes, which trap gold in its furrows, have also been adopted by some gold panners. In some small-scale mining communities metallic dishes made from scrap metal sheet have replaced wooden dishes as the panners seek to improve efficiency. Sluice boxes are also commonly used especially in Insiza and Filabusi regions. The use of mercury, which the panners wrongly believe increases the amount of gold that can be recovered, has also found wide application by the post-colonial panners. This, however, has resulted in environmental contamination of rivers by the sector.

### Economic Significance Of The Sector

Mining and in particular gold mining has played a significant role in the economic development of the country. It is a branch of production of considerable antiquity at various times in the pre-colonial times and has been an economic activity of utmost importance in both the colonial and post colonial times. Its significance is reviewed for the three historical epochs.

### Pre-colonial Period

That mining was of considerable importance in the pre-colonial era is shown by the great number of '*ancient*' workings which have been found, about 4000 by the end of the nineteenth century (Summers, 1969), the number of crushing sites and evidence of early smelting. The pre-colonial miners were primarily involved in agricultural and pastoral activities with mining being a subsidiary activity done outside the agricultural season initially to meet local demand and later to supplement income through trade. Gold in the form of dust was mainly traded to pay for imports of beads, bracelets, ceramics, cloth, guns and gunpowder. Thus, the production of minerals created a surplus that permitted the acquisition of not only luxury goods, but also ammunition. This trade provided a new means of capital accumulation and consumer demands and resulted in the stimulation of economic specialisations such as gold mining (Miller *et al*, 2000). Gold mining and trading was also the basis for the foundation and expansion of polities at Great Zimbabwe and in the Khami area. Wealth and power of many empires and kingdoms such as the Mutapa State is believed to have also relied on gold trade (Phimister, 1975). However, the total amount of gold available for trade was considerably restricted by the laborious nature of gold recovery methods used and low recovery of the extraction methods. According to Summers (1969) of the total gold mined only 60 per cent was available for trade or local use, while the remainder was lost through inefficient extraction methods. Gold was also used by client rulers to pay tribute to their superiors in the late nineteenth century (Schmidt, 1988). The pre-colonial workings became the basis on which most of the modern gold mines are built on as they were simple surface indicator of mineral wealth. The development of a number of important large gold mines which later formed centres of commercial activity is a result of re-examinations of some of the pre-colonial small scale operations.



*Colonial Period:* The small scale mining industry has been of great benefit to the country, and from the efforts of the small scale miner several of the larger mines have developed. The output of gold production in Zimbabwe in colonial times, although not to the same scale as that of South Africa, was nevertheless of utmost importance to the national economy and ranked high in the list of world gold producers (Phimister, 1976). In the period when the large mines were faced with unprofitable production, which could be rectified through cost minimisation, it was the small scale producer who contributed to total gold production as they were able to adapt to harsh economic conditions by employing crude and dangerous cost-cutting methods. Cost minimization by small scale miner was not only limited to capital expenditure but was even marked by the very low level of cost of production achieved through the use of cheap African labour which represented a vital capital substitute and by the fact that he was the *all-in-one* (that is the owner, miner, timber-man, mining engineer and metallurgist). Through employment small scale mining sector provided a source of income for the Africans either on a permanent basis or temporally during the agricultural slack seasons. By 1912 there were about 35,000 Africans employed in the gold mining industry (Phimister, 1976).

*Post-colonial Period:* The importance of small-scale mining of gold to poverty alleviation and rural development in the post-colonial Zimbabwe is widely acknowledged (See in Hentschel *et al*, 2002). The sector (both formal and artisanal miners) contributed 5% to gold production in Zimbabwe in 1996 (Chimsasa, 1996). The Mining Journal 1996 edition of the Mining Annual Review (in Chimsasa, 1996) estimated the number of people involved in alluvial gold panning alone in Zimbabwe to be about 300,000. In 2002 the total number of people directly dependent on small-scale mining (of gold and other minerals) including those who provide services to the miners as well as dependents was estimated at over two million (Dreschler, 2002, p.132), a greater percentage of which is related to gold panning.

Small-scale mining is characterized by very short implementation periods. This has placed the sector in the post-colonial era in a strategic position to take full advantage of short-term booms in the mining industry (Maponga, 1991). The sector, while alleged to be haphazard, harbours an advantage in this – it can exploit small/disjointed deposits that normally prove unprofitable to bigger operations while also providing leads to large-scale deposits where mineralization proves continuous (Mungoni, 2008).

Gold panning has proved to be a viable income alternative to agriculture in the rural areas, especially because it is not seasonal, unlike agriculture. Most small-scale mining is labour-intensive, which means that it consumes small amounts of energy (Gocht *et al*, 1988, p.243) while also providing employment to many people. There are also downstream benefits and positive synergies associated with post-colonial small-scale mining which are created in the rural economy. These include expansion of the clientele base for rural business centres, creation of both capital and market for other income generating activities in the rural areas, *et cetera* (Mungoni, 2008; Gocht *et al*, 1988). It is also its natural linkage with economic and social development external to the communities through marketing, that the small-scale mining sector is regarded as a vehicle for poverty alleviation in the post-colonial Zimbabwe. However, the small-scale mining sector has failed to contribute significantly to regional development in terms of elaborate rural infrastructure. This is despite the fact that rural infrastructural development is one of the key benefits rural communities expect from mining activities (Gocht *et al*, 1988).

### Government Support And Legislation

If small-scale and artisanal mining is to be developed into a vibrant sector that is both environmentally sound and sustainable, there is need for it to be supported by the government, NGOs and international organizations and there is also a need to put in place an enabling legislative framework which is specific to this sector only. This section looks at support programmes the sector has received over the three historical periods.

*Pre-colonial:* Ownership of the mines was apparently vested in the rulers as they seemed to have considerable degree of control over the working of gold deposits. In the districts of Mazoe a tax of half

the gold won was levied by the rulers (Phimister, 1975). Under the Mutapa State no one was allowed to extract gold without a licence from the Emperor. The mining of rich deposits was banned under the Mutapa state in order to protect against possible consequences of foreign greed. This could also be interpreted as protection of local miners by rulers against exploitation by the foreign traders whose terms of trade were unfavourable. By deliberately restricting mining production the rulers hoped for a higher price of gold. With the exception of few mines which were under the direct control of rulers, the small scattered gold production was serviced by a trading system operated by itinerant African traders known as 'vashambadzi'. This way the miners did not have to travel approximately six weeks to the Portuguese trading stations.

*Colonial:* Zimbabwe's robust small-scale gold mining was born in the late 19<sup>th</sup> century when Cecil Rhodes's British South Africa Company (BSAC) received charters from the British Crown to administer Southern Rhodesia in 1889. The first mining legislation was specifically to promote the working of gold deposits by large companies as it allowed the BSAC to claim a 50 per cent share in mining operations (Viewing, 1984). However the gold of the region was not present in the vast quantities as that of the Rand and the opened mines were often in the hands of inexperienced individuals. This coupled with local conditions and geological constraints led the BSAC not to realise the anticipated substantial profits. The drawback saw the company in 1903/4 making revisions to mining legislation affecting mining and thus permitting individuals and syndicates to mine on a small scale instead of going to flotation as large companies. The concessions were restricted to crushing of not more than 750tons/month and where profits exceeded £100 monthly a 2.5 per cent royalty was payable. These changes in the mining law freed small producers from the expenses and problems of company flotation; consequently the small scale worker era. Further relief to the small scale miner was to be given in 1914 which doubled the amount of monthly revenue exempt from royalty to £200. The success of this support to colonial small worker is shown by the increase in numbers from 20 in 1904 to over 400 in 1923 (Anderson, 1961) each producing not more than 1000 ounces of gold yearly. The small scale miner also had access to capital on easy terms of repayment from the BSAC and certain local banks. The BSAC liberally supported small-scale mining activities (especially gold) in the early 20<sup>th</sup> century.

The government of that time also played a critical role in supporting the small scale operator as this era was also characterised by the setting up of infrastructure, facilities and departments at regional and district levels to support small scale mining activities. The regional offices each had a regional metallurgist, mining engineer, geologist and a mining commissioner. The country's Geological Survey was established in 1910 and its regional offices were established to guide underground small scale mines and to examine and give advice on their prospecting activities. 1928 saw the establishment of the Department of Metallurgy whose main purpose was to provide free laboratory and assay facilities to the small-scale mining sector. Staff from the departments can also be called on site to offer free technical assistance. In 1938, the Government established a custom roasting plant in Kwekwe to assist small-scale miners process refractory sulphidic gold ores. By 1938 there were over 1, 548 small-scale mining operations. The return of service members from World War II to the country offered another exciting opportunity to encourage individuals into small-scale mining. In 1945 the government introduced the ex-Servicemen Scheme whose aim was to first train returned soldiers in mining at the Guinea Fowl School (now the Zimbabwe School of Mines) and this was followed by giving them soft loans to start up their own mining operations or to re-open mines closed during the war. This scheme was considered as a success as it trained 221 men and 279 mines were re-opened which by 1952 had produced gold worth \$51 million (Viewing, 1984).

However this support from the colonial government for the sector benefitted mostly the white miners only as no black indigenous people legally owned or operated a mine. Blacks were mostly restricted to illegal panning activities along the major rivers.

### Post-Colonial Period

Following the country's independence in 1980, the years after saw the birth and growth of the formal small scale black miner whose focus was mainly on gold and precious metals (Dreschler, 2001). As a way of promoting the development of the small-scale mining sector, the Zimbabwean government facilitated the registration of mining claims by charging a nominal registration fee and introducing and implementing a number of support programmes. Table 1 summarizes the support schemes that have been introduced by government over the years in order to benefit the post-colonial small-scale miners.

Table 1: Government Support Schemes

Support Scheme	Brief description
Plant hire purchase scheme	<ul style="list-style-type: none"> <li>administered by Chief Government mining engineer</li> <li>small scale miners had access to mining and metallurgical equipment such as crushers, compressors, stamp mills, concentrators, drill rigs <i>et cetera</i></li> <li>allowed hiring with eventual purchase of specific equipment</li> <li>equipment in frequent demand were limited to hiring only</li> </ul>
Government loans	<ul style="list-style-type: none"> <li>to purchase mines which were limited to Z\$25,000 (nominal terms) payable over years with fixed interest rate at 9% per annum</li> <li>to develop mines, that is, sinking a shaft, raising &amp; developing a reef; failure to expose a workable ore by proponent resulted in the loan being written-off</li> <li>to set up milling plants including 6 months operating cost</li> </ul>

*This table shows the various support schemes by Government towards small scale mines*

This support saw an increase in the number of registered claims from an estimate of 1,000 in 1983 to 10,000 by 1990 (Dreschler, 2001) and to more than 20,000 by the year 2000 (Maponga, 2003). The establishment of such a large number of small scale formal mines is credited to these financial schemes and the assistance offered through free technical advisory extension services to the sector by Ministry of Mines. However due to economic down-turn experienced at the beginning of the 21<sup>st</sup> century some of these services have since ceased to exist mainly due to lack of resources and experienced staff turn-over at the ministry. Miners are now being asked to pay commercial rates for the services which they used to get for free and thus excluding the group of people they were intended to service.

Non-governmental organisations, private sector and international organisations have also assisted the post-colonial small scale mining sector through setting up central processing facilities for use, for example, the Shamva Mining Centre established through the initiatives of ITDG, environmental and cleaner production technologies training and awareness campaigns, for example, UNIDO's Global Mercury Project (2004-2007). Other NGOs and international organisations which have provided a wide range of financial and technical support to the sector include EU Micro Projects, GTZ (Germany), COMIC RELIEF, SNV (Netherlands), TDH and AFSM (Austria). The private sector, especially the large mining companies, has also assisted the small scale miners with training in areas such as occupational health and safety through the Chamber of Mines. Save for GTZ and SNV this support by NGOs and government however has been directed towards the formal small scale mining with none going towards the poverty driven illegal panners. This is attributed by Maponga (2003) to the way in which the formal mining communities, both small and large, view panning activities. In most cases there are no follow ups by the government on programmes which will have been initiated by the NGOs as the government lack capacity.

### CONCLUSION

Mining and processing methods among the small-scale miners have not significantly changed over time. This is partly due to lack of technical know-how and the financial resources to purchase vital capital

equipment. Their operations have also been limited by the geological nature of gold deposits which are not amenable to highly-mechanised exploitation. However, one conspicuous landmark in the evolution of processing methods was the introduction of custom milling in the post-colonial era, which has been helpful to small-scale miners who cannot set-up their own mills. Economic contribution of the sector has evolved in character, but generally remained significant throughout the three historical epochs. The major criticism against the sector in this regard is its failure to make direct contribution towards rural/regional infrastructural development, which is one area in which mining is expected to make an impact. The general mining legislation has never made explicit provisions for the small-scale miner. However, the paper notes that the sector has received positive support in the form of specific statutory instruments, Government loans and technical extension services, which were more promulgated in the colonial era and the early post-colonial period. The study concludes that, given consistent legislative, financial and technical support, the small-scale miner can significantly improve efficiency, effectiveness and profitability of his/her operations, as well as contribution to regional and national economic development of the country.

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# IS INFLATION ALWAYS AND EVERYWHERE A MONETARY PHENOMENON? THE CASE OF NIGERIA

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## ABSTRACT

In response to shocks emanating from the global financial crisis of 2007-2008 the Central Bank of Nigeria has continuously used tight monetary policy instrument to check volatility in the general price level. The success of using monetary policy tool to influence the movement of key macroeconomic aggregates in Nigeria rests solely on the question of whether inflation is driven purely by changes in monetary aggregates. Using quarterly time series data for Nigeria over the period 1970 to 2011, we test the quantity theory relationship between money and price movement to establish if inflation is always and everywhere a monetary phenomenon. Using the autoregressive distributed lag (ARDL) modeling approach we obtained a robust estimate for Nigeria. The result of the study showed that inflation is not always and everywhere a monetary phenomenon in the case of Nigeria raising serious doubt on the continuous use of monetary policy tool to achieve price stability in Nigeria.

**JEL:** C22, E52, E63, G28

**KEY WORDS:** Money Supply, Monetary Policy, Policy Regulation, Time series Model

## INTRODUCTION

The Nobel Prize winning economist Milton Friedman once postulated that “inflation is always and everywhere a monetary phenomenon” (Friedman, 1956). His argument was anchored on the classical quantity theory of money which establishes the existence of a direct functional relationship between money supply and the general price level with aggregate income and the velocity of transaction remaining constant (Lothian, 2009; Selgin, 2008). Given these perceived relationship, the Central Bank uses monetary policy instrument to influence the availability and cost of credit with the ultimate objectives of achieving price stability, sustainable economic growth, balance of payment equilibrium and full employment level (Mishkin, 2000). In recent years, a growing consensus has emerged for price stability to be the overriding long-run goal of monetary policy (Mishkin, 1998). However, the effective prediction of the money growth inflation relationship depends to a large extent on the existence of a stable and predictable relationship between monetary aggregates, inflation and the output in the economy.

If the money market is largely underdeveloped and the relationship between the chosen monetary aggregates and the ultimate policy objective are weak, monetary targeting becomes a very weak instrument (Panzer, 2011; Nachega, 2001). In Nigeria, the focus for monetary policy since the inception of the Central Bank of Nigeria (CBN) in 1959 has been to stamp out incipient inflationary risk and maintain a sustainable growth in output level. To achieve these intermediate and broad policy frameworks, the country has experimented two different regimes of monetary policy-the exchange rate targeting regime (1959-1973) and the monetary targeting regime (1974-to date) (CBN, 2008). The shift from exchange rate targeting to monetary targeting regime in 1974 was done with the sole aim of mitigating inflationary pressures arising from increased public expenditures and anchored on the premise that inflation is a monetary phenomenon. Evidences from monetary targeting in Nigeria has however shown that monetary policy had always encountered problems and the ultimate target of low and stable price levels enacted by successive administrations may be driven by some forms of structural rigidities

inherent in the Nigerian economy (CBN 2008). Consequently, this brings to focus the issue of whether inflation is always and everywhere a monetary phenomenon in Nigeria and the rational of pursuing stability in the general price level with the use of purely monetary aggregates.

The aim of this study is to test the quantity theory relationship between money and prices in Nigeria with a view of establishing whether the notion that inflation is always and everywhere a monetary phenomenon holds true for Nigeria. Following the introductory section, the other parts of the paper is structured into four sections; section two is the literature review while section three is expressed views on the data set and methodology of the study. In section four, we present the empirical analysis while section five is the conclusion and policy implications of the study.

## LITERATURE REVIEW

The quantity theory of money holds that an expansion of the money stock does not increase output in the long-run with a focus on average inflation and money growth over successive time intervals (Friedman, 1984). Consequently, it has been confirmed that prices increase in the short run due to scarcity in the supply of some essential products which may not have an influence on the rates of inflation in the long run, because such rates of inflation can be controlled by contractionary monetary policies (Barro and Sala-i-Martin, 1995; Rolnick and Weber, 1998; Kernal, 2006). Some scholars are of the opinion that inflation is a monetary phenomenon, taking into consideration longer run studies and that it is greatly encouraged by structural policy issues (Khan, 1980; Grauwe and Polan, 2005; Khan and Schimmelpfennig, 2006). Kernal (2006) stated that long run money supply impacts the inflation rates and that the quantity theory of money holds in the long run, emphasizing that inflation is a monetary phenomenon. In the short run, he noticed that the tendencies for money to influence inflation is not quick, he disclosed that it takes approximately three quarters. He noticed that with persistent rates of inflation, and consistent shocks in gross domestic product, money supply and price in the economy.

Cecchetti (2000) noticed that high and persistent inflation in any economy, act as a repressive tax, with impending consequences for those who are asset-poor and hold their entire savings only in cash. Also, inflation has been detected to be harmful to economic and financial sector growth, impede resource allocation and societal welfare (Whitehead, 1976). While Aisen and Jose'Veiga (2006) evidences showed that the effect of inflation on the economy may be politically costly for the government due to its socio-economic impact in the country. To effectively evaluate the impact of inflation and put in place policies to guide its effect on the economy, it is necessary to disclose, if inflation everywhere is a monetary phenomenon (Friedman, 1956). To justify this fact, it is essential to first analyze if constraints in supply side factors cause inflation to increase and persist without any form of monetary accumulation (Bernanke, 2005). To analyze the link between inflation, the growth rate of money and the inflationary experiences of a stated set of economies, they used the panel-data technique to test for the quantity theory relationship between money and inflation in accordance to the Friedman's principle (Friedman, 1956). This principle stated changes in money supply growth lead to equal proportional changes in the inflation rate, through the forces of the Fisher effect, in the nominal interest rate (Grauwe and Polan, 2005). Subsequently, long run money affected the price level and not the level of output. Thus, the stated level of inflation in an economy will be considered a monetary phenomenon. The most appropriate solution to redeem this situation will be controlling the supply of money in circulation (King, 2001).

Subsequently, they resolved that there is a strong positive relationship between long run inflation and the growth rate of money, such that when money growth increases by distinct percentage, the rates of inflation also raise by the same proportion. Hence, in the long run, there is neutrality between money growth and output growth from one perspective and the velocity of changes from another perspective (Grauwe and Polan, 2005). This strong link was noticed to be due to the hyper-inflation in the data set of countries used in the model. Also they disclosed that inflation and money growth for low-inflation

countries is weak. Examining core inflation as the component of measured inflation that has no medium and long run impact on real output, in accordance with the Phillips curve analysis of co-movement in inflation and output. Quah and Vahey (1995) introduced the vector auto-regression model with restriction on the dynamic process. Goodfriend (2000), King (1999), Blejer and Leon (2000), and Blejer, Ize, Leone and Werlang (2000) supported the view that this study method is important because it will analyze the efficiency of monetary policies to stabilize prices.

They disclosed that monetary factors are the main determinants of recent surge in inflation. Also, the economic growth variable (GDP growth) and the prices of major consumables matters; while exchange rate appreciation play very little roles. In the long run, movement in the rates of inflation and the growth in money supply, follow a one to one relationship, relative to real income. This relationship was also same for growth in real income and the velocity of money. From their analysis, it stands sure, that excess money supply is the main cause of inflation. Since the proportional relationship between the excess money supply is over that of the output growth and the velocity growth. Therefore, these studies proposed that for policy makers to control for this situation, they should put in place tight monetary policy measures. Also, such monetary policy formulation must strictly take into consideration activities in the real and financial sectors and treat them as constraints on policy.

## METHODOLOGY

### Data Source

The data used for this study cover 42 years period (166) quarterly observations. Beginning from 1970 quarter 1 and ending in 2011 quarter 2. The source of the data is from the Central Bank of Nigeria Statistical Bulletin and the Published bulletin of the National Bureau of Statistics Nigeria. The two major variables used in the study are the money supply variable (Broad Money M2) and the Price variable proxied by GDP deflator..

### Model Specification

The theoretical base of the views that inflation is always and everywhere a monetary phenomenon can be traced to one of the oldest theories in economics-the classical quantity theory of money and to Friedman (1963). In its simplest form, the quantity theory of money says that there is a direct proportional relationship between changes in money supply growth and inflation. This presupposes that changes in money supply growth are followed by an equal change in inflation and, by the force of the Fisher effect<sup>1</sup>, in the nominal interest rate. Using the quantity theory money, we will attempt to explain the extent to which price movement is caused only and purely by monetary forces.

The famous equation of exchange is modeled as;

$$MV=PY \dots\dots\dots (3.1)$$

Where; M is a suitable measure of money supply (in the case of Nigeria, we use M2-broad money supply which is a better measure of the stock of money supply.)

V is the income velocity of money obtained by  $Y \cdot P / M$  (See Muskin, 2008; P. 19)

P is the aggregate price level proxied by the GDP deflator a better and much broader measure of the general price level

Y is the real gross domestic product GDP.

By expressing equation 3.1 in growth form, we let the lower case letters denote logarithms allowing us to express equation 3.1 as;

$$m + v = p + y \dots\dots\dots (3.2)$$

From equation 3.2, we can express the inflation equation as;

$$p = m - y + v \dots\dots\dots (3.3)$$

From equation 3.3, we can obtain three basic elements of the quantity theory of money.



- (i) There exist a long run proportional relationship between growth in money supply and growth in the general price level.
- (ii) A permanent increase in the growth rate of money supply leaves output and velocity unaffected in the long run.
- (iii) From the quantity theory of money, we can ascertain the time it takes growth in the general price level to respond to changes in the growth in money supply and output.

To obtain a reliable estimate of the short run and long run relationship between growths in general price level and growth in money supply, we will make use of the autoregressive distributed lag (ARDL) modeling technique. The (ARDL) modeling approach is much more flexible than the other methods available for conducting co integration test such as the residual based Engle-Granger (1987) test, the maximum likelihood based Johansen (1991; 1995) test and the Johansen-Juselius (1990) test. The uniqueness of the ARDL approach is that it can be applied to variables with different order of integration (Pesaran and Pesaran 1997).and it takes sufficient number of lags to capture the data generating process in a general-to-specific modeling framework (Laurenceson and Chai 2003).

In order to test the monetarist specification that inflation is always and everywhere a monetary phenomenon, we examine the inflation-money supply relationship drawn from equation 3.1, under the assumption that velocity of money (V) and income (Y) is constant. The model is represented as;

$$gP_t = \alpha_0 + \alpha_1 gM2_t + \alpha_2 gY_t + \alpha_3 gV_t + U_t \dots\dots\dots 3.4$$

Where;

$gP_t$  = Rate of change in the level of consumers price index CPI

$gM2_t$  = Rate of change in broad money supply

$gY_t$  = Rate of change in real GDP

$gV_t$  = Rate of change in velocity of money

$U$  = Stochastic disturbance factor.

On apriori, in the long run  $\alpha_1=1$ ,  $\alpha_2 < 0$ ,  $\alpha_3 > 0$ ,  $gM2$  and  $gY$  are uncorrelated.

Theoretically, there is a direct functional relationship between money supply and the general price level. However, the money supply variable may influence the general price level with a time lag. This allows us to incorporate lags of money supply in the regression. Furthermore, the price variable may be correlated with lag of itself suggesting that lags of the price variables should be included in the regression as well. The inclusion of lags of the dependent variable and lags of the explanatory variables into the regression motivates the commonly used ARDL (p,q) model or the unrestricted ECM model defined as follows;

$$\Delta gP_t = \alpha_1 gP_{t-1} + \alpha_2 gM2_{t-1} + \alpha_3 gY_{t-1} + \alpha_4 gV_{t-1} + \sum_{j=1}^{p-1} \gamma_j \Delta gP_{t-j} + \sum_{j=1}^{q-1} \lambda_j \Delta gM2_{t-j} + \sum_{j=1}^{q-1} \psi_j \Delta gY_{t-j} + \sum_{j=1}^{q-1} \delta_j \Delta gV_{t-j} + u_t \dots\dots\dots (3.5)$$

In equation 3.5, the term in summation signs represents the error correction dynamics while the term with the coefficient  $\alpha$ 's corresponds to the long run relationship. The ARDL method estimates  $(P+1)^k$  number of regressions in order to obtain the optimal lag for each variable where p is the maximum number of lags to be used and k is the number of variables in the equation. Given that we are using quarterly data, we select 4 lag as our maximum lag (P) following Pesaran and Pesaran (1997) to test the robustness and reliability of the regression estimate; we conduct the diagnostic and stability test for the model.

## EMPIRICAL ANALYSIS

Before estimating the ARDL model, we tested for the presence of unit roots among the variables with the aid of the Augmented Dickey-Fuller test of unit roots. The result of the unit root test is reported in Table 1

below. The result shows the growth in price level, growth in money supply; output growth and growth in velocity of transaction were all stationary at levels giving no room for differencing the variables further. Although, cointegration test methods based on Johansen (1991; 1995) and Johansen and Juselius (1990), requires that all the variables be of equal degree of integration, this is however not a requirement for the ARDL approach which combines variables irrespective of their order of integration (Pesaran and Pesaran 1997).

Table 1: Unit Root Test on Variables with Intercept and a Linear Trend

Augmented Dickey-Fuller (ADF) Test		
Variables	Levels	Status
gP	-4.958*	I(1)
gY	-12.905*	I(1)
gM2	-14.262*	I(1)
gY	-14.288*	I(1)

This table shows the results of the Augmented Dickey-Fuller (ADF) Unit Root test.

Note \*Implies variable is stationary at 1% levels.

The short run dynamic model is shown in Table 2. The coefficient of money supply is not statistically significant at the second and third quarter lags but is significant at the first lag at the 10 percent levels. The variable is however wrongly signed indicating that a change in money supply in the previous one quarter has a statistically significant negative impact on change in the current price level. Only in the third lag did the growth in money supply variable exhibit a positive impact on growth on changes in the current price level but not significantly so.

Considering table two below, changes in output growth had a negative and insignificant impact on current price level in the first, second and third lag respectively. The variable had the right sign. Recall that the quantity theory of money predicts that over a significantly long period, changes in the growth of money do not affect output growth. The velocity variable had the right sign only in the second and third lag and passes the test of significance at the 5 percent levels of significance only in the second lag. The lag price variable is the most significant variable in the model affecting current change in the price level. The variable had a negative but significant impact on current changes in the price level and easily passing the test of significance at the 1 percent levels in the first, second and third lags respectively.

Table 2: Estimated Short Run Coefficients

Dependent Variables gP n=166 after Adjustment (1970Q2-2011Q3)				
Regressors	Coefficients	Standard Error	T-Statistic	Prob.
C	-0.0054	1.1119	-0.0048	0.9961
$\Delta gP(-1)$	-0.5424	0.1172	-4.6353*	0.0000
$\Delta gP(-2)$	-0.6442	0.1217	-5.2916*	0.0000
$\Delta gP(-3)$	-0.5261	0.1136	-4.6302*	0.0000
$\Delta gM2(-1)$	-0.1598	0.0817	-1.9560***	0.0524
$\Delta gM2(-2)$	-0.1116	0.0833	-1.3390	0.1826
$\Delta gM2(-3)$	0.0163	0.0172	0.9485	0.3444
$\Delta gY(-1)$	-0.0076	0.0262	-0.2930	0.7699
$\Delta gY(-2)$	-0.0553	0.0351	-1.5757	0.1172
$\Delta gY(-3)$	-0.0437	0.0315	-1.3865	0.1677
$\Delta gV(-1)$	-0.0113	0.0169	-0.6692	0.5044
$\Delta gV(-2)$	0.1395	0.0681	2.0468*	0.0425
$\Delta gV(-3)$	0.1160	0.0744	1.5599	0.1209
$\Delta gV(-3)$	0.1160	0.0744	-3.6886*	0.0003
Ecm(-1)	-0.5189	0.1406	-3.6886*	0.0003
R-Squared 0.57	R-Bar-Squared 0.54			
F-Stat. 15.36*	DW-Statistic 1.97			

This table displays the outcome of the estimated Short-run coefficients.

Note \* Significant at 1% levels, \*\* Significant at 5% levels and \*\*\* Significant at 10% levels

The coefficient of  $ECM_{t-1}$  is found to be relatively large in magnitude and is statistically significant at the 1 percent level. It demonstrates the existence of long run relationship between the variables, with the coefficient term -0.5189, suggesting a fast adjustment process. Nearly 51 percent of disequilibrium of the previous quarter's shock adjusts back to equilibrium in the current quarter. Overall, the result shows that changes in lag past price levels and the velocity of transaction are the most significant variable influencing the current price movement in the short negating the monetarist claim that inflation is always and everywhere a monetary phenomenon. The result of the long run relationship is reported in Table 3. The growth in money supply had the wrong sign and is not statistically significant as shown by the probability value of 0.9013. The coefficient value of -0.0017 is close to 1 as indicated by the quantity theory of money specification but the negative sign negates the long run proportionality relationship between growth in money supply and growth in price level.

Table 3: Estimated Long Run Coefficients

Dependent Variable gP n=166 after Adjustment (1970Q2-2011Q3)				
Regressors	Coefficients	Standard Error	T-Statistic	Prob.
gM2	-0.0017	0.0138	-0.1242	0.9013
gY	-0.1858	0.0194	-9.5798*	0.0000
gV	0.0141	0.0123	1.1469	0.2531
C	4.6994	0.9053	5.1907*	0.0000
R-Squared 0.36	R-Bar-Squared 0.35			
F-Stat. 30.70	DW-Statistic 2.17			

Table 3 above shows the long-run coefficients of the equation estimated for the study.

Note \* Significant at 1% levels, \*\* Significant at 5% levels and \*\*\* Significant at 10% levels

The coefficient of output growth had the expected sign; it is low in value and is statistically significant at the 1 percent level indicating that changes in output in the long run has a significant negative effect on growth in the general price level. The velocity variable had the right sign but failed the test of significance at the 1 percent and 5 percent levels of significance. The coefficient of determination value of 0.36 and adjusted coefficient value of 0.35 show that over 75 percent systematic changes in the growth in the general price level is left accounted for by the error term an indication that other factors that are likely to induce changes in the general price level in Nigeria is left unaccounted for by the model. The F-statistic value of 30.7 shows the overall model has a good fit and the Durbin-Watson value of 2.17 shows the likely absence of serial correlation in the model. Recall that, the quantity theory predicts that over a sufficiently long period, changes in growth rate of money supply do not affect output growth. This is the neutrality position. To test this position, we estimated output growth as a linear function of growth rate of money supply. The result obtained is reported in Table 4.

Table 4: OLS estimation of Output Growth on Money Supply

Dependent Variable gP n=166 after Adjustment (1970Q2-2011Q3)				
Regressors	Coefficients	Standard Error	T-Statistic	Prob.
gM2	-0.0171	0.0545	-0.3135	0.754
C	6.5900	3.595	1.833***	0.068
R-Squared 0.00059	R-Bar-Squared -0.0054			
F-Stat. 0.098	DW-Statistic 2.009			

The table above demonstrates the OLS estimates of Output Growth of Money Supply in Nigeria.

Note \* Significant at 1% levels, \*\* Significant at 5% levels and \*\*\* Significant at 10% levels

The result shows the effect of higher money growth on output growth is negative and not statistically significant. This confirms the quantity theory of money prediction that an expansion of money stock does not increase output in the long run and the findings is in line with the conclusion of Barrow and Sala-i-Martin (1995).

## CONCLUSION

This study originally set out to address the monetarist claim that inflation is always and everywhere a monetary phenomenon. Using quarterly data obtained from the Central Bank of Nigeria Statistical Bulletin over the period (1970Q1-2011Q2) we tested the quantity theory of money proposition that there exist long run proportionality between money growth and inflation and that there exist a long run neutral relationship between money growth and output growth and velocity growth. Our findings are summarized as follows. First, we find a weak negative and statistically insignificant relationship between long run money supply growth and inflation negating the quantity theory of money proposition that the relationship is one of proportionality. This is in line with earlier studies for low inflation countries and EMU countries (Grauwe and Polan 2005). Secondly, we find money growth and income growth to be weakly linked in the long run suggesting that monetary policy tools may not be effective in controlling and influencing macroeconomic aggregates in Nigeria. Finally, we found that there exist a long run relationship between money growth, inflation, output growth and velocity of transaction. The adjustment process between the short run and long run period is fast. Specifically, nearly 51 percent of disequilibrium of the previous quarter's shock adjusts back to equilibrium in the current quarter. This study has serious policy implications for policy makers in Nigeria and other low income countries that have continuously based their monetary policy strategy on the premise that "inflation is always and everywhere a monetary phenomenon". Our result indicates that this is not true for Nigeria and that the continuous use of monetary policy tool to maintain price stability is not likely to yield the desired medium to long term monetary policy goals.

### Limitations

In this study, we undertook a dynamic research to determine if the levels of inflation in Nigeria are driven by excess liquidity in circulation from the perspective of the quantity theory of money. Basically this is to ascertain if the theoretical concept as proposed could be justified for the case of Nigeria. We noticed that an in-depth study which will consider money market operations; issuance of government securities in primary market, repurchase agreement, interest payment of government domestic debt and sales of foreign exchange in order to clarify pending issues on excess liquidity and monetary policy in Nigeria.

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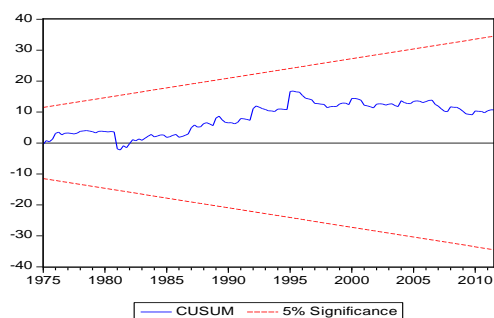
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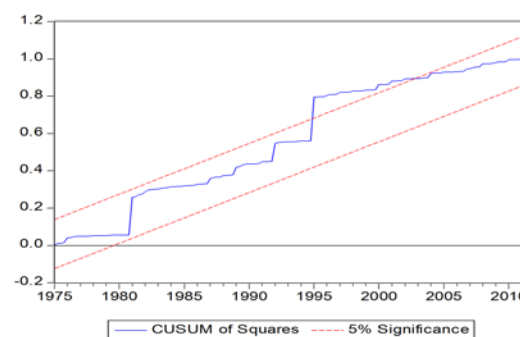
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## APPENDIX APPENDIX A

A1: Plot of Cumulative sum of Recursive Residuals



A2: Plot of Cumulative sum of Squares of Recursive Residuals



## APPENDIX B2

Null Hypothesis: GP has a unit root Exogenous: Constant, Linear Trend Lag Length: 3(Automatic based on SIC, MAXLAG=13)	
Augmented Dickey-Fuller test statistics	-4.958581
Test Critical values: 1% level	-4.015700
5% level	-3.437801
10% level	-3.14318

\*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation Dependent Variable: D(GP) Method: Least Square Date: 11/29/11 Time: 15:25				
Sample (adjusted): 1971Q2 2011Q3 Included observations: 162 after adjustments				
	Coefficient	Std. Error	t-Statistic	Prob.
GP(-1)	-0.842256	0.169858	-4.958581	0.0000
D(GP(-1))	-0.223561	0.143143	-1.561800	0.1204
D(GP(-2))	-0.290895	0.112456	-2.586748	0.0106
D(GP(-3))	-0.314339	0.076609	-4.103138	0.0001
C	0.787620	2.226157	0.353802	0.7240
@TREND(1970Q1)	0.026218	0.023376	1.121541	0.2638
R-Squared	0.584178	Mean dependent var	-0.062381	
Adjusted R-squared	0.570851	S.D. dependent var	20.70283	
S.E. of regression	13.56232	Akaike info criterion	8.088801	
Sum squared resid.	28694.08	Schwarz criterion	8.203156	
Log likelihood	-649.1929	Hannan-Quinn criter.	8.135231	
F-statistic	43.83216	Durbin-Watson stat	1.989712	
Prob.(F-statistic)	0.000000			
Null Hypothesis: GY has a unit root				
Exogenous: Constant, Linear Trend				
Lag Length: 0 (Automatic based on SIC, MAXLAG=13)				
Augmented Dickey-Fuller test statistic		t-Statistic		Prob.*
Test critical values: 1% level		-12.90344		0.0000
5% level		-4.014635		
10% level		-3.437289		
		-3.142837		

\*MacKinnon (1996) one-sided p-values

Augmented Dickey-Fuller Test Equation Dependent Variable: D(GY) Method: Least Squares Date: 11/29/11 Time: 15:26				
Sample (adjusted): 1970Q3 2011Q3				
	Coefficient	Std. Error	t-Statistic	Prob.
GY(-1)	-1.014310	0.078608	-12.90344	0.0000
C	14.20357	7.311205	1.942712	0.0538
@TREND(1970Q1)	-0.091591	0.075191	-1.218119	0.2249
R-squared	0.506850	Mean dependent var.	0.104134	
Adjusted R-squared	0.500761	S.D. dependent var.	64.79929	
S.E. of regression	45.78512	Akaike info criterion	10.50381	
Sum squared resid.	339597.0	Schwarz criterion	10.56028	
Log likelihood	-863.5643	Hannan-Quinn criter.	10.52673	
F-statistic	83.25008	Durbin-Watson stat.	2.000719	
Prob(F-statistic)	0.000000			
Null Hypothesis: GM2 has a unit root				
Exogenous: Constant, Linear Trend				
Lag Length: 0 (Automatic based on SIC MAXLAG=13)				
Augmented Dickey-Fuller test statistic		t-Statistic		Prob.*
Test critical values: 1% level		-14.26270		0.0000
5% level		-4.014637		
10% level		-3.437289		

\*MacKinnon (1996) one-sided p-values

Augmented Dickey-Fuller Test Equation Dependent Variable: D(GM2) Method: Least Squares Data: 11/29/11 Time: 15:26 Sample (adjusted): 1970Q3 2011Q3 Included observations: 165 after adjustments				
	Coefficient	Std. Error	t-Statistic	Prob.
GM2(-1)	-1.113570	0.078076	-14.26270	0.0000
C	0.272167	10.27423	0.026490	0.9789
@TREND(1970Q1)	0.139570	0.106866	1.306023	0.1934
R-Squared	0.556681	Mean dependent var.	-0.004549	
Adjusted R-squared	0.551208	S.D. dependent var.	97.17113	
S.E. of regression	65.09683	Akaike info criterion	11.20764	
Sum squared resid.	686490.8	Schwarz criterion	11.26412	
Log likelihood	-921.6306	Hannan-Quinn criter.	11.23057	
F-Statistic	101.7127	Durbin-Watson stat.	2.002895	
Prob.(F-statistic)	0.000000			

*Null Hypothesis: GV has a unit root Exogenous: Constant, Linear Trend Lag Length: 0 (Automatic based on SIC, MAXLAG=13)*

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-14.28836	0.0000
Test critical values: 1% level	-4.014635	
5% level	-3.437289	
10% level	-3.142837	

\*MacKinnon (1996) one-sided p-values. Augmented Dickey-Fuller Test Equation Dependent Variable: D(GV) Method: Least Squares Date: 11/29/11 Time: 15:27 Sample (adjusted): 1970Q3 2011Q3 Included observations: 165 after adjustments

	Coefficient	Std. Error	t-Statistic	Prob.
GV(-1)	-1.115087	0.078042	-14.28836	0.0000
C	-6.894759	11.61133	-0.593796	0.5535
@TREND(1970Q1)	0.154403	0.120621	1.280062	0.2024
R-squared	0.557567	Mean dependent var.	0.023656	
Adjusted R-squared	0.552105	S.D. dependent var.	109.8337	
S.E. of regression	73.50611	Akaike info criterion	11.45063	
Sum squared resid.	875310.1	Schwarz criterion	11.50710	
Log likelihood	-941.6769	Hannan-Quinn criter.	11.47355	
F-Statistic	102.0787	Durbin-Watson stat.	2.016946	
Prob.(F-statistic)	0.000000			

*Dependent Variable: Δ GP Method: Least Squares Date: 11/29/11 Time: 16:11 Sample (adjusted): 1971Q3 2011Q3 Included observations: 161 after adjustments*

	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.005403	1.111997	-0.004858	0.9961
Δ GP(-1)	-0.542484	0.117020	-4.635836	0.0000
Δ GP(-2)	-0.644295	0.121756	-5.291670	0.0000
Δ GP(-3)	-0.526131	0.113630	-4.630235	0.0000
Δ GM2(-1)	-0.159875	0.081736	-1.956002	0.0524
Δ GM2(-2)	-0.111610	0.083352	-1.339014	0.1826
Δ GM2(-3)	0.016371	0.017260	0.948545	0.3444
Δ GY(-1)	-0.007679	0.026209	-0.293005	0.7699
Δ GY(-2)	-0.055337	0.035117	-1.575770	0.1172
Δ GY(-3)	-0.043793	0.031584	-1.386530	0.1677
Δ GV(-1)	-0.011329	0.016929	-0.669242	0.5044
Δ GV(-2)	0.139590	0.068198	2.046838	0.0425
Δ GV(-3)	0.116057	0.074401	1.559900	0.1209
ECM(-1)	-0.518929	0.140684	-3.688626	0.0003
R-squared	0.575982	Mean dependent var.	-0.074557	
Adjusted R-squared	0.538484	S.D. dependent var.	20.76684	
S.E. of regression	14.10795	Akaike info criterion	8.214295	
Sum squared resid.	29258.02	Schwarz criterion	8.482243	
Log likelihood	-647.2507	Hannan-Quinn criter.	8.323093	
F-statistic	15.36027	Durbin-Watson stat.	1.970824	
Prob.(F-statistic)	0.000000			

*Dependent Variable: GP Method: Least Squares Data: 11/29/11 Time: 16:23 Sample (adjusted): 1970Q2 2011Q3 Included observations: 166 after adjustments*



	Coefficient	Std. Error	t-Statistic	Prob.
C	4.699424	0.905346	5.190748	0.0000
GM2	-0.001722	0.013866	-0.124205	0.9013
GY	-0.185861	0.019401	-9.579835	0.0000
GV	0.014109	0.012302	1.146951	0.2531
R-squared	0.362507	Mean dependent var.	3.567162	
Adjusted R-squared	0.350702	S.D. dependent var.	14.06556	
S.E. of regression	11.33390	Akaike info criterion	7.717274	
Sum squared resid.	20810.07	Schwarz criterion	7.792262	
Log likelihood	-636.5338	Hannan-Quinn criter.	7.747712	
F-statistic	30.70685	Durbin-Watson stat.	2.170229	
Prob.(F-statistic)	0.000000			

Dependent Variable: GY Method: Least Squares Date: 11/30/11 Time: 10:26 Sample (adjusted): 1970Q2 2011Q3 Included observations: 166 after adjustments

	Coefficient	Std. Error	t-Statistic	Prob.
C	6.590029	3.595061	1.833079	0.0686
GM2	-0.017108	0.054570	-0.313500	0.7543
R-squared	0.000599	Mean dependent var.	6.406401	
Adjusted R-squared	-0.005495	S.D. dependent var.	45.57516	
S.E. of regression	45.70020	Akaike info criterion	10.49406	
Sum squared resid.	342515.4	Schwarz criterion	10.53155	
Log likelihood	-869.0068	Hannan-Quinn criter.	10.50928	
F-statistic	0.098283	Durbin-Watson stat.	2.009637	
Prob.(F-statistic)	0.754299			

Dependent Variable: GY Method: Least Squares Date: 11/30/11 Time: 12:43 Sample (adjusted): 1970Q2 2011Q3 Included observations: 166 after adjustments

	Coefficient	Std. Error	t-Statistic	Prob.
C	6.590029	3.595061	1.833079	0.0686
GM2	-0.017108	0.054570	-0.313500	0.7543
R-squared	0.000599	Mean dependent var.	6.406401	
Adjusted R-squared	-0.005495	S.D. dependent var.	45.57516	
S.E. of regression	45.70020	Akaike info criterion	10.49406	
Sum squared resid.	342515.4	Schwarz criterion	10.53155	
Log likelihood	-869.0068	Hannan-Quinn criter.	10.50928	
F-statistic	0.098283	Durbin-Watson stat.	2.009637	
Prob.(F-statistic)	0.754299			

## US GAAP CONVERSION TO IFRS: A CASE STUDY

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### ABSTRACT

*International Reporting Standards (IFRS) has become the required framework for most of the world financial market economies as of January 1, 2011. In the United States, US Generally Accepted Accounting Principles (GAAP) is still required. However, plans are presently in place by the SEC to abandon US GAAP and to adhere to IFRS requirements by as early as for the period ending December 31, 2014. This case study requires the student to transform a US GAAP presented Financial Statement to IFRS.*

# MANAGERIAL OPPORTUNITIES AVAILABLE UPON LIFO (LAST IN FIRST OUT) REPEAL

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Steven Shapiro, New York Institute of Technology.

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## ABSTRACT

*The Last in First out Method (LIFO) is presently under severe scrutiny from the financial community which may soon culminate in its repeal as an acceptable accounting method. There are pressures from the SEC in conjunction with the International Financial Accounting Standards Board to standardize accounting standards worldwide. In addition, there is political pressure imposed by the US Obama administration to raise additional revenues. Both groups strongly oppose LIFO, raising a strong possibility that's its complete elimination as an accounting method will occur by as early as December 31, 2015. This paper examines critically the managerial implications and opportunities of LIFO repeal. The managerial opportunities are many and include; better inventory management, the potential to adapt the use of a Just In Time Inventory system, better financial statement reporting leading to a more favorable covenant situation, higher income reporting resulting in better financial ratios, lower administrative costs, no manipulation of income potential, more viable financial reporting for the investing public as reflected by a more precise balance sheet, advantages of an internal uses of a non-LIFO system and finally the prospects of lower tax rates as the US government has plans to eliminate tax loopholes like LIFO which will result in a tax neutral situation. Managerial taxation opportunities and recommendations in making this transition will also be addressed.*

# A STUDY OF ASPECTS OF LEARNING SKILLS AND MOTIVATION: CORRELATES TO SUPERIOR ACADEMIC PERFORMANCE

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## ABSTRACT

*This paper describes a study that was conducted at a mid-sized public state-university in the mid-south, USA, to examine various factors affecting student academic performance. In this study, the 10-scale Learning and Study Strategies Inventory (LASSI) assessment device was administered. This set of scales measures students' receptivity to skills and strategies that purportedly enhance one's ability to learn and successfully perform in an academic setting. Results from this instrument showed that the single most influential learning and study skill promoting positive academic performance was level of intrinsic motivation. To explore the individual aspects of motivation, the 8-scale Downing Self-Assessment Questionnaire was also administered. The Downing questionnaire examines motivational factors, for example, behaviors and beliefs, which might maximize one's potential for positive achievement in college. Along with motivation, the subscale measuring an attitude of life-long learning significantly predicted academic performance. The results of this study have pedagogical implications for helping students maximize their academic performance in college.*

## INTRODUCTION

It is of interest to academicians what personality characteristics, beliefs, and behaviors contribute most positively to student academic performance. In a recent study (Griffin. et.al., 2012) found that amongst learning and study skills, the student's level of motivation is the single most important determinant of superior academic performance. However, ambiguity persists as to specific beliefs and behaviors that constitute motivation in highly performing students. Morrison (1999) examined academic motivation by examining such aspects as study habits, academic confidence, family emotional support, career planning, among others. McKenzie, Gow, and Schwietzer (2004) examined learning strategies, achievement motivation, personality traits and other factors intrinsic to the individual that correlated with successful first year university academic performance. Ridgell and Lounsbury (2004) examined emotional intelligence and its implications for motivation in academic pursuits. Kim, et.al., (2010) extended their study to include such aspects of motivation such as competitiveness, time management, stress management, and involvement in extracurricular activities. Kanfer, et.al. (2010) examined over 25 measures of personality and motivational traits, such as conscientiousness, desire to learn, critical thinking, and goal orientation. Still other studies looked such motivational related characteristics such as self-discipline (Mumford, et.al.,1993), best learning styles (Williams, 1992), devotion to study time (Nonis & Hudson, 2006), and commitment to lifelong learning (Kirby, et.al., 2010; Wielkiewicz, et. al., 2005). All of the above are either aspects of motivation or have implications for motivation. The purpose of this paper is to examine the specific facets of motivation that could be correlated with superior academic performance.

### Motivation For This Paper

The motivation for this paper is to bring additional clarity to the issue of determinants of superior academic performance in a business school setting. There is evidence from some prior research (Griffin,

MacKewn, Moser, and VanVuren, 2012) that motivation is a primary driver of superior academic performance as measured by student GPA. In the Griffin, et. al., study of 2012, the Learning and Study Strategies Inventory (LASSI) (Weinstein, et. al., 1987) assessment device was used to investigate various learning and study skills that arguably should enhance student academic performance. Of the ten subscales comprising the LASSI, the scale dealing with aspects of student's motivation was the scale with the strongest positive correlation with student GPA. Those results beg the question of "just what elements comprise student motivation?" If indeed it is true that a major determinant of superior academic performance is the student's motivation, an in-depth description and understanding of elements of motivation can help academicians in developing pedagogical approaches aimed at helping students maximize their academic performance.

### Assessment Instruments And Subjects

Two widely known and statistically validated instruments were used to compile data concerning aspects of motivation. The first, the LASSI, is a series of ten subscales that measure parameters having to do with learning and study skills and strategies that logically should positively correlate with superior or improved academic performance. The ten subscales can be summarized as follows:

1. Anxiety (ANX) – addresses the degree to which one experiencing anxiety and stress in pursuing academic endeavors. This subscale is reversed scored, meaning that the lower the indicated anxiety, the higher the score. The logical assumption underpinning this structure is that high anxiety actually is counter-productive to high academic performance, thus reversing the score so that the higher the score, the more favorable the implication for superior academic performance. This makes interpretation of the ANX consistent with the other nine – the higher the score, the higher should be the impetus toward superior academic performance.
2. Attitude and Interest (ATT) – measures the degree that one has a positive attitude toward and is interested in academic pursuits. The higher the score on the subscale, the more interest indicated in academic matters, and the greater the level of superior academic performance that should be achieved.
3. Concentration and Attention (CON) – addresses the intensity of focus one applies to the pursuit of academic matters. The higher the score on the subscale, the greater the degree of concentration and focus applied.
4. Information Processing (INP) – measures the degree that one utilizes such techniques as imagery, verbal elaboration, and reasoning skills in academic pursuits. The higher the score on the subscale, the greater the degree of information processing applied.
5. Motivation (MOT) – addresses one's diligence, self-discipline, and willingness to exert effort in the pursuit of academic endeavors. The higher the score on the subscale, the greater the willingness to apply whatever effort is necessary to achieve a given academic goal.
6. Self-testing (SFT) – measures the degree to which one applies self-monitoring and review techniques to retain information relevant to a particular academic task. The higher the score on this subscale, the more the student uses self-monitoring and review techniques in studying and preparing for tests.

7. Selecting Main Ideas (SMI) – addresses one’s ability to identify main ideas and important points relevant to an academic task. A high score on this subscale indicates a high level of ability to identify and distinguish the important from the trivial.
8. Study Aids (STA) – measures the degree to which one utilizes study aids, such as textbook end-of-chapter problems/exercises, PowerPoint slides, within chapter boldfaces and highlights, etc. A high score on this subscale reflects a relatively high degree of usage of these tools.
9. Time Management (TMT) – addresses the efficiency in which one utilizes available time expended in the pursuit of academic endeavors. A high score on this subscale indicates that the student engages in a minimal degree of procrastination and strong control of non-academic distractions.
10. Test Strategies (TST) – measures one’s ability to effectively prepare for test-taking and then successfully execute the test-taking event. A high score on the subscale is indicative of a high degree of effective test-preparation and test-taking skills.

The average LASSI subscale scores generally range from the low-teens up to about 40, expressed as a percentile. As can be observed from the above subscale descriptions, the higher the score the better in that a high score in each respective attribute should most logically translate into greater/better academic performance. The second instrument used in this study was a questionnaire developed to assess freshman skills (Downing, 2005). The Downing Scale identifies eight key belief/behavioral factors that define a successful student. Distilling, via a factor analysis technique, from 64 individual questions, Downing came up with eight essential factors explaining superior student performance in academic affairs. Those eight factors can be summarized as follows:

1. Accepting Self-Responsibility (APR) – measures the degree to which one accepts personal responsibility for creating the outcomes and quality of their lives. The higher the score on this subscale, the more the student sees themselves as the primary cause of their outcomes and experiences.
2. Discovering Self- Motivation (DSM) – measures the degree to which one develops a motivating purpose in life as characterized by personally meaningful goals and dreams. A student with a high score on this scale finds largely finds purpose in their by discovering personally meaningful goals and dreams.
3. Mastering Self-Management (MSM) – addresses the degree to which one consistently plans and takes effective actions in pursuing their goals and dreams. The higher the score on this subscale, the more the student plans and takes purposeful actions in pursuit of their goals and dreams.
4. Employing Interdependence (EMI) – addresses the degree to which one builds mutually supportive relationships that assist in pursuing goals and dreams. A student with a high score on this subscale consistently interrelates with others to mutually move towards achievement of goals and dreams.
5. Gaining Self-Awareness (GSA) – measures whether one gains heightened self-awareness by developing empowering beliefs, attitudes, and behaviors conducive to achieving goals and dreams. The higher the score on this subscale, the more consciously the student employs beliefs, attitudes, and behaviors that keep them on course.

6. Adopting Lifelong Learning (ALL) – addresses whether one strives to become a lifelong learner, striving to find valuable lessons in nearly every life experience. A high score on this subscale indicates a high level of ability to extract learning and wisdom from most every experience in life.
7. Developing Emotional Intelligence (DEI) – measures the development of one's emotional maturity as characterized by optimism, happiness, and peace of mind. A high score on this subscale indicates that the student effectively manages their emotions in support of their goals and dreams.
8. Believing in Myself (BIM) – addresses the degree to which one feels capable, lovable, and unconditionally worthy as a human being. A student with a high score on this subscale has a high level of self-confidence and feeling of self-worth.

The average Downing subscale scores generally range from low teens to around 80. The Downing Survey version used in this study is actually comprised of 64 individual questions – 8 questions each, via factor analysis, loading on the 8 factors or subscales indicated above. The possible responses to each question is structured as an 11-point Likert scale ranging from “totally false” to “totally true”. The eight aggregate Downing subscale scores are computed by taking the response values for four individual questions that should logically have a positive correlation with performance outcome, adding them up, adding 40, and then subtracting the sum of the response values for the corresponding reverse-worded individual questions that should have a negative correlation with performance outcome. Thus, the higher the score on the 8 factor subscales the better in that a high score in each respective attribute should most logically translate into greater/better performance outcome. In this study, the LASSI and the Downing questionnaire was administered to 45 freshman undergraduate students at a mid-sized public university in the mid-south, USA. Of the 45 students, 20 were males and 25 were females. Broken down by major, 25 were business majors and 20 were non-business majors. Most recent cumulative GPA was designated as a measure for academic performance. The GPA was observed at the end of the same semester in which the two survey instruments were administered to the students.

## STATISTICAL METHODS AND RESULTS

The first step in our analysis of factors affecting academic performance is to observe the average scores of the 10 LASSI subscales and 8 Downing subscales. Table 1 shows the means and standard deviations of those subscales.

Table 1: 10 LASSI and 8 Downing Subscales - Descriptive Statistics

LASSI subscale	Mean	SD	Downing subscale	Mean	SD
Anxiety	26.42	6.03	Personal Responsibility	60.15	11.60
Attitude	31.11	4.04	Self-Motivation	55.83	12.19
Concentration	27.53	5.47	Self-Management	56.58	12.35
Info. Processing	27.89	5.67	Interdependence	44.53	10.07
Motivation	32.20	3.92	Self-Awareness	52.11	13.00
Self-Testing	24.89	5.54	Lifelong Learning	48.21	16.85
Selecting Main Ideas	28.16	5.18	Emotional Intelligence	51.09	14.35
Study Aids (Use of)	24.51	5.33	Believing in Myself	58.38	12.19
Time Management	24.67	5.20			
Test Strategies	28.11	3.53			

Remembering that the higher the score the more strongly felt the attribute, the highest LASSI subscale mean (32.20) was Motivation – assessing the student's diligence, self-discipline, and willingness to exert the effort requisite to achieve superior performance. The lowest/weakest felt subscale mean (24.51) was Use of Study Aids. For the Downing questionnaire, the highest subscale mean (60.15) was Accepting Personal Responsibility and the lowest (44.53) was Interdependence. Again, Personal Responsibility has

to do with the degree to which the student acknowledges ownership of their personal actions, rather than outside forces, as the primary cause of their outcomes and experiences. Aside from the mean scores of the LASSI and Downing subscales, the real issue is which, if any, of these attributes drive positive/improved academic performance? The answer to this question can be inferred by observing bivariate correlations of the LASSI and Downing subscale scores with GPA. Table 2 shows the results.

Table 2:10 LASSI and 8 Downing Correlations with GPA

LASSI subscale	r	p-value	Downing subscale	r	p-value
Anxiety	0.095	0.534	Personal Responsibility	0.233	0.133
Attitude	0.279	0.064	Self-Motivation	0.410	0.007 **
Concentration	0.234	0.123	Self-Management	0.433	0.005 **
Info. Processing	0.140	0.358	Interdependence	0.222	0.152
Motivation	0.404	0.006 **	Self-Awareness	0.331	0.037 *
Self-Testing	0.150	0.326	Lifelong Learning	0.614	0.000 **
Selecting Main Ideas	0.146	0.339	Emotional Intelligence	0.171	0.284
Study Aids (Use of)	0.111	0.467	Believing in Myself	0.291	0.065
Time Management	0.063	0.682			
Test Strategies	0.218	0.151			

\*Significant  $p \leq .05$  \*\*Significant  $p \leq .01$

The only LASSI subscale that statistically correlated with GPA was Motivation ( $r = .404$ ,  $p = .006$ ). The positive correlation suggests that the higher the degree of student motivation, the stronger their academic performance. This is not a surprising result, but a result that also begs for clarification. The LASSI construct of Motivation is somewhat vague; but in that the Downing subscales can be viewed as addressing more detailed aspects of motivation, the Downing subscales can provide some of that clarification. Of the 8 Downing subscales, four of them correlated, with statistical significance, with GPA. Those four correlating Downing subscales were Discovering Self-Motivation ( $r = .410$ ,  $p = .007$ ), Mastering Self-Management ( $r = .433$ ,  $p = .005$ ), Gaining Self-Awareness ( $r = .331$ ,  $p = .037$ ), and Adopting Lifelong Learning ( $r = .614$ ,  $p = .000$ ). Each of these four subscales, from the descriptions that Downing has chosen to assign them, seem to have something to do with a person's deep-seated personal beliefs, attitude and motivations. Further analysis would allow for determination as to what these beliefs, attitudes, and motivations might be. Table 3 presents a summary of each of the 64 individual Downing questions correlations with GPA – but due to space considerations, lists only those individual questions that correlate, with statistical significance, with GPA.

Table 3: Significant Individual Downing Questions Correlating with GPA

Q#	Individual Downing Question	r	p
5	When I get off course from my goals and dreams, I realize it right away.	0.326	0.031 *
6	I'm not sure how I learn best.	-0.426	0.004 **
10	If I lose my motivation in college, I know how to get it back.	0.294	0.050 *
13	If I have habits that hinder my success, I'm not sure what they are.	-0.416	0.004 **
14	When I don't like the way that an instructor teaches, I know how to learn the subject anyway.	0.471	0.001 **
16	When I think about performing an upcoming challenge, I usually see myself doing well.	0.329	0.027 *
18	I don't know how to set effective short-term and long-term goals.	-0.494	0.001 **
22	I don't know how to study effectively.	-0.391	0.009 **
25	I make poor choices that keep me from getting what I really want in life.	-0.413	0.005 **
27	I lack self-discipline.	-0.464	0.001 **
29	I'm stuck with any habits of mine that hinder my success.	-0.441	0.003 **
31	I often feel bored, anxious, or depressed.	-0.462	0.001 **
37	I can be off course from my goals and dreams for quite a while without realizing it.	-0.343	0.023 *
38	I know how I learn best.	0.520	0.000 **
44	I know very few people that I can count on for help.	-0.419	0.004 **
46	If I don't like the way that an instructor teaches, I'll probably do poorly in the course.	-0.538	0.000 **
48	When I think about performing an upcoming challenge, I usually see myself doing poorly.	-0.301	0.047 *
54	I've learned to use specific study skills that work effectively for me.	0.379	0.011 *
57	I make wise choices that help me get what I really want in life.	0.323	0.033 *
58	I live day by day, without much plan for the future.	-0.343	0.023 *
59	I am a self-disciplined person.	0.492	0.001 **
62	When I face a disappointment (like failing a test), I feel pretty helpless.	-0.450	0.002 **

\*Significant  $p \leq .05$  \*\*Significant  $p \leq .01$



Of the 64 individual Downing questions, 22 correlate with statistical significance with GPA. The statistically significant correlation coefficients range from a high of .538 (Q46) to a low of .294 (Q10). The interesting thing to note from Table 3 is that every statistically significant question that positively correlates with GPA is one that one would expect to logically correlate positively. Likewise, every statistically significant question that correlates negatively with GPA is one that one would logically expect to have a negative correlation. There are no logical inconsistencies in the direction of the correlations. To add yet further clarity to the analysis, it is helpful to organize by subscale factor the 22 individual Downing questions that correlate with GPA. Table 4 shows the results.

Table 4 : Grouped by Factor - Significant Individual Downing Questions Correlating with GPA

Q#	Individual Downing Question	Mean	SD	P-value
<b>Downing factor #1 - Accepting Personal Responsibility</b>				
57	I make wise choices that help me get what I really want in life.	8.23	2.38	0.033 *
25	I make poor choices that keep me from getting what I really want in life.	3.67	2.63	-0.005 **
<b>Downing factor #2 - Discovering Self-Motivation</b>				
10	If I lose my motivation in college, I know how to get it back.	8.16	2.11	0.050 *
18	I don't know how to set effective short-term and long-term goals.	3.94	2.60	-0.001 **
58	I live day by day, without much plan for the future.	4.25	3.03	-0.023 *
<b>Downing factor #3 - Mastering Self-Management</b>				
59	I am a self-disciplined person.	8.28	2.68	0.001 **
27	I lack self-discipline.	3.31	2.52	-0.001 **
<b>Downing factor #4 - Employing Interdependence</b>				
44	I know very few people that I can count on for help.	3.43	2.62	-0.004 **
<b>Downing factor #5 - Gaining Self-Awareness</b>				
5	When I get off course from my goals and dreams, I realize it right away.	7.83	2.05	0.031 *
13	If I have habits that hinder my success, I'm not sure what they are.	4.65	3.01	-0.004 **
29	I'm stuck with any habits of mine that hinder my success.	3.55	2.58	-0.003 **
37	I can be off course from my goals and dreams for quite a while without realizing it.	4.25	2.79	-0.023 *
<b>Downing factor #6 - Adopting Lifelong Learning</b>				
14	When I don't like the way that an instructor teaches, I know how to learn the subject anyway.	6.5	2.44	0.001 **
38	I know how I learn best.	7.21	2.76	0.000 **
54	I've learned to use specific study skills that work effectively for me.	7.63	2.73	0.011 *
6	I'm not sure how I learn best.	5.1	3.05	-0.004 **
22	I don't know how to study effectively.	4.38	2.94	-0.009 **
46	If I don't like the way that an instructor teaches, I'll probably do poorly in the course.	4.73	2.89	0.000 **
62	When I face a disappointment (like failing a test), I feel pretty helpless.	4.67	2.97	-0.002 **
<b>Downing factor #7 - Developing Emotional Intelligence</b>				
31	I often feel bored, anxious, or depressed.	4.71	2.98	-0.001 **
<b>Downing factor #8 - Believing in Myself</b>				
16	When I think about performing an upcoming challenge, I usually see myself doing well.	7.37	2.78	0.027 *
48	When I think about performing an upcoming challenge, I usually see myself doing poorly.	3.67	2.61	-0.047 *

\*Significant  $p \leq .05$  \*\* Significant  $p \leq .01$

The results of Table 4 are logically consistent with the results of Table 2, except that now more underlying detail can be observed. The subscale factors of Discovering Self-Motivation, Mastering Self-Management, Gaining Self-Awareness, and Adopting Lifelong Learning were correlated with statistical significance with GPA. From Table 4 it can be readily observed why those four factors fall out with the most statistical significance. For Downing subscale #6, Adopting Lifelong Learning (ALL), seven of the eight individual questions comprising that factor show statistically significant correlation with GPA. With a correlation coefficient of .614, this subscale explains 38% of the variance in GPA (see Table 2). Two of the individual questions comprising ALL had p-values of .000 – Q38, “I know how I learn best” (positive correlation) and Q46, “If I don’t like the way an instructor teaches, I’ll probably do poorly in the course” (negative correlation). The second strongest is Mastering Self-Management (MSM). The correlation coefficient is .433 ( $p = .005$ ) and explains 19% of the variance in GPA. Only two of the eight individual questions comprising this factor show statistically significant correlation with GPA; but those two are both very strongly correlated – Q59, “I am a self-disciplined person” (positively correlated) with a coefficient of .492, and Q27, “I lack self-discipline” (negatively correlated) with a coefficient of -.464. Both of this pair of “reverse-worded” questions has a p-value of .001. Also correlating to GPA with statistical significance is Downing subscale #2, Discovering Self-Motivation (DSM), with a correlation coefficient of .410 and p-value of .007 and explaining 17% of the variance in GPA (see Table 2). Three

of the individual questions comprising DSM correlate with GPA with statistical significance, but for only one of the three is the p-value less than .01. That individual question is Q18, “I don’t know how to set effective short-term and long-term goals” (negative correlation) with a coefficient of -.494 and p-value of .001. From Table 2, it can be seen that the fourth and final Downing subscale to correlate with statistical significance with GPA is subscale #5, Gaining Self-Awareness (GSA). The correlation for GSA is .331 ( $p = .037$ ), explaining 11% of the variance. As far as the individual questions comprising this factor, there are four statistically significant correlations, the two strongest of which are Q13, “If I have habits that hinder my success, I’m not sure what they are” (negative correlation) and Q29, “I’m stuck with any habits of mine that hinder my success” (negative correlation). Q13 has a coefficient of -.416 ( $p = .004$ ) and Q29 has a coefficient of -.441 ( $p = .003$ ).

Thus far the analysis has shown primary correlates to superior academic performance to be motivation, as measured by LASSI subscale five and an array of Downing constructs, but further analysis is warranted. This can be accomplished by running a series of regressions with GPA as the dependent variable and with LASSI subscale five and the most statistically significant Downing items as independent (predictor) variables so the question of which mix of LASSI and Downing subscales are most efficient and effective in predicting superior academic performance can be addressed. The first regression model loads as independent variables all of the subscales of the 10 LASSIs and 8 Downings that showed statistically significant correlation with GPA. Therefore, the independent variables for regression Model-1 are Motivation (LASSI #5), Discovering Self-Motivation (Downing #2), Mastering Self-Management (Downing #3), Gaining Self-Awareness (Downing #5), and Adopting Lifelong Learning (Downing #6). Results are presented in Table 5-1.

Table 5-1 Regression Model #1 - GPA the Dependent Variable

Independent Variables	t	sig.	F	sig.	adj. R-sq.
MODEL #1			5.971	0.001 **	0.422
LASSI #5 - Motivation	1.86	0.07			
Downing #2 - Self-Motivation	-0.37	0.72			
Downing #3 - Self-Mgmt.	0.70	0.49			
Downing #5 - Self-Awareness	-1.286	0.21			
Downing #6 - Life Learning	3.067	0.005 **			

\*Significant  $p \leq .05$  \*\*Significant  $p \leq .01$

Results of the regression indicate the model to be significant,  $F(4, 41) = 5.97, p = .001$ . The adjusted R-squared is .42, meaning that 42 percent of the variability of GPA is explained by these five variables. Note, however, that in this model only Downing #6, Adopting Lifelong Learning has statistical significance ( $t = 3.067, p = .005$ ). The Motivation subscale on the LASSI is in the right direction, although non-significant,  $t(39) = 1.86, p = .073$ . Because Self Motivation, Self-Management, and Self-awareness lack statistical significance in this model they will not be included in the second regression analysis, using the LASSI motivation subscale and the subscale Downing Life Long Learner as predictors. Results are presented in

Table 5-2. Table 5-2 Regression Model #2 - GPA the Dependent Variable

Independent Variables	t	sig.	F	sig.	adj. R-sq.
MODEL #2			15.647	0.000 **	0.435
LASSI #5 - Motivation	2.44	0.020 *			
Downing Factor #6 - Life Learning	4.61	0.000 **			

\*Significant  $p \leq .05$  \*\*Significant  $p \leq .01$

The second regression model has a much higher  $F(2, 41) = 15.65, p < 0.05$ , however the adjusted R-squared of .435 is only slightly improved from that of the first model. Recall that the Downing questionnaire starts out as 64 individual questions, which are then factored down to 8 clusters of

subcategories via factor analysis. When looking at the structure of the 8 individual questions within each subscale, some are positively correlated and others are negatively correlated to that factor. Since multicollinearity could be a problem, a third regression was performed with the individual questions having statistically significant positive correlations loaded in predictors. Results indicated that only one individual question showed statistical significance as a predictor – Q59, “I am a self-disciplined person” ( $t = 2.521$ ,  $p = .017$ ). A fourth regression was also performed with all the individual questions having statistically significant negative correlations and loaded in as predictors. Again, only one individual question showed statistical significance as a predictor – Q18, “I don’t know how to set effective short-term and long-term goals” ( $t = -2.447$ ,  $p = .022$ ). Note that Q59 loaded on subscale #3, Mastering Self-Management, and Q18 loaded on subscale #2, Discovering Self-Motivation. Therefore, a third regression model (DV still GPA) was constructed with IVs of the LASSI subscale Motivation, Downing subscale Adopting Lifelong Learning), and Downing individual questions #59 and #18. Results are presented in Table 5-3.

Table 5:3 Regression Model #3 - GPA the Dependent Variable

Independent Variables	t	sig.	F	sig.	adj. R-sq.
MODEL #3			10.058	0.000 **	0.502
LASSI #5 - Motivation	1.38	0.179			
Downing Factor #6 - Lifelong Learning	2.48	0.019 *			
Q18 - setting goals	-1.22	0.231			
Q59 - having self-discipline	2.04	0.050 *			

\*Significant  $p \leq .05$  \*\*Significant  $p \leq .01$

Model-3 is a substantial improvement over the prior two models in terms of percentage of variance explained,  $F(3, 41) = 10.06$ ,  $p < 0.05$ ,  $\eta^2 = .50$ . Thus, the independent variables in this model account for just over half of the variability observed in GPA. The most predictive of GPA construct turns out to be Downing subscale #6, Adopting Lifelong Learning ( $t = 2.481$ ,  $p = .019$ ). The individual Downing question #59, having to do with one’s degree of self-discipline, also has statistically significant predictive ability.

## CONCLUSIONS

In summary, this study accomplishes the goal of adding incremental clarity to the results of the prior Griffin, et. al., (2012) study. The primary finding of that study was that the primary learning and study skill, as defined by the Learning and Study Strategies Inventory (LASSI) that drives superior academic performance is simply the student’s motivation. Not surprisingly, the greater the student’s motivation, the better they perform in academic pursuits. This study confirmed that finding and then used the Downing Self-Assessment Questionnaire to delve deeper into aspects of motivation. The results of this study indicate, more specifically that amongst the strongest predictors of superior academic performance is the student’s self-perception of their degree of self-discipline. Again, not surprisingly, the more self-disciplined a student perceives themselves, the better they do academically. The Downing data also indicates that the other strongest predictor of superior academic performance is the subscale of Adapting Lifelong Learning (ALL).

Examining the detail of the ALL reveals that academic performance is enhanced by identifying a personal best learning style and then knowing specifically how to execute it. Finally, a student’s ability to ignore an instructor’s teaching style that the student does not like, and proceeding to learning the material anyway, is conducive to achieving superior academic performance. College and university teachers/instructors should emphasize to their students that these are perhaps the key attributes, among numerous other possibilities, that students should develop and pursue if one of their major life objectives is to do well in school.

### Limitations And Future Research

This was an exploratory study and the sample size of 45 was not large enough to provide statistical power usually expected for a study of this nature. Furthermore, the usual reservations concerning insufficient statistical validity and reliability are certainly appropriate regarding this study.

One might argue, also, that there are better constructs other than the LASSI and Downing subscales to serve as predictors of academic performance. One might even argue that there are more appropriate measurements other than GPA to serve as proxy for academic performance. In that the LASSI and the Downing questionnaire are both self-assessment instruments, it should also be pointed out that the study may have been diminished by various response biases. Some of the above limitations can be addressed by replicating the study with a larger sample of respondents drawn from a more diverse population of students. Statistical reliability can be more strongly established by replicating the study with other student sample groups drawn from other universities.

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# A FRAMEWORK EXPLAINING HOW CONSUMERS PLAN AND BOOK TRAVEL ONLINE

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## ABSTRACT

*The dynamics of online searching and purchasing is becoming better known and understood as researchers study various products sold via the Web. Even though there is a prevalence of travel products purchased online, integrated frameworks that identify the various determinants of the decision process and how they interact is still sparse in travel literature. In this study, a Conceptual Framework was developed showing the connection between online searching, planning and booking of leisure travel products and the relationship between these variables is tested using logistic regression. It confirms that consumers plan then book travel and that beliefs and attitudes influence intention to book travel online. Furthermore, beliefs about travel agents affect beliefs and attitudes towards online searching. This study aims to make a contribution by testing for the first time the relevant variables of planning and booking in a proposed Framework. It uses data collected from an online questionnaire completed by 1,198 respondents. We could expect that more travel products will be booked online in the future as online intelligent agents become more user-friendly and powerful, and as portable devices such as smartphones and iPads become more prevalent and versatile.*

## INTRODUCTION

What is known about the consumer decision making process is that the consumer has a limited capacity for processing information (Bettman, 1979). When given a choice, the consumer rarely undertakes very complex analyses of available alternatives, but rather will use simple decision heuristics. This allows them to avoid the overly burdensome task of assessing all the information available about all the alternatives in order to arrive at a choice. The consumer undertakes an external search to the extent that information now available in memory is judged to be inadequate. Additional information will be acquired until the consumer perceives any additional exertion to be too costly in terms of time or effort. Consumers do not enjoy extending a great deal of effort on decision making. Equity theory demonstrated that as more effort is spent on decision-making, consumers' satisfaction with the decision process diminishes (Oliver & Swan, 1989).

More recently, consumers use the Internet for planning purposes as well as transactional ones. Motivation is the reason for this behavior. Consumers also search the Web for information of interest to them and thereby seek some form of gratification through this search process. This planning and searching behavior applies to the travel sector as well as many other areas. Information search and plans often take place before purchases especially in the travel sector due to high levels of involvement with the product of travel and the large cost (Conyette, 2010). Motivational theory, and uses and gratifications theory well explain why travel consumers use the Internet in planning or researching their travel before purchasing or booking a transaction. What is lacking in travel literature are frameworks that track components of the complex consumers decision process and confirm the relationships of variables in the framework.

In this research a Conceptual Framework was developed showing the connection between the online searching component and booking of leisure travel products. In addition, the relationship between key variables of searching and booking is tested through logistic regression for the first time in this study. The importance of developing a framework is that it helps us understand how travelers acquire information and this gives marketers an opportunity to influence consumers' buying behavior. More information about a destination, for instance, will increase the likelihood of incidental and intentional learning by travelers

(Gursoy and McCleary, 2003). The Framework builds on knowledge of tourist's information search behavior conducted by researchers such as Schmidt and Spreng (1996), Gursoy and McCleary (2003), and Hyde (2008).

## LITERATURE REVIEW

When buyers determine that the cost of making a disappointing purchase increases, they seek additional information. For higher priced items, the cost of making a disappointing purchase is higher and as a result, so are the benefits from prepurchase efforts to acquire information (Laband, 1991). Therefore, rationally, consumers' search should be increasing when the importance of the purchase increases. However, search activity for information itself costs consumers as well. Perceived cost of information search is defined as "the consumer's subjective assessment of monetary, time, physical effort, and psychological sacrifice that he or she expends searching for information" (Bettman, 1979; Schmidt & Spreng, 1996, p. 253). When the outcome of the search is potentially more beneficial consumers are likely to spend more time and effort searching.

The cost of information search for consumers is influenced in part by the accessibility of information. Accessibility is higher when consumers are aware of the availability of information and it is in a format that is easy to understand (Schmidt & Spreng, 1996). The role of online search tools for finding information, and XML in presenting the information, is therefore important.

The search for information is clearly one of the stages of the consumer purchase decision process and it has been the subject of much empirical research (Punj & Staelin, 1983; Srinivavsan & Ratchford, 1991). Consumers stop their information search efforts short of being perfectly informed. Different factors affect when they stop, the most common of which are the cost of information search, the level of consumer product knowledge, the type of purchase, and the level of consumer involvement.

It has become critical for companies to determine the types of gratifications that impel consumer use of the Internet for information search. A study of Americans shows they like using the Web as a search tool and regard the Internet as a source of information for learning and research. People recognize the Internet as a useful communications medium, and derive personal gratification from using it as a socialization venue (Stafford & Gonier, 2004).

A large percentage of Internet users have a primary goal of simplifying their lives and saving time. Forsyth, Lavoie, and McGuire (2000) called these consumers simplifiers and discovered they comprise 29 percent of Internet consumers and over 50 percent of all online transactions.

Even though the Internet has given consumers a greater amount of information, online tools have reduced consumers' search costs. These tools assist consumers in decision-making, and improve the quality of their decisions (Haubl & Trifts, 2000). Humans have limited resources for information processing despite the assistance of online tools by virtue of their limited memory, attention, or motivation, for instance (Payne, Bettman & Johnson, 1993).

In explaining consumer attitudes about online shopping and predictors of online behavior, it was discovered that there are more than demographic factors that influence the amount of money people spend online, or whether or not they buy there. Bellman, Lohse & Johnson, (1999) claimed the explanations are whether consumers like being online and whether the time they have for buying things elsewhere is limited. They also found the most significant predictor of online buying behavior is the desire to look for product information. Another predictor is what they called a wired lifestyle. A wired consumer has been on the Internet for years, uses it to send and receive email messages, likes to be the first to use the latest communication technologies, and uses the Internet at work as it improves their productivity. Because

these consumers use the Internet for many activities it is natural to expect them to use it to search for product information and to buy products.

Discretionary time was also reported to influence a person's decision to shop online. As the total number of hours worked by members of a household increases consumers have less time to search for and buy products in a traditional store. This is especially the case for dual-income households. These consumers may have used catalogs in the past but now take advantage of E-commerce sites on the Web. Bellman, Lohse & Johnson claimed consumers value the Web's ability to save them time over its cost savings capability.

Thus, it appears the behavior of consumers in an online environment is different from traditional consumer behavior. In addition, consumers are motivated in different ways and may utilize online tools in various ways to derive diverse forms of gratification.

Numerous researchers including Joines, Scherer & Scheufele (2003), Korgaonkar and Wolin (1999) suggest motivations play a greater role in Web usage than do demographics, although demographics has been demonstrated to be influential (Conyette, 2011). A classification system developed by McGuire (1974) identified categories of motives. One category most related to the area of travel planning is what McGuire termed a cognitive preservation motive or the need to categorize. People have a need to organize the vast array of information and experiences they encounter in a meaningful yet manageable way.

Furthermore, uses and gratifications theory explains why people use the media and what gratifications they seek in media use. Ko, Cho & Roberts (2004) developed a model to explain the effects of motivations and interactivity in establishing consumers' attitudes and purchase intentions. Motivations are looked upon as the antecedent conditions and the consequent conditions are viewed as gratifications. In other words, gratifications sought by consumers (the motivations for media use) and gratifications obtained (the results of media consumption). Four motivations for using the Internet were identified in that study: information, convenience, entertainment, and social interaction.

Travelers want to visualize their vacation and see what they are getting into. This is consistent with the findings of Haubl & Trifts, (2000) who report online tools assist consumers in decision-making, and improve the quality of their decisions. Also, respondents will allow the online intelligent travel decision aids (ODA) to influence them or give them ideas. This makes sense as they are the types of people who really do not organize their vacation. An interesting insight came from those travelers who organize a vacation essentially around a travel agent's recommendations. The value they see and the expectations they have for an ODA is for it to perform like a travel agent by making trip planning easier, providing suggestions, answering any question, providing one-stop shopping, etc. Bechwati and Xia (2003) found that the consumer considers an ODA an effort saver since they recognize if it were not for an ODA they would have to do the work themselves. Moreover, Haubl and Trifts (2000) described one of the key functions of electronic decision aids as that of making recommendations.

The implications for travel marketers are clear. Make navigating and searching on a website as inexpensive and time efficient as possible, and provide relevant information about a destination so that it reduces search costs (Gursoy and McCleary, 2003). Moreover, travel websites should be engaging and helpful by providing powerful intelligent tools that assist in the decision process (Conyette, 2010).

Information search and plans often take place before purchases. This was confirmed during construction of the Conceptual Framework (Conyette, 2010). While creating this Framework, participants in focus groups, interviews and case studies often raised this topic of the desire to research. Other researchers such as Hyde (2008) uncovered a similar dynamic. Hyde tested a model of pre-vacation decision-making and



demonstrated three interrelated but unique stages including information search, plans and bookings. Tourists search for travel and destination information, make a plan of the vacation, and then book components of the vacation. Hyde also makes the point that many tourism researchers use information search and vacation planning interchangeably but rarely has the relationships between the three stages been explored.

The Conceptual Framework developed in this research emerged in part from insights provided through literature and it also used qualitative research methods to refine these insights. The finding of the qualitative research is described in the following section. Thus, the Framework implies that a significant predictor of travel buying behavior is found in the search and planning behavior that often takes place before travel booking. Confirming the significance of the search and planning process through logistic regression is the aim of this research. This Framework is shown in Figure 1 of the Appendix.

## METHODOLOGY

### Data

Qualitative research was conducted and confirmed these explanations between researching, planning and booking travel. Focus groups revealed that participants consult the Internet, travel agents, friends and relatives for suggested destinations and then they search for good deals primarily on airfare or hotels. Sometimes travelers also engage in an extensive research or planning process. It was even suggested that women spend more time searching the Internet than men. They compare prices and check details thoroughly and then discuss the travel specifics with their partner. Personal interviews undertaken also showed that ODA could provide worry-free, planning assistance.

In case studies carried out by this researcher, respondents more likely to research and plan extensively with online and offline aids were those with a disdain for novelty and surprise. This appears to be the older respondents. The opposite seems true for younger respondents. Hyde's (2008) tour planning research confirms this idea. Hyde's paper also supports the notion that the time tourists spend consulting travel guidebooks, friends and relatives, and word-of-mouth advice increases confidence, encourages the traveler to be more independent of a fixed tour itinerary, and reduces the need for pre-vacation accommodation booking.

Following the development of the Conceptual Framework, data was collected to test for the first time components of it that deal specifically with searching and booking. In an online survey conducted by this researcher in 2008, a total of 1198 completed surveys were collected for data analysis. Data analysis was performed using Stata 10 software.

### Hypothesis tests

For each of the three hypotheses, Pearson chi-square test of independence with an alpha of 0.05 between variables was firstly used to assess if there was independence between each predictor and corresponding response variable. This is followed by univariate logistic regression tests, using a level of significance of 0.05 to determine whether the independent variable in the model is significantly related to the outcome variable. Finally, models were built for each hypothesis by selecting variables for the multivariable analysis using a stepwise method to explain the predictors for the response variable of each hypothesis.

Thus, I propose: H1: Consumers who have more negative beliefs about booking with a travel agent will have more positive beliefs about online travel searching than consumers who have less negative beliefs about travel booking with an agent. The predictor variable was "beliefs about booking with travel agent" and response variable was "beliefs about online travel searching". Beliefs of booking with travel agent

included variables ‘convenient’, ‘safe’, ‘expensive’, ‘easy’, and ‘enjoyable’. Beliefs of searching with the Internet included variables ‘convenient’, ‘easy’, and ‘enjoyable’. Five 7-point semantic differential items (difficult/easy, enjoyable/unenjoyable, convenient/inconvenient, expensive/inexpensive, safe/risky for credit card use), were used to measure beliefs about booking with a travel agent. Beliefs about searching with a travel website used the first three items. These semantic differential items were used in an earlier study conducted by this researcher (Conyette, 2010).

Each belief of the predictor variable was tested for correlation with each belief of the response variable. Statistically significant associations between “beliefs about booking with travel agent” and “beliefs about online travel searching” were discovered with all variables except three. There was no correlation between ease of booking with a travel agent and ease of researching travel with the Internet. Likewise, there was no correlation between ease of booking with a travel agent and enjoyment of researching travel with the Internet. Also, there was no relationship between enjoyment of booking with a travel agent and ease of researching travel with the Internet. This implies respondents who did not enjoy researching with the Internet or found it difficult would book with a travel agent. Thus, the predictor variables having no association with the response variables were dropped from further analysis. Univariate logistic regression tests were then used. When the  $p$ -value associated with this test is less than 0.05, we reject the null hypothesis that  $\beta_1 = 0$ , and we conclude the independent variable contributes significantly in explaining variation in the response variable. Predictor variables of ‘difficult’ and ‘enjoyable’ booking with a travel agent were already dropped. However, predictor variables of ‘convenient’, ‘safe’ and ‘expensive’ booking with a travel agent were significantly related to the response variables and therefore were kept. Finally models were built by selecting variables for the multivariable analysis using a stepwise method to explain the predictors for the response variables. The importance of each variable included in the models was verified through an examination of the Wald test statistic. Even though numerous models for each predictor were created, the best model appears to be found by using the response variable belief ‘easy’ online travel searching, and predictor variables ‘safe’ and ‘expensive’. See Table 1. Hypothesis  $H_1$  is partially supported with these predictor variables since interpreting odds ratios among categories of predictor variables implies that when a respondent believes booking with a travel agent is ‘expensive’ there is a greater probability their belief would be that searching travel online is easy. This matches with

Table 1: Hypothesis 1 Best Fitting Model

Belief Online Searching Easy	Odds Ratio	Std. Err.	z	P> z	[95% Conf. Interval]**	
Belief Safe booking Agent_2	1.493589	0.2181065	2.75	0.006	1.121842	1.988524
Belief Safe booking Agent_3	1.536327	0.3396365	1.94	0.052	0.9961117	2.369513
Belief Safe booking Agent_4	1.549753	0.343625	1.98	0.048	1.003521	2.393308
Belief Safe booking Agent_5	1.473926	0.4373836	1.31	0.191	0.8239183	2.636741
Belief Safe booking Agent_6	3.559518	1.117251	4.04	0	1.92406	6.58512
Belief Safe booking Agent_7	3.298827	0.9044677	4.35	0	1.927429	5.645999
Belief Expensive booking Agent_2	1.398548	0.267358	1.75	0.079	0.9615117	2.03423
Belief Expensive booking Agent_3	1.66983	0.3052606	2.8	0.005	1.166983	2.38935
Belief Expensive booking Agent_4	1.678607	0.306873	2.83	0.005	1.173106	2.401932
Belief Expensive booking Agent_5	1.810908	0.3392376	3.17	0.002	1.254413	2.614279
/cut1	0.002956	0.1469981	-0.2851549	0.291067		
/cut2	1.225384	0.1520287	0.9274132	1.523355		
/cut3	2.139151	0.1610902	1.823419	2.454882		
/cut4	2.984486	0.1771613	2.637256	3.331715		

Ordered logistic regression      Number of obs = 1091      LR chi2(10) = 56.31

Prob > chi2 = 0.0000      Log likelihood = -1585.6082      Pseudo R2 = 0.0174

This table shows response variables Belief Online Searching is ‘easy’ to predictors Beliefs booking with Agent is ‘safe’ & ‘expensive’. Most  $p$ -values of the predictor variables are below 0.05 indicating a good fit. The importance of each variable included in the model was verified through an examination of the Wald test statistic for each variable following ML, and a comparison of each estimated coefficient with the coefficient from the model containing only that variable.

the finding of Conyette in an earlier study where consumers who had more positive beliefs about travel agent booking were shown to have lesser intention to purchase travel online than do consumers who had less positive beliefs about travel agents (Conyette, 2010).

I propose H2: Consumers who have more positive beliefs about online travel searching will have a more positive attitude toward online travel searching than consumers who have less positive beliefs about online travel searching. The response variable is “attitude toward online travel searching” as measured by the variables ‘good’, ‘desirable’, ‘beneficial’, and ‘positive’. For a global measure of attitude, these four 7-point semantic differential items (positive/negative, good/bad, desirable/undesirable, useless/beneficial) were used also in an earlier study (Conyette, 2010). Predictor variables are “beliefs about online travel searching” as measured by the same variables used in Hypothesis 1. Each belief of the predictor variable was firstly tested for correlation with each attitude of the response variable. All variables were significantly related and thus kept. Univariate logistic regression tests were then used. All predictor variables were useful predictors and therefore kept. Finally, models were built. For each attitude all the beliefs were kept. Hypothesis H<sub>2</sub> is supported with predictor variables for attitude ‘beneficial’, including beliefs ‘convenient’, ‘enjoyable’ and ‘easy’. Internet searching is beneficial to respondents. See Table 2.

Table 2: Hypothesis 2 Best Fitting Model

Attitude beneficial	Odds Ratio	Std. Err.	z	P> z	[95% Conf. Interval]**	
Belief convenient_2	1.904831	0.2887879	4.25	0	1.415166	2.563926
Belief convenient_3	2.744621	0.567924	4.88	0	1.829573	4.117326
Belief convenient_4	2.612228	0.8224631	3.05	0.002	1.409319	4.841868
Belief convenient_5	3.046506	1.11945	3.03	0.002	1.482603	6.260071
Belief convenient_6	4.165166	1.714034	3.47	0.001	1.859298	9.330731
Belief convenient_7	9.209129	3.97752	5.14	0	3.949805	21.47146
Belief enjoyable_2	2.145099	0.3593078	4.56	0	1.544791	2.978689
Belief enjoyable_3	2.548272	0.4880368	4.88	0	1.750759	3.709071
Belief enjoyable_4	4.020836	0.9201166	6.08	0	2.567614	6.296553
Belief enjoyable_5	2.783561	0.8929337	3.19	0.001	1.484381	5.219828
Belief enjoyable_6	6.981318	2.534275	5.35	0	3.427239	14.22101
Belief enjoyable_7	8.213914	4.770846	3.63	0	2.631183	25.64184
Belief easy_2	1.762804	0.2789587	3.58	0	1.292718	2.403833
Belief easy_3	1.941202	0.3718903	3.46	0.001	1.333521	2.825802
Belief easy_4	2.906233	0.6843338	4.53	0	1.831881	4.610668
Belief easy_5	4.200163	1.192445	5.05	0	2.407721	7.326998
Belief easy_6	4.77052	2.052045	3.63	0	2.053148	11.08437
Belief easy_7	11.45446	5.681112	4.92	0	4.333119	30.27947
/cut1	0.773863	0.1267666	0.525405	1.022321		
/cut2	2.581517	0.1503528	2.286831	2.876203		
/cut3	3.568138	0.165285	3.244185	3.89209		
/cut4	4.443044	0.1848363	4.080772	4.805317		
/cut5	5.245993	0.2121678	4.830151	5.661834		
/cut6	6.355727	0.2722467	5.822133	6.889321		

Ordered logistic regression      Number of obs = 1105      LR chi2(18) = 452.89

Prob > chi2 = 0.0000      Log likelihood = -1514.267      Pseudo R2 = 0.1301

*This table shows the response variable Attitude 'Beneficial' to Belief predictors. All p-values of predictor variables are below 0.05 indicating a strong fit. The importance of each variable included in the model was verified through an examination of the Wald test statistic for each variable following ML, and a comparison of each estimated coefficient with the coefficient from the model containing only that variable.*

I posit that H3: Consumers who have more positive attitude about online travel searching will have a greater intention to search travel products online than consumers who have a less positive attitude toward online travel searching. The response variable is intention to search online as operationalized by the survey question “How likely is it that you will research any travel product through the Internet within the next six months?” One 7-point highly likely/highly unlikely bi-polar scale was used to determine travel researching intention. An earlier study operationalized intention to book travel online in a similar manner (Conyette, 2010). The predictor, “attitude toward online travel searching”, was measured by variables

used in hypothesis 2 above. Hypothesis H<sub>3</sub> is supported with all predictor variables but the best fitting model is with attitude variables ‘desirable’ and ‘beneficial’ as can be seen in Table 3.

Table 3: Hypothesis 3 Best Fitting Model

Online Searching Intention	Odds Ratio	Std. Err.	z	P> z	[95% Conf. Interval]**	
Attitude Desirable_2	1.590713	0.4403483	1.68	0.094	0.9246093	2.736688
Attitude Desirable_3	2.350163	0.7073834	2.84	0.005	1.302843	4.239396
Attitude Desirable_4	2.194053	0.6488383	2.66	0.008	1.228924	3.917143
Attitude Desirable_5	2.081828	0.5553923	2.75	0.006	1.234129	3.511797
Attitude Desirable_6	1.179741	0.2976131	0.66	0.512	0.7195386	1.934279
Attitude Desirable_7	0.7953317	0.204864	-0.89	0.374	0.4800574	1.31766
Attitude Beneficial_2	1.550731	0.2784901	2.44	0.015	1.090617	2.20496
Attitude Beneficial_3	2.307189	0.4934318	3.91	0	1.517188	3.508546
Attitude Beneficial_4	1.968677	0.5173384	2.58	0.01	1.176229	3.295015
Attitude Beneficial_5	2.941624	0.8822161	3.6	0	1.6342	5.295039
Attitude Beneficial_6	3.54075	1.167213	3.84	0	1.855647	6.756085
Attitude Beneficial_7	2.028112	0.8219241	1.74	0.081	0.916493	4.488019
/cut1	1.416436	0.2189298	0.9873419	1.845531		
/cut2	2.598569	0.2298768	2.148019	3.04912		

Ordered logistic regression      Number of obs = 1107      LR chi2(12) = 94.21

Prob > chi2 = 0.0000      Log likelihood = -924.44245      Pseudo R2 = 0.0485

*This table shows the response variable Online Searching Intention to Attitude predictors. Most p-values of the predictor variables are below 0.05 indicating a good fit. The importance of each variable included in the model was verified through an examination of the Wald test statistic for each variable following ML, and a comparison of each estimated coefficient with the coefficient from the model containing only that variable.*

## RESULTS AND DISCUSSIONS

Support for all three hypotheses of the Framework implies that a significant predictor of travel buying behavior is dependent on search and planning behavior that often occurs before travel booking. Internet searching is perceived to be beneficial and desirable by respondents. Logistic regression confirms the significance of the search and planning process in this study as it did for other elements of the Framework that were tested in an earlier study (Conyette, 1010). All elements of the Framework seem to be well conceived. Beliefs about booking with travel agents, travel websites and searching travel on the Web, attitudes towards online travel searching and booking, social support, social acceptance, and prior experience are all determinants that ultimately affect online travel booking intention.

People who do not enjoy researching with the Internet or find it difficult would book with a travel agent. However, those with favourable beliefs and attitudes about online travel searching will more likely search for travel products online and in turn will probably book travel online. Furthermore, given the availability of numerous advanced tools, mobile software, databases, and apps for travelers such as Google Goggles, Wikitude's - Mobile Augmented Reality Guide, Poynt, Urbanspoon, and Yelp we can expect that travelers will become more and more comfortable using technology and the Web, and the products will become more user-friendly. Consumers are aware of how the Internet can empower and engage them and they are not willing to give this up even if travel agents offer them good personal service. Consequently, one could predict that the inclination to depend on and use the Internet will grow. Consumers will use their portable devices in greater numbers to search and book travel products using the Web.

Numerous AR applications built for smartphones are currently on the market using Google's Android operating system. A special browser app such as Wikitude World Browser runs on Android phones and iPhones. Wikitude.org has thousands of entries for frequently visited tourist locations in London, Paris and other major cities, points of interest (POI) and location-specific, hyperlinked media content which can be viewed on the Wikitude World Browser. Furthermore, companies like Sony are developing systems that a person can wear like sunglasses that will accomplish the same thing (Cascio, 2009). These devices

will change sightseeing and touring activities of tourists. Pointing the device on a building can tell you what you are looking at. An image on the phone's screen becomes layered with things such as restaurant reviews of restaurants shown on the street, or directions to the nearest subway stop since the device recognizes its location by combining GPS technology, the smartphone's internal compass and the camera viewfinder. Therefore, the device acts as a guidebook. Numerous researchers predicted this type of human interaction with smart devices, computers or robots (Drascic, Grodski, et al., 1993) and now we are entering an era where this interaction is becoming commonplace.

## CONCLUSION

A Conceptual Framework was developed showing the connection between online planning and booking of leisure travel products and for the first time the relationship between these variables is tested through logistic regression. This conception of the decision process is an attempt to incorporate the act of searching that sometimes precedes purchasing of leisure travel products. The Framework tracks components of the complex consumer decision process and confirms the significance of searching and planning before travel booking takes place. Logistic regression of selected variables in the Framework confirms that consumers plan then book travel and that beliefs and attitudes influence intention to book travel online. Furthermore, beliefs about travel agents affect beliefs and attitudes about online searching, just as it does online booking intention as demonstrated in an earlier study (Conyette, 2011).

When people search the Internet, they use search engines to view specific areas of interest. In the process of searching for interesting information, a user may encounter certain stimuli that activate or create a need. They also use the Internet to help plan travel itineraries and expenditures. Furthermore, the Internet is often used to book or purchase various travel products. These activities take place before travel begins but also while travel is in progress. We could expect that as online intelligent agents become more user-friendly and powerful, and as portable devices such as smartphones, iPads, etc. become more popular, consumers of travel products would be more likely to use these devices during their travel. In fact, for travelers, having such a portable communications device is ideal since they incorporate access to the Web, high quality cameras, and enabling applications such as online computational photography.

## Limitations

Survey respondents expressed their intention to search travel online but these do not necessarily reflect enduring behavioral patterns of subjects. The survey instrument was administered on the Internet. Subjects were referred to the website which included the survey and appropriate instructions. Every respondent saw the same questionnaire and had the same instructions to guide them. Although the survey was pretested it is difficult to determine if participants fully understood the questions asked. In addition, consumers without much Internet experience most likely did not complete the survey.

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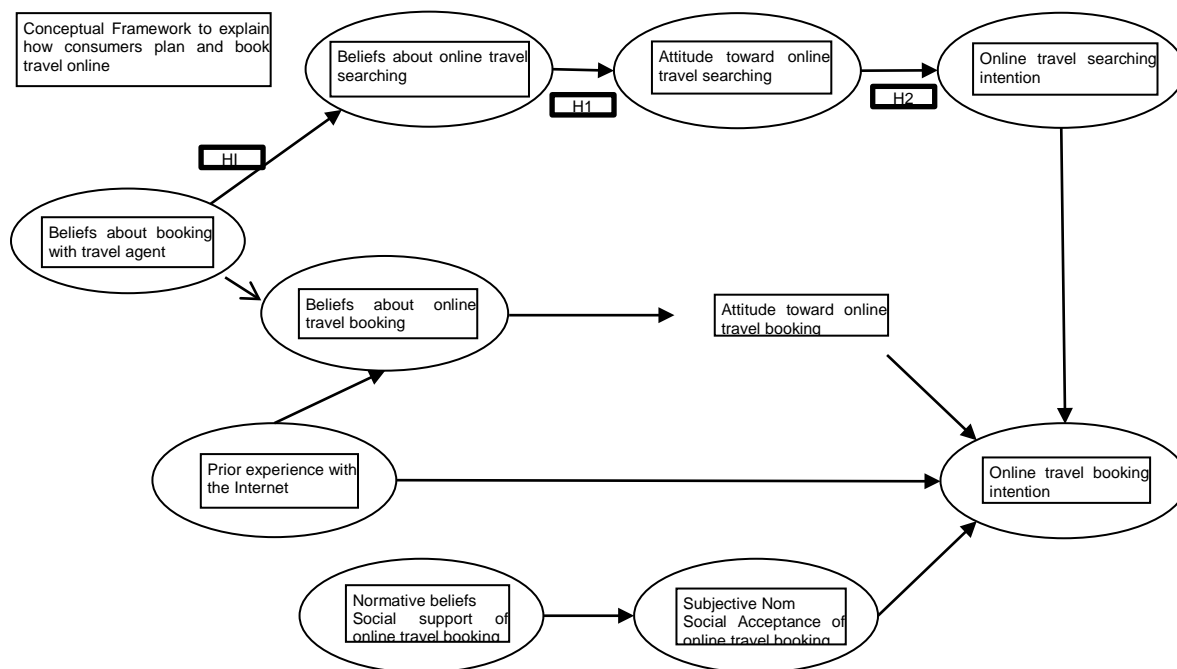
The researcher thanks the following businesses for making available customers who completed the online surveys: Prestige Hotels & Resorts, Budget Car Rentals, The Kettle Valley Steam Railway, The Fintry Queen boat charters, and DiscoverTheIslands.com.

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## APPENDIX

Figure 1



This figure shows the three hypotheses tested in the Conceptual Framework. Other components of this Framework were tested in an earlier work conducted by the researcher. Source - Determinants of Online Leisure Travel Planning Decision Processes: A Segmented Approach (2010).





# THE QUEST FOR SUSTAINABLE BUSINESS TOURISM: AN EXAMINATION OF ITS ECONOMIC VIABILITY IN TRINIDAD

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## ABSTRACT

*Tourism is one of the fastest growing sectors in the world and it adds to increased employment and revenue generation; provides continuous valuable foreign exchange; contributes to the international trade among countries; and it endorses diversification. It brings economic value, and once managed well, it supports economic development for many countries. As such, different countries promote different forms of tourism products. Business Tourism is on the front burner for some countries as it adds significant economic value to their tourism and overall Gross Domestic Product. The aim of this paper is to provide an understanding of business tourism and how it adds to sustainability and fosters economic development for countries. The paper will discuss the concept of business tourism and how it can become economically sustainable. It examines the viability of business tourism in Trinidad and makes recommendations for the future of this niche market. Furthermore, a brief assessment of the United Kingdom's business tourism industry will be presented and its policies to determine what, if any, refinements of the UK's strategies can be made to accommodate Trinidad's unique situation in the quest for sustainable business tourism. The research has revealed that business tourism is economically viable and should be pursued as a micro sector for diversifying the Trinidad and Tobago economy. The findings also embrace the notion of sustainability as a way forward.*

**JEL:** O10

**KEYWORDS:** Business tourism; Sustainable Tourism Development; Butler's (1980) TALC Model; Meetings, Incentives, Conventions and Events (MICE); Economic Sustainability; Trinidad.

## INTRODUCTION

Tourism is one of the fastest growing sectors in the world (WTTC 2009). The actual and projected statistics put forward by the WTO are encouraging for countries to diversify their economy to facilitate tourism development. However, this micro sector is an extremely diverse one and differs from country to country. Each country is uniquely different and their tourism strategies and plans would depend on what resources are available. The Latin American Studies Organization and by Discover Magazine (2010) describe Trinidad as the "Little America" and the "economic tiger" of the Caribbean. This country boasts of having the infrastructure, amenities and facilities all geared toward the business traveler and over the years, it has become the main hub for international business in the Caribbean.

One of Trinidad's appealing features is that, unlike many of its neighboring islands, it offers business tourists direct flights to many international destinations including the major metropolitan cities. Business tourism has the potential to stimulate the economy through the continuous flow of foreign exchange, create job opportunities, encourage infrastructural and social development, establish linkages with other industries and play a key role in diversifying Trinidad's oil based economy. However, despite all its charming features, it also has negative economic impacts, as this sector is capable of influencing inflation, leading to excessive demand for resources, fostering unbalanced economic development and exploitation, bringing about unwanted spill off sectors, all of which collectively increases the vulnerability of

countries. Against this background, countries seeking to employ business tourism as a diversification avenue to escape their dependency syndromes need to be very selective in identifying their developmental goals. These goals should foster an energetic business climate and attract investors. Note worthy, due consideration should be given to the sustainability and the impact this form of development will have on spill-off sectors. According to Pattullo 1996; Mowforth and Munt 1998; Ateljevic 2007; Elliott 1999; Gmelch 2004; Hall *et al* 1999; Inskeep 1991 and Jayawardena 2005, business tourism apart from being a fragile industry is seen as a double edged sword that has potential for positive and negative impacts on a country's development.

## LITERATURE REVIEW

This section highlights the various work, views and studies in the areas of business tourism, sustainability, business tourism in Trinidad and the United Kingdom including the latter's ten-point plan.

### Business Tourism

Business tourism as described by the World Travel and Tourism Council (WTTC) is referred to as the Meetings, Incentives, Conventions, and Events (MICE) market and represents a potential source of revenue, employment and international trade. 'Sustainable' and 'sustainability' are the buzz words used today. The concept of sustainable tourism is being embraced as a best practice by many countries around the world. Trinidad and Tobago is no different and in its National Policy Document; the blueprint for tourism, it has embraced the notion of sustainability as a way forward. According to Phelan *et al* (2009), business tourism goes beyond work purposes, sports tournaments, festivals, concerts etcetera. It incorporates all activities associated with the MICE industry. Note that, this form of tourism has some peculiarities as it caters for the affluence and the professional (Jafari 2000). In this regard, business tourism caters to those of a high-income bracket and according to the Business Tourism Partnership (2003); business tourism is at the high quality and high yield end of the tourism spectrum.

Business tourism is unique in itself and it reinforces Trinidad as a preferred destination because this country is the home to many industries and it has the necessary service infrastructure to provide for this market niche. It compliments other sectors such as the leisure industry and encourages investments in business tourism facilities, which can lead to the regeneration of other areas (urban and inner city). For example, there were investments in such facilities in both Europe and the USA, which led to the regeneration of the economies (Hankinson 2005). In the local context, this country has the resources and capacity to cater to the needs of the business traveler and attract volumes of business travelers.

Lawson (1982) articulated that several factors contributed to the growth of business tourism. These include increased technological advancements in air travel, increased propensity to travel due to increased education, economic growth, rise in disposable income, and expansion of multinational companies, rapid development and growth in professional associations. Other factors are technology at the destination; infrastructure, image and funding availability determine the location of certain business events such as conventions/conferences (McCartney 2008). Swarbrooke and Horner (2001) further segmented these contributory factors into demand and supply side. Overall, the increasing use of the internet and other forms of technology are providing organizations, individuals and businesses with innovative facilities to network, interface, redevelop the tourism product and encourage investment in tourism (McCartney 2008; Buhalis and Law 2008). The increasing use of technology has also provided companies with new ways of cutting business costs notwithstanding, the personalization of doing business.

While the above factors contribute to the growth of this niche market, challenges have marred its success and progress including the effects of September 11<sup>th</sup>; economic downturn; and increased travel cost. Air

travel today has many rigorous checkpoints and restrictions, where travelling is sometimes seen as an uncomfortable experience (Business Travel News 2001).

Given these challenges, not all countries and companies experience these at the same time. For example, some emerging economies such as India, China and Brazil continue to show progress, while others are encountering recessions. While recessions have negative effects on countries, governments should put in place precautionary measures to protect, sustain and preserve the economic resources. Sustainability and sustainable development are measures taken by governments to meet the needs of the present without compromising the ability of future generations to meet their own needs.

### Sustainable Tourism Development

Sustainable tourism development builds upon the premise of sustainability. It takes into consideration the resource base that currently exists and the utilization of resources in a manner that the resource base of future generations are not impaired (Hall and Lew: 1999). Further, it promotes fairness and equality and aims to create win-win situations with the various stakeholders involved in the tourism process (Jurowski 2002). Sustainability is built on the premise that three pillars need to be satisfied. These three pillars are the natural environment (eco-friendly), the economy (financial benefits), and socio-cultural benefits (create employment opportunities and preserve culture). As such, prudent management of the three pillars would offer a positive way forward for development since it seeks the interest of all involved (Harris *et al* 2002). However, the reality of the situation is that these pillars do not always work in harmony. Managers and stakeholders have their own interest (agency issues) and therefore it would be difficult to manage certain relationships (Elliott: 1999). One potential solution for the proper functioning of a business tourism niche is to bring the relevant stakeholders together so that they could develop a proper policy for the implementation and execution of business tourism. Tosun (2006) and Miller and Twining-Ward (2005), articulated that tourism planning has evolved and in the spirit of compromises, all stakeholders benefit (Dewhurst and Thomas: 2003).

Therefore, it is necessary to gain a holistic understanding of tourism before making comprehensive decisions. Within the tourism industry many businesses are intertwined and connected, what affects one segment will more than likely have a spill off on other segments as well (Lemmetyinen and Go: 2009). Business Tourism Partnership (2003) argues that business tourism is sustainable. It offers higher benefit with fewer environmental negative impacts than mass leisure tourism. Notwithstanding the above, business tourism can provide long term benefits if managed properly; resulting in sustained economic, social and environmental benefits over time. The main benefits of business tourism for destinations, (adopted from Swarbrooke and Horner 2001: 09) are infrastructure developments, viability of leisure facilities (shops), create opportunities for local businesses, and continuous flow of foreign exchange since business travelers tend to visit in the off-peak seasons.

### Business Tourism in Trinidad and Tobago

The twin island republic of Trinidad and Tobago is the “Little America” in the Caribbean. It has a population of 1.3 million people and is one of the most developed economies in this region. It is fast becoming the economic hub of the region with many business type hotels and facilities. The country boasts of natural attractions, historical sites, and a diverse culture with various festivals, food and warm hospitable people. Statistically, the tourism sector directly accounts for about 10.6% of the Gross Domestic Product (GDP) (WTTC, 2009) and this figure is projected to rise given the government’s current diversification developmental plan. This sector provides the best opportunities for inter-sector linkages to curb many problems such as revenue leakages via high spending on imports, and curbing the problem of high food prices in society. In fact, business tourism been clearly articulated as a possible diversification strategy in the National Tourism Policy document of Trinidad and Tobago.

Over the years, studies have revealed that people prefer to do business in Trinidad. Notwithstanding, the value of the TT dollar to the US dollar (\$1 US: \$6 TT), this country offers favorable terms of trade, has the necessary financial infrastructure, business tourism facilities, information technology and human capital to facilitate international business. Theoretically, according to Butler's model (1980), Trinidad displays symptoms of being at the Development stage of the Tourist Area Life Cycle. At the development stage, visitor numbers are climbing and the destination has to put measures, facilities and amenities in place to cater to the increased arrival of visitors. This is a phase that requires proper management (Douglas 1997; Destination Recovery 2010; and Cooper *et al* 2005).

More so, business tourism has growth potential in terms of both diversification and economic impact on the GDP. WTTC (2009) revealed that business tourism grew steadily from 2004 to 2008. The US\$ in millions climbed from 159.0 in 2004, to 200.9 in the year 2008 and it is projected to increase further to 401.6 by the year 2019. Data released from the Trinidad and Tobago Central Statistical Office (CSO) indicates that while the purposes of leisure remain high at 43%, it is not as high yielding as business tourism that accounts for 22% of the arrivals, which contributes more significantly to GDP (WTTC 2009). CSO statistics also reveal that for the period 2002 to 2008, the numbers for the business tourists increased from 66,213 to 83,998. This increase in trend shows that the country has great potential to diversify in the area of business tourism as it offers immense scope for growth and viability. It also demonstrates there is capacity for sustainability and sustainable development should the country decide to vigorously pursue this area of development.

#### The United Kingdom's Business Tourism Industry

The United Kingdom's (UK) tourism industry is ranked UK's fifth largest industry in 2007 and it is a profitable *cash cow* that contributes significantly to its Gross Domestic Product (GDP). In 2007, the industry raked in roughly £86 and £19 billion in total revenue and foreign currency respectively. The benefits derived from this industry contributed to 8.2% of GDP in 2007, of which the direct benefits represented 3.7%. The country is an international brand with fascinating tourism features – historical landmarks, cultural roots, its geographical location and quality infrastructure and attractions (for sporting activities, conferences, art, theatre etc) among others. As a result, the UK consistently ranks sixth or seventh in the list of top destinations in the world.

Given the rise of new and mesmerizing destinations like Dubai, this country's industry also faces obstacles including adverse market/economic conditions (global recession and credit crunch), the perception as being a posh and pricey destination, increased barrier to entry (visa requirement), inability of the Small and Medium Enterprises (which represent 80% of the 200,000 plus businesses in the tourism industry) to invest heavily in the industry, collapsing supporting infrastructure (transport in particular) and higher tourist taxation (increases in Air Passenger Duty and charges associated with visas). These challenges are making a dent in the success of the UK's tourism industry since the country has begun to lose its competitive edge (its share of international tourist declined from 6.5% in 1980 to 3.8% in 2005).

In relation to Butler's model, our indicators reveal that the UK's business tourism industry is at the Consolidation stage of the life cycle. Key indicators employed were rising visitor numbers and already established facilities/amenities (airport, hotels and low cost carriers) that cater to a diversified range of tourists (culture, sport, shopping etc.). As consistent with Butler's theory which recommends planning and prudent management to facilitate a smooth transition into a rejuvenated niche market, the UK has commenced on a strategy for taking their industry forward (2011 Tourism Plan).

Their tourism plan examines rejuvenating downstream tourism niches by hinting of investments in these niches. There is also an indication of planning for a declining stage (knowledge management, succession

planning, investments in other sectors, strategic market research) which signifies that the declining stage is not too far off and they plan to put measures in place to restart a new rejuvenated product when they get to a stagnation point where visitor numbers just peak off. The ten-point plan devised aid the country in its sustained development of the entire tourism industry is as follows:

- Consolidate market position (traditional and emerging)
- Engage in product development and marketing strategies
- Advancements in ICTs (internet platform)
- Creation of stakeholder partnerships and relevant performance measures (for accountability)
- Formulate policy through industry engagements
- Creation of cross-ministerial groups
- Economic planning in public policy (due consideration to tourism industry)
- Revamping the functions of VisitBritain (National Tourism Agency) to address performance and value
- Securing investment initiatives from private and public sector
- Create cutting edge marketing campaigns and solicit government support

## METHODOLOGY

### Data

Data was primarily collected through the administration of a structured questionnaire to seven key local industry professionals. The data collected was tested using thematic analysis. A qualitative research methodology was selected to gather exploratory data because qualitative research offers empirical information, deep insight and richness of detail (Neuman 2006; Minichiello and Kottler 2009; Willis 2007; Punch 2005; and Outhwaite and Turner 2007). The paper will also shed light on the various strategies employed by the United Kingdom and discuss their applicability to the business tourism niche in Trinidad as a means of achieving economic sustainability.

### The Instrument

A structured questionnaire was devised and self-administered, the formulation of which entailed adapting relevant questions found in the literature (Cooper *et al* 2005 and Duval 2004) with a view to answering three research questions:

- Is business tourism a viable market in Trinidad?
- Is business tourism economically sustainable?
- What are some strategies and recommendations to drive the business tourism niche forward?

The questionnaire comprised of three sections with all open-ended questions. The first section asked questions pertaining to business tourism and its importance. The second section raised questions relating

to the economic sustainability of business tourism and the pros and cons of it. Finally, the third section solicited responses on issues pertaining to strategies and recommendations regarding the way forward for business tourism in Trinidad.

## RESULTS AND DISCUSSION

This section of the paper presents the responses from the seven respondents under three core themes: Business Tourism, Economic sustainability of business tourism and Future strategy and recommendations.

### Business Tourism

Consistent with the literature reviewed, all respondents agreed that increased technological advancements in air travel, economic growth, infrastructure, increased education, and development of professional associations facilitated the growth of this niche market (Lawson 1982; McCartney 2008; Swarbrooke and Horner 2001; and Buhalis and Law 2008). However one respondent stated that due to the relaxation of trade barriers, it is now easier to travel and to do business. Through technological advancements business tourists can now reach their destination faster and 'hassle free' by engaging in online ticketing and check-in systems at a click of a button in the comfort of their offices. According to one of the respondents, *"Business tourists don't need to walk with much cash anymore... all they need is their credit cards"*.

Three out of the seven respondents reported that the business tourism niche was a significant market to tap into. They claimed that some factors which make Trinidad a budding tourism destination are: geographic location; existing industries; infrastructure and flights; accommodation and facilities; uniqueness; experience of hosting conferences before; English speaking; and economic pricing. One interviewee stated, *"Business tourists tend to prefer the countries which speak English and follow the English legal system of doing business"*. Another interviewee expressed the sentiment, *"...we are certainly on par with the rest of the world..."* The uniqueness of Trinidad as a business tourism destination was emphasized. Trinidad has the propensity to attract people to return and do more business because it offers the sun, sea, sand, cultural attractions, gastronomic treats, and warm hospitality. Economically these are good for the country.

Five respondents claimed that Trinidad has the experience of hosting mega events and the skills in handling the Meetings, Incentives, Conventions and Events (MICE) market affairs. For example, this country hosted events such as; Caribbean Heads of Government Meeting (CHOGM), The Commonwealth Heads of Government Meeting, The 5<sup>th</sup> Summit of the Americas and events such as Miss Universe and the Cricket World Cup, and this augers well for Trinidad's main business tourism source markets (the US, UK and Canada).

### Economic Sustainability of Business Tourism

Five out of the seven stakeholders revealed that business tourists pay higher rates and the country generates more revenue to the Gross Domestic Product (GDP). They claim that business tourism is important, as it brings in a continuous stream of revenue generation throughout the year, and it adds stability to the economy. According to one respondent, *"Business tourism is not seasonal and it adds value throughout the year...it creates revenue year-round"*.

Six out of the seven respondents agreed that, *"Port of Spain has become a financial hub and offers much support services to this market"*. One interviewee stated that the exchange rate places the Trinidad destination as being more competitive when compared to other countries. Another respondent claimed that, *"... around 80% of the tourism GDP is as a result of the Meetings, Incentives, Conventions and*

*Events (MICE) market*". He further stated that the tourism contribution to the GDP of the Trinidad and Tobago economy is about 10%, of which roughly 8% of this amount is related to business tourism in Trinidad. This statistic was well supported by four out of the seven respondents.

One hundred percent of the respondents agreed that business tourism can generate much needed foreign exchange. One respondent stated that, *"The indirect benefits of tourism should not be ignored, and the huge ripple impact created in the economy"*. Additionally, six out of the seven respondents stated that, business tourists spend more money than any other type of traveler, and this means higher value being created. It was also reported that five of the seven stakeholders pointed out that business tourists are not price sensitive because the company pays for their trip.

However, two respondents claimed that business travelers usually return as leisure travelers to the destination. According one of the respondents, *"...There is a statistic which says that 40% of business tourists return to the destination at a later date for leisure purposes"*. The other respondent agreed that business travelers offer an opportunity to double market and encourage business travelers to return later as leisure travelers. All seven respondents emphasized the impacts of business tourism on the economy. For example, the economy gains via job creation, and there is a multiplier effect as many spill-off jobs are created (taxi drivers, tour guides, entertainers, decorators and many others).

Three of the seven stakeholders recognized that by placing too much emphasis on this niche market will result in a dependency syndrome. They also stated that any recession which may occur can affect this source of revenue and the GDP of a country. One interviewee declared that, *"The price of some services can be price sensitive (economically high prices) for the business tourism sector especially in the location of such businesses"*. Four of the interviewees indicated that business tourism can be more contained in one area than other forms of tourism. In this case, economic development is somewhat limited only to those areas where business tourism activity takes place at the disadvantage of other areas in a country. On the other hand, other forms of tourism such as eco tourism results in a more balanced economic development because there is a revenue trickling effect across the country.

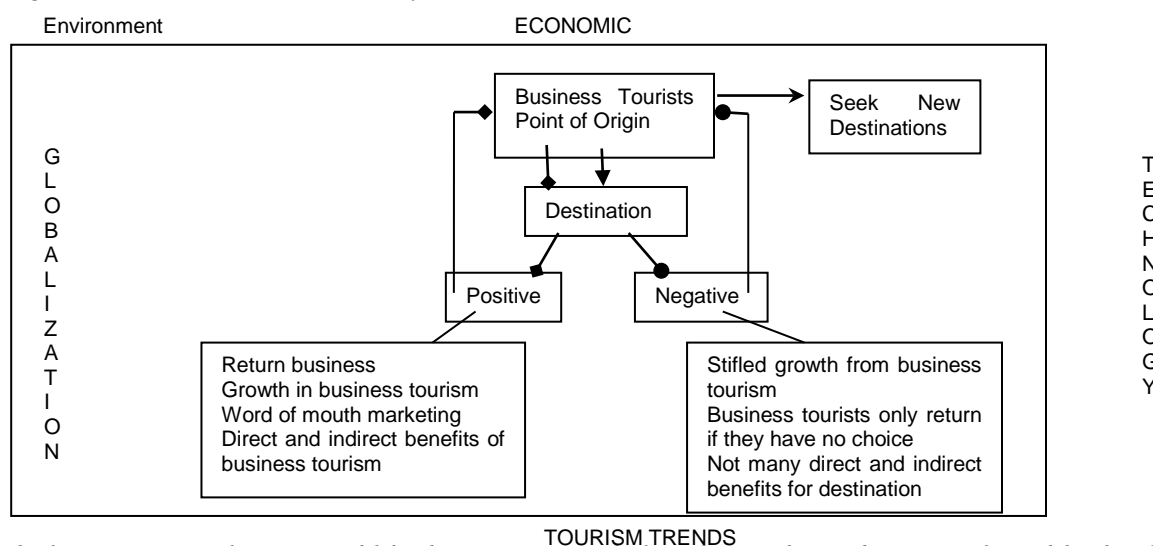
Additionally it was revealed by six interviewees that business tourists have a preset agenda and this can hamper the trickle-down effect. Time is of essence and in most instances their trips are planned, associates are appointed as escorts and they feel more secured generally. According to one respondent, *"...business travelers have their trip planned prior to travel... they know what they are going to do when! And an associate is always in touch with them—taking them where they need to go."*

### Strategy and Future Recommendations

Notwithstanding the existence of a Policy document (Trinidad and Tobago tourism policy) and a master plan (Vision 2020), four respondents were very vocal that there should be a strategy for sustainable business tourism in Trinidad. They claimed that such a document should be well ventilated and suggestions and recommendations from all stakeholders should be incorporated as the way forward. It was also suggested that there are skilled professionals who have the capacity and ability to inform this policy document. What is needed is more coordination among the key stakeholders involved to move the business tourism niche forward. The respondents shared the view that a strategy for a public awareness drive is necessary. They claimed that this can be done through education and proper communication so that even the 'common' man on the street knows that there are benefits to be derived from this industry. Communication has the ability to shape behavior and once people understand how they can benefit, they will buy-in and support such endeavors. Respondents support the propensity of resource pooling as it affords cost effectiveness, diversification and promotes efficiency and effectiveness in business tourism.

It was also mooted that benchmarking should be pursued vigorously to bring the tourism products in line with international standards. Such a focus will allow citizens to understand how successful companies compete. Cost of quality measures should be employed as it places emphasis on Total Quality Management (TQM). Quality should be instilled as part of an organization's culture as it allows for empowerment of employees, leadership, quality training, the pursuance of quality awards and the eagerness to meet and exceed customer expectations. Arising out of our research, a framework is presented which speaks to a quality service model that allows and showcases the importance of creating a positive service experience, which will drive business tourism as the way forward. Given the very nature of business tourism and its fragility, the strategic plan should focus on sustainability and sustainable tourism development if this sector is selected as one of the diversification efforts to move the country forward. All respondents agreed that business tourism in Trinidad was sustainable, and given their ideologies, Figure 1 was constructed.

Figure 1: Business Tourism Quality Service Model



*This figure presents a quality service model that demonstrates a special relationship exists between business travelers and their host destinations. If the experience is a positive outcome then business travelers will return. On the other hand, if the experience is a negative one then there will be fallout and this will have trickledown effects on the business tourism travel pattern.*

### Refining the United Kingdom's Business Tourism Strategies to accommodate Trinidad

The United Kingdom (UK) being at the consolidation stage implies that they would have passed the development stage where Trinidad is currently positioned. Therefore their strategies can be examined in light of Trinidad's Meetings, Incentives, Conventions and Events (MICE) market and can be possibly molded into bespoke strategies and adopted in Trinidad to gain a competitive advantage. It is important to note that the UK's plan did not focus on Business Tourism alone; instead it encompasses their tourism market holistically and addresses strategies to drive the entire sector forward. Therefore, the strategies which follow will have to be tailored to suit the Trinidad's MICE market. These strategies are identified in Table 1.



Table 1: UK Tourism Strategies and its Adoption by Trinidad

UK Tourism Strategies	Potential Adopted Strategies for Trinidad
Consolidate market position (traditional and emerging) by engaging in product development and cutting edge marketing strategies	The Caribbean on a whole could consolidate its market position utilizing institutional relationships with other islands and regional bodies such as CSME (Caribbean Single Market and Economy), and the CTO (Caribbean Tourism Organization) to get more mileage via advertising and destination awareness. Just as the UK is promoting its various countries like England, Scotland, Wales and Northern Ireland, Caricom can promote specialty products in the region, for example, Dominica as eco tourism, Barbados as leisure tourism, Guyana as soft adventure, and Trinidad as business tourism.
Solicit government support and timely feedback	In Trinidad's context more aggressive marketing can be done to enable business tourism to reach a wider catchment area. The TTCB (Trinidad and Tobago Convention Bureau) was set up in 2009 with the specific intention to market and facilitate this business tourism market. The communication channel between government and the business tourism industry should be improved so that action can be taken faster to remedy any negative impacts and to speed up decision making. The end result would be meaningful results to business tourism.
Creation of stakeholder partnerships and relevant performance measures (for accountability)	A stakeholder approach (multi-stakeholder collaboration as identified in the National Tourism Policy Document) can be used to get buy-in and support and have everyone pulling in the same direction. Partnerships with international professional associations should be encouraged so that members of local associations can gain international exposure and experience.
Advancements in ICTs (internet platform)	Building upon strong information communication technology can be an advantage to not only build destination awareness but to attract investors by showcasing what resources Trinidad has to cater to the MICE niche. Using ICTs will promote a virtual experience and this will: maximize consumer reach; provide a better, more engaging customer experience; and provide a techno savvy platform which will be more eye catching and appealing than other countries in the region. Business persons are attracted to technology, internet, destinations which offer convenience in business and therefore Trinidad should position itself accordingly for this market.
Formulate policy through industry engagements	Future policies should be created by engaging industry stakeholders. Even though this process may be painstaking, the outcome would be a collaborative and holistic policy where everyone buys-in to a common goal and takes the industry forward.

*This table identifies the relevant tourism strategies employed by the UK and possible strategies that can be adopted by Trinidad in its quest for sustainable business tourism.*

## CONCLUSION

The global travel and tourism industry, despite being battered by shock waves (global economic downturn, epidemics, peculiar climate events, unpredictable oil prices among others), has proved that it is a force to be reckoned with given its resilient nature. Specifically, Trinidad can gain immensely if the business tourism option is pursued vigorously. All respondents agreed that the diversification into business tourism was economically sustainable and it offers one of the best linkages to other sectors. The challenges articulated are not insurmountable and with collaboration from the key stakeholders there exists a potential for emerging economies to gain developed status. Government must support and partner with industry stakeholders to effectively manage the business tourism market in Trinidad. Trinidad should also consider implementing the refined strategies identified in this paper, which have been tweaked from UK's ten-point plan, in its quest for sustainable business tourism. This study brought forth an exploratory understanding of where this niche is positioned presently and showcases that business tourism can be a valuable market to tap into.

## Limitations

Like other studies, this exploratory research work has some limitations. For example, the sample size examined is small and one should be very careful when generalizing. Another limitation is that this study did not examine the environmental and socio-cultural impact of business tourism. Cost and time were also constraints when this study was undertaken. Additionally, the results and findings were somewhat restricted given that the literature search found little empirical work on business tourism in Trinidad.

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# EMBRACING ENVIRONMENTAL SUSTAINABILITY IN THE 21<sup>ST</sup> CENTURY: AN ASSESSMENT OF TRINIDAD'S MICE MARKET

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## ABSTRACT

*The aim of this paper is to provide an understanding of business tourism and its contribution to environmental sustainability. This paper discusses the concept of business tourism and captures the environmental impact of this niche market. It examines the viability of business tourism as it relates to environmental sustainability in Trinidad and makes recommendations, which includes policy propositions for the future. Additionally, an examination of New Zealand's environmental strategies are presented to determine whether Trinidad can espouse these and embrace environmental sustainability in its business tourism industry. From this qualitative study utilizing a thematic analysis, it was determined, that business tourism was environmentally sustainable and should be pursued as a micro sector for diversifying the Trinidad and Tobago economy. The findings also revealed that there are potential benefits when countries actively pursue business tourism that is in harmony with environmentally friendly practices. It also embraces the notion of sustainability as a way forward and proposes an environmentally friendly happiness valuation model for the way forward.*

**JEL:** Q56

**KEYWORDS:** Business tourism; MICE (Meetings, Incentives, Conventions and Events); Environmental; Sustainability; Happiness; Trinidad; Sustainable Tourism Development Model.

## INTRODUCTION

Tourism is one of the fastest growing sectors in the world and it contributes to economic, socio-cultural and environmental benefits to many countries (WTTC 2009; WTO 2012; Cooper *et al* 2005; Swarbrooke and Horner 2001; and Ritchie and Crouch 2003). It brings economic value in the form of revenue generation, continuous foreign exchange earnings and is a means for diversifying the economy. Socio-culturally, tourism provides employment opportunities, it allows the local culture to gain wider acceptance and leads to cross cultural exchanges with other countries. The natural environment can also benefit from tourism in the form of green taxes, the induction of environmentally friendly practices by tourism facilities and beautification drives, which promote a level of aestheticism and happiness.

Tourism represents a panacea to sustainable development for many countries. As such, different countries promote different forms of tourism products. Business Tourism or the MICE market (Meetings, Incentive, Conferences and Events) is one such niche market and it is on the front burner for some countries as it adds significant economic value to the tourism Gross Domestic Product (GDP). While this option is a viable one pursued as part of sustainable development strategy, key stakeholders have continuously lobbied that such development should not be pursued at the expense of the natural environment. The natural environment is of paramount importance in the business milieu today. Companies and business tourism facilities are being encouraged to follow sound environmental practices when catering to the business tourism market, which would result in sustainable environmentally friendly business tourism. While this may be challenging to achieve, it can be done. New Zealand is a good example of a country that has developed sound environmental policies and practices built into its business

tourism product. This has made the industry quite successful and it gives justification as to its use in this paper as a benchmark for assessing Trinidad's MICE market.

## LITERATURE REVIEW

This section examines the various views and studies in the area of business tourism, sustainability, Trinidad's Meetings, Incentives, Conventions and Events (MICE) market and environmental strategies employed by New Zealand.

### Business Tourism

According to Phelan *et al* (2009), business tourism goes beyond work purposes, sports tournaments, festivals, concerts etcetera. It incorporates all activities associated with the Meetings, Incentives, Conventions and Events (MICE) industry and it caters for the affluence and the professional (Lawson 1982; Jafari 2000 and Swarbrooke and Horner 2001). In this regard, business tourism caters to those of a high-income bracket and according to the Business Tourism Partnership (2003), business tourism is at the high quality and high yield end of the tourism spectrum. Consequently, business travellers pay more for services (travel first class, stay at 5-star hotels, tip heavily) and they indirectly pay higher taxes which can then be used to fund environmental or social programs so that the host country benefits. In addition, they are more environmentally sensitive, willing to support and buy into environmentally conscious goods and services, promote Corporate Social Responsibility (CSR) initiatives and engage in greening projects. Generally, business tourism adds less to environmental degradation when compared to the leisure cruise market (Tourism Concern 2012). In this regard, business tourism can be considered more sustainable than other forms of tourism.

*Sustainable Tourism:* Sustainable tourism development builds upon the premise of sustainability. It takes into consideration the resource base that currently exists and the utilization of resources in a manner that the resource base of future generations are not impaired (Hall and Lew: 1999). Further, it promotes fairness and equality and aims to create win-win situations with the various stakeholders involved in the tourism process (Jurowski 2002). Sustainability is built on the premise that three pillars need to be satisfied (Maculay Institute 2006). These three pillars are the natural environment (eco-friendly), the economy (financial benefits), and socio-cultural benefits (create employment opportunities and preserve culture). Business tourism can be sustainable and could bring real benefits if the three underlying pillars of sustainability work in harmony. However, the reality of the situation is that there are three pillars to satisfy with various stakeholders and behavioural reactions may not agree. Managers and stakeholders have their own interest (agency issues) and therefore it could be difficult to manage certain relationships (Elliott 1999; and Reichel and Haber 2005). One potential solution to the proper functioning of a business tourism niche is to bring the relevant stakeholders together so that they could develop a proper policy for the implementation and execution of business tourism. Tosun (2006) and Miller and Twining-Ward (2005), articulated that tourism planning has evolved and in the spirit of compromises, all stakeholders benefit (Dewhurst and Thomas: 2003).

Mair and Jago (2010) claimed that a number of stakeholders must take steps to reduce their environmental footprint. For example, in 2008, New Melbourne Convention and Exhibition Centre, was the first convention centre in the world to be awarded a six-star green star rating by the Green Building Council of Australia. The greening of business tourism practices are catching on quickly, in the form of changes to products, processes and policies. With regard to Trinidad, business tourism can be sustainable and there are prospects for future development (Tao and Wall: 2009). The infrastructure, geographical location, main target market access via dependable airlift, technology, people resources, environmental practices, aesthetics and sound banking systems all give due consideration and weight for the business tourism niche to fit into Trinidad's existing system.

### Trinidad's Mice Market

The twin island Republic of Trinidad and Tobago is located approximately ten kilometres north of the South American continent. It gains significant wealth from oil and natural gas. The country has a population of 1.3 million people and is one of the most developed economies in this region. It is fast becoming the economic hub of the region with many business type hotels and facilities. The country boasts of natural attractions, historical sites, a diverse culture with various festivals (Carnival, Divali, Parang etc.), food and warm hospitable people. For example, the country has delicate eco-systems such as mangroves that are vibrant but also vulnerable to destruction; and is rich in biodiversity (habitat to numerous plant and animal species). Statistically, the tourism sector accounts for about 10.6% of the Gross Domestic Product (WTTC, 2009) and this figure is projected to rise given the government's current diversification developmental plan. This sector provides the best opportunities for inter-sector linkages to curb many problems such as revenue leakages via high spending on imports, and high food prices in society. In fact, tourism has been articulated as a strategy for diversification in the National Tourism Policy document of Trinidad and Tobago. Locally, the government introduced a tax on the sales earned by companies, which goes to a green fund, and utilized for funding environmental efforts.

Since going green has become a mantra and buzzword, many hotels have in fact gone green with their practices (Scott and Becken: 2010). The instillation of energy efficient light bulbs, sensor taps in the washrooms, the use of photovoltaic systems to heat water, limited use of plastics, encouraging the reusing of towels and other environmentally friendly practices have come on stream and are quite popular (Mair and Jago 2010). Some hotels are also promoting the conservation of resources given the general overuse of water resources in swimming pools, golf courses and personal use of water and energy by tourists.

Organizations in Trinidad & Tobago have also proactively responded by adopting voluntary initiatives to manage their environmental responsibilities and ensure that policies, procedures and practices conform to the entity's environmental targets and objectives. Specifically, multinational companies that have subsidiary operations in Trinidad, such as BP, Hilton and Hyatt are protecting their global customer image and value by ensuring that Corporate Social Responsibility initiatives and more in particular their environmental efforts are adopted by their subsidiaries.

The main challenge that Trinidad and Tobago faces as a country whose economy is heavily reliant on hydrocarbon exploitation is finding a means whereby to reduce emissions without harming favourable economic growth. Additionally, most companies in Trinidad and Tobago have not come to the realization that environmental accounting and the concept of "going green" makes good business sense. This may be explained by the hefty start-up investment required for which insufficient government support is given in terms of funding. Theoretically, according to Butler's model (1980), Trinidad displays symptoms of being at the Development stage of the Tourist Area Life Cycle. At the development stage, visitor numbers are climbing and the destination has to put measures, facilities and amenities in place to cater to the increased arrival of visitors. 'Development' is a phase and it is one that requires proper management (Cooper *et al* 2005). In this regard, development of tourism facilities should not be pursued in an ad hoc manner but due consideration should be given to the environment.

More so, business tourism has growth potential both in terms of diversification and in terms of economic impact on the GDP. The WTTC (2009) revealed that business tourism grew steadily from 2004 to 2008. The US\$ in millions climbed from 159.0 in 2004 to 200.9 in the year 2008 and it is projected to increase further to 401.6 by the year 2019. While the business tourism market has growth potential and is a viable one, and environmental ills are increasing at a tremendous rate, the government has the capacity to put environmental protection orders in place so as to promote sustainable development and foster happiness. New Zealand provides a good benchmark of environmentally conscious strategies to encourage

sustainable business tourism. The country's strategies can be adopted wholly in some cases or customised to fit Trinidad's existing system and could lead to competitive advantage.

Environmental Strategies employed by New Zealand The environmental strategies employed by New Zealand, which have made it a competitive tourism destination, have been identified and listed in Table 1 (Source: New Zealand Sustainable Tourism Policy). These strategies include setting environmental indicators; putting supportive legislative framework; incorporating environment into its future strategy; and implementing and encouraging the use of more sustainable business reporting models.

Table 1: Identification of New Zealand Core Environmental Strategies

Set environmental indicators to guide the tourism industry forward
Put legislative framework to support the industry example. Waste Minimization Act 2008
Make the environment a core part of future strategy
Implement and encourage the use of more sustainable business reporting models
Foster tighter networking relationship between all key stakeholder groups
Set up a regional council pollution hotline where people can report pollution and environmental degradation
Develop and adopt a sustainability policy for the business and review it regularly
Develop an Action Plan, setting out ways to enhance sustainability performance; make someone responsible for each action and impose a deadline; review to ensure deadlines are met
Integrate sustainability into existing management systems and processes (example. Build ethical recreation principles into operations manuals)-develop and implement induction and training processes that include sustainability as a core element to include in operational manuals
Seek to become a carbon neutral certified business, reduce CO <sub>2</sub> emissions as much as possible, and offset those that remain (example. By funding native tree planting or energy efficient schemes to compensate for carbon released from vehicle and boat operations)-work with other tourism businesses, councils and community groups to implement a local "Trees for Travelers" sponsorship initiative
Implement a formal client feedback process, and include sustainability performance as an area for comment; introduce client rewards for good ideas (example vouchers)
Become Qualmark endorsed, by meeting the requirements for environmental accreditation
Consult a business mentor, to identify more ways to operate efficiently (free up time), develop and grow the business.
Communicate sustainability objectives to staff (example through awareness sessions, meetings), encourage suggestions, actively involve them, and reward achievements (build values into performance criteria for staff)
Buy locally produced goods and services, sourced from medium, small and micro enterprises
Establish a partnership with a local school, and work with local and regional partners to support the school and environmental education (education outside the classroom-mentoring students)
Donate unused food to a food bank, food scraps to a pig farmer and donate old, partially used or unused products to local charities (example old linen, furniture, kitchenware, and office equipment that is still functional)
Reduce contaminants by using natural products such as citrus, salt, vinegar and baking soda to clean surfaces, windows, drains and floors
Educate guests as to how they can make a positive contribution to local biodiversity conservation efforts (example include information in compendium/notice boards on conservation efforts, volunteering and sponsorship opportunities)
Implement team building days, volunteering on local conservation project (beach clean ups etc.)
Review all products and services that you purchase, and advise your suppliers that you will give preference to products that meet social and environmental criteria (based on distance from origin, biodegradability, efficiency rating, recycled content, ability to be recycled etc.)
Keep the community informed of initiatives and seek involvement and support

*This table provides a listing of environmentally friendly strategies engaged by New Zealand.*



## METHODOLOGY

### Data

Qualitative research offers empirical information (Neuman 2006, Willis 2007, and Punch 2005), deep insight and richness of detail (Neuman 2006; Minichiello and Kottler 2009; Willis 2007; Hesse-Biber and Leavy 2006; Anfara and Mertz 2006; Punch 2005; and Outhwaite and Turner 2007). A qualitative research methodology was primarily selected to gather exploratory data in the area of business tourism and its environmental sustainability in Trinidad. This was necessary to get rich detail and probe the topic. A thematic analysis was then used for collating similar themes that emerged in the interview process. The data was collected from a structured questionnaire administered to seven key industry professionals who are located in the areas of: Ministry of Tourism (MOT); Tourism Development Company (TDC)/Convention Bureau; Bureau of Standards; the Environmental Management Authority (EMA); Trinidad Hotels Restaurants and Tourism Association (THRTA); Cascadia Hotel, a business hotel and a Tourism Consultant.

*The Instrument:* The formulation of the questionnaire entailed adapting relevant questions found in the literature (Cooper *et al* 2005; Edgell 1999; Duval 2004) with a view to addressing the environmental sustainability of business tourism in Trinidad. The questionnaire comprised of three sections with all open-ended questions. The first section asked questions pertaining to business tourism and its importance. The second section raised questions relating to the environmental sustainability of business tourism and the pros and cons of it. Finally, the third section solicited responses on issues pertaining to strategies and recommendations regarding the way forward for business tourism in Trinidad. The paper will also shed light on the various strategies employed by New Zealand and discuss whether these could be applied to the business tourism niche in Trinidad as a means of embracing environmental sustainability.

## RESULTS AND DISCUSSIONS

This section of the paper presents responses from the seven interviewed respondents under three core themes: Business Tourism; Environmental sustainability of business tourism; and Future environmental strategy and recommendations.

*Business Tourism:* Consistent with the literature reviewed, all respondents agreed that increased technological advancements in air travel, economic growth, infrastructure, increased education and development of professional associations facilitated the growth of this niche market. However, one respondent stated that business travellers return to the destination as leisure or eco travellers because of environmental aesthetics and satisfaction. It was also determined that the increased propensity of business travel grew as a result of increased education, growth in bilingual skills, understanding of cultures, good knowledge of doing business, ease of travel, availability of facilities, and accessibility of company resources have all contributed to the rise of business travel. Respondents reported that the business tourism niche was a significant market to make investment. The respondents claimed that some factors which make Trinidad a budding tourism destination are: geographic location; existing industries; infrastructure and flights; accommodation and facilities; environmental aesthetics; uniqueness; sound environmental practices; experience of hosting conferences; English speaking; existence of an environmental body (Environmental Management Authority) that upholds the preservation of the environment and economic pricing (\$1 US = \$ 6 TT).

### Sustainability of Business Tourism

The respondents stated that the environment is of paramount importance to any form of business and development. It is the responsibility of everyone including developers who design, build and engage in the supporting infrastructures. They are encouraged to follow established guidelines, practices, policies and the regulatory framework so that these projects conform to environmental standards. At the same time, businesses have caught on to 'going green'. Many hotels have in fact adopted environmentally friendly practices as those outlined in the literature review. Respondents revealed that initiatives like e-tickets, using environmentally friendly products, energy efficient equipment in hotels, natural lighting, reusing of wastewater and managing of waste are great environmental efforts that can go a long way in preserving the environment for future generations. Interviewees also mentioned that rainwater can be utilised for landscaping and measures designed to reduce the amount of water in flushing hotel toilets.

By engaging in environmental good practices, business tourists are influenced by these efforts and they follow the practice of locals in up keeping the environment. In most instances, they will return and encourage others to visit. Economically, this is good for a country.

Foreign exchange is earned on a continuous basis and there is a positive spill-off effect, which contributes to job creation, entrepreneurial ventures and linkages with other sectors. The respondents also supported a strong regulatory framework to protect, preserve, care and maintain the natural environment. They claimed that a green fund tax and funding of green fund projects should continue and expand. They also recommended the passing and implementation of the Beverage Container Act, which adds value to the environment; create employment, and supports recycling initiatives. All respondents supported the view that this country generates a lot of carbon emissions and pollution, and they suggested that the government should market carbon credits as done in the United Kingdom. They also claimed that tax breaks could be an option to encourage green practices.

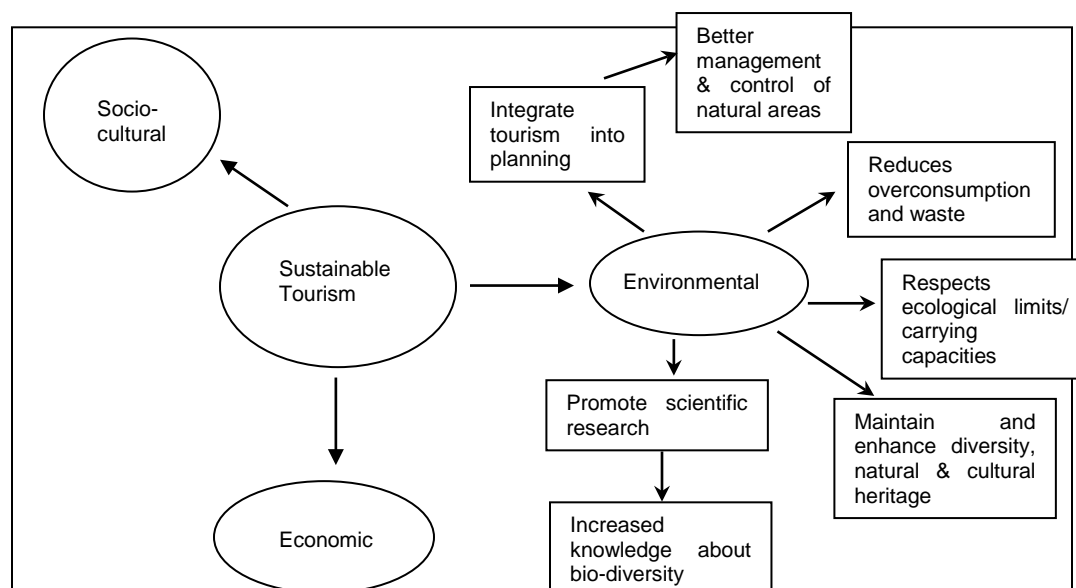
### Future Environmental Strategy And Recommendations

Notwithstanding the existence of a Policy document (Trinidad and Tobago tourism policy) and a master plan (Vision 2020), all respondents were in favour that there should be environmental strategies for driving sustainable business tourism in Trinidad. In fact, the Government of Trinidad and Tobago has to adopt a policy to foster the development of economic activity in the country in an efficient, environmentally safe and sustainable manner. It was also suggested that there are skilled professionals who have the capacity and ability to inform this policy document. What is needed is more coordination among the key local stakeholders involved to move the environmental aspects of business tourism forward. The respondents shared the view that a strategy for an environmental public awareness drive is necessary. They claimed that this could be done through education and proper communication so that even the average person knows that there are benefits to be derived from environmental efforts when pursuing the diversification into business tourism. Communication has the tendency to shape behaviour and once people understand how they can benefit, they will buy-in and support such endeavours.

Respondents support the propensity of resource pooling as it affords cost effectiveness, diversification and promotes efficiency and effectiveness as it applies to environmental practices in business tourism. It was also mooted that benchmarking should be pursued vigorously to bring the tourism products in line with international green standards, practices, policies, legislations and regulations. Given the very nature of business tourism and its fragility, the strategic plan should also focus on sustainability and sustainable tourism development, address the challenges of traffic congestion, engage in strategic marketing and reform the legislation so that players can comply. Overall, six respondents agreed that business tourism in Trinidad was environmentally sustainable and share the view that if business tourism is to be a high quality sustainable industry, all players need to play their respective role to ensure the viability of the MICE industry. In summary, this paper presents a framework that speaks to a sustainable development

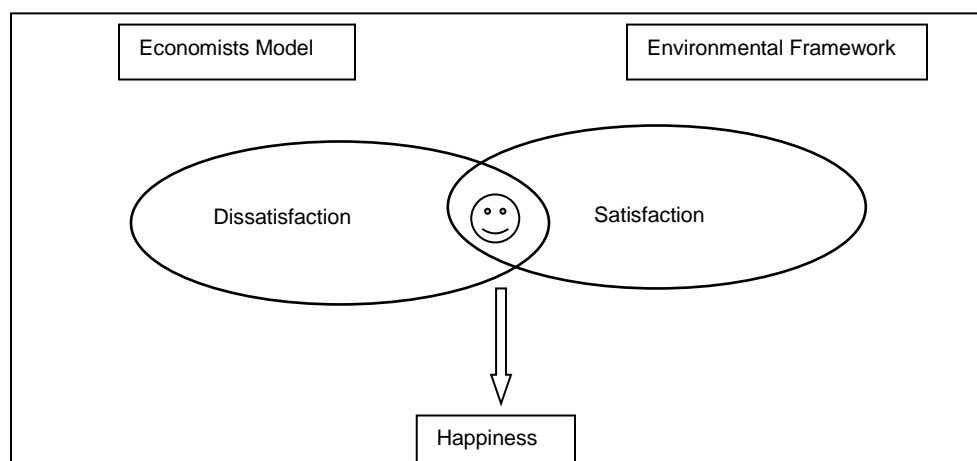
model and proposes an environmental happiness valuation model, which examines the satisfaction levels of all stakeholders. This model and the framework allow and display the importance of the environment, the economics and socio-cultural activities that influence sustainable tourism as the way forward. Figures 1 and 2 illustrate the model and the framework.

Figure 1: Pillars of Sustainable Tourism



*This figure depicts the key components that influence sustainable tourism with particular emphasis on environmental sustainability.*

Figure 2: A proposed environmental happiness valuation model



*This figure displays a Venn diagram that illustrates the importance of the environment as it relates to Happiness.*

It is felt that countries should now challenge the Gross Domestic Product (GDP) measurement metrics, that is the Economist's Model, for measuring the wealth of a country as against the environmental framework adopted by Bhutan which lists environmental protection as one of the four pillars of *happiness* as more important than GDP. In this regard, countries must change their measurement metrics and question the Economist's wealth valuation model. What is important is a country's *happiness*, and money

(GDP) should not be the only yardstick to offer such a measurement. See the proposed *environmental happiness valuation* model and the contrasting views of the economists in Figure 2, which illustrates the relationship between the Economists' Model and the Environmental framework that measures the degree of satisfaction and dissatisfaction of these approaches. Note this figure depicts the contrasting views of the economists and environmentalists. Against this background, *happiness* should be the pillar all countries should foster for their citizens. Satisfaction leads to happiness, contentment and changes the quality of life. In short, any country that is seriously considering diversification into sustainable business tourism as the way forward, can apply this framework and the proposed environmental happiness valuation model.

#### Refining New Zealand's Environmental Strategies employed in its Business Tourism Sector to accommodate Trinidad

New Zealand is a pioneer in terms of environmentalism and therefore their strategies can be moulded into bespoke strategies and embraced by Trinidad to gain a competitive edge in environmental sustainability. Trinidad's MICE market can adopt and implement the strategies identified in Table 1. Table 2 depicts which strategies to adopt wholly and which to customize. What would be required is proper marketing, communication, awareness building and in some cases regulations (both new and enforced) to get compliance and support to drive sustainable business tourism forward.

Table 2: Strategy Adoption / Customisation to fit Trinidad's Existing Environment

Adopt strategy wholly (Strategy #)	Customise it to fit Trinidad (Strategy #)
1	2
3 – 5	6
7 – 9	10
11	12
13 – 22	

*This table depicts which strategies to adopt wholly and those that require customising to Trinidad's unique market.*

Multi stakeholder involvement and support is crucial for many of the strategies to bear fruit and become successful. Apart from stakeholder involvement and support, community awareness and buy-in is needed so that there can be understanding in what the country is attempting to achieve. Understanding would lead to support and this would translate to individuals behaving with self-direction and a level of consciousness towards safe environmental practices. While the Environmental Management Authority has the regulations (EMA Act No. 3 of 2000) to guide individual, group and corporate behaviour towards operating in a more environmentally friendly manner, these regulations are seldom enforce. New Zealand has sound legislative framework and has the support of key stakeholders who police the environmental laws. Trinidad also needs to follow suit with regard to this.

While people can report environmental transgressions to the EMA, 24-hour hotline numbers provide an option since it may be vital in gathering data to enhance and support environmental preservation. Other initiatives include a tree planting/gardening initiative to get visitors and local schoolchildren involved in the activity; programs targeted at schools to award the students who can implement the best recycling product, for example make handicraft with recyclable products; challenging local engineers to build structures with reusable materials; and ensuring that local businesses comply with service standards.

## CONCLUSION

This study revealed that Trinidad could gain immensely in the area of business tourism if it manages the delicate balance between tourism development and environmental sustainability. All respondents agreed that the diversification into business tourism was economically sustainable as it offers one of the best

linkages to other sectors. Tourism represents one of many developmental activities that can be achieved in a responsible manner to prevent further loss to the environment as well as assist in reversing the environmental damage that has already occurred. The Government of Trinidad and Tobago has indicated its commitment to environmental preservation and upkeep in promoting sustainable development. Six out of the seven respondents supported the view that business tourism was environmentally sustainable in Trinidad. The challenges articulated are not insurmountable and with collaboration and key stakeholder engagement, there exist a potential for emerging economies to gain developed status. However, instead of attempting to re-invent ourselves into something which we are not, we should be focusing our diversification efforts in the area which we already have some competitive advantages.

This study brought forth an exploratory understanding of where Trinidad's niche is currently in position and it highlights that business tourism can be environmentally sustainable representing a valuable market to invest. It also makes recommendations for the way forward by examining New Zealand's strategies and proposes an environmental happiness valuation model.

### Limitations

This exploratory research work has some limitations. For example, the sample size examined is small and one should be very careful when generalizing. Another limitation is that this study did not examine the economic and socio-cultural impact of business tourism. Cost and time were also constraints when this study was undertaken. Additionally, the results and findings were somewhat restricted given that the literature search found little empirical work on business tourism in Trinidad

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# THE IMPACT OF OWNERSHIP STRUCTURE ON VOLUNTARY CORPORATE DISCLOSURE IN ANNUAL REPORTS: CASE OF LISTED COMPANIES IN FIJI

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## ABSTRACT

*The extent of voluntary corporate disclosure by companies in the annual reports in recent years has been increasing due to various factors. There have been a number of prior studies that examines the relationship between ownership concentration and voluntary corporate disclosure and the findings suggest that there are less voluntary corporate disclosure in family owned and high shareholder concentrated firms. On the other hand, companies with low shareholder concentration are likely to have more voluntary corporate disclosure because of the principal to agent relationship as evidenced by prior research. Though studies have examined the impact of the ownership structure on extent of voluntary disclosure, there is still a need to investigate the issue in the Pacific Island countries, such as Fiji. The ownership structure of the companies in Fiji is highly concentrated. Therefore, this paper aims to examine the relationship between the ownership structure and extent of voluntary corporate disclosure in annual reports of the listed companies in Fiji. A content analysis approach will be undertaken and the findings will suggest as to how the ownership structure affects the extent of voluntary corporate disclosure in Fiji.*

**JEL:** M14, M41

**KEYWORDS:** Ownership Structure, Voluntary Corporate Disclosure

## INTRODUCTION

Following the major corporate collapses, the ongoing business scandals and the emerging issue concerning the protection of the minority shareholders, voluntary corporate disclosures has received considerable attention in the recent times. Meek, et al. (1995), define voluntary corporate disclosure as “disclosures in excess of requirements in annual reports and other media as deemed relevant by the company management for an effective decision-making by the users of the financial reports.” Prior studies, examined the impact of ownership structure on voluntary corporate disclosures, in countries such as US, UK, Continental European countries, Australia, New Zealand and in the Asian markets. See, for example, Cooke, (1991); Firth (1979); Frost and Pownall (1994); Gray, et al. (1995); Meek and Gray (1989); Meek, et al., (1995); Turpin and Dezoort (1998); Hossain, et al. (1994); Lau (1992); Chau and Gray (2002). Chau and Gray (2002) found that there is a positive association between wider share ownership and voluntary corporate disclosures in Hong Kong and Singapore firms. Hossain, et al. (1994), presented similar result. These studies also find that there is less voluntary corporate disclosure in concentrated companies compared to dispersed companies.

On contrary, Samaha and Dahawy (2011), argue that very few studies examine the disclosure practices of the companies in the developing economies. Henceforth, this paper seeks to examine the level of voluntary corporate disclosures in Fiji, where there is presence of highly concentrated ownership. The highly concentrated ownership in Fiji is expected to have a considerable influence on the level of voluntary corporate disclosures. The controlling shareholders in these concentrated companies mostly maximize their self - interest and not that of the minority shareholders. Recently there has been a

considerable increase in the need to ensure that the interests of the minority shareholders are being protected. Providing less voluntary information to the minority shareholders is one of the ways that these controlling shareholders are able to expropriate them. The minority shareholders are entitled to receive all the relevant information to make an informed judgment on the performance of the company.

This paper contributes to the literature as it seeks to explain how is voluntary corporate disclosures influenced in an economy having highly concentrated ownership structure. The paper provides an insight on the difference that exists in the extent of the voluntary corporate disclosures among the shareholder concentrated companies. Overall, we found in highly concentrated companies, the level of voluntary corporate disclosures is low for the companies listed on the South Pacific Stock Exchange. The sections that follow discuss the literature and the research methodology. The fourth section sheds light on the results and discussions. The final section concludes the paper, with the limitations of the current study and provides recommendations for future research.

## LITERATURE REVIEW

### Agency Theory And Problem

Agency theory assumes that a separation of ownership from control would lead to agency problems as the agents (managers) will not always maximize the shareholder value. Agency problems theoretically arise due to divergent of interest and asymmetric information (Chrisman, et al., 2004). Managers have incentives to pursue their own interests at the shareholder's expense (Agrawal & Knoeber, 1996). If costless perfect information flow had existed, then a complete contract could have been written to avert any moral hazard problems. In that case, violation of the contract, for instance, due to opportunistic behavior, would lead to severe consequences for the agent. Since a perfect complete contract is not feasible, the principal has to use various incentives, punishments, bonding and the managerial processes to align the interest and the actions of the management (Chrisman, et al., 2004).

Agency costs are the costs incurred by organizations to minimize the agency related problems. Fama and Jensen (1983) define agency costs as the costs of all the activities and operating systems designed to align the interests or actions of the managers with the interest of the owners. It includes the costs of structuring, monitoring and bonding a set of contracts among agents with conflicting interests (Fama and Jensen, 1983). The shareholders incur agency costs if the manager owns less than 100 percent of the equity due to management shirking and perquisite consumption (Ang, et al., 2000). The managers have incentives to use the finance and other assets of the firm for their own benefit.

Monitoring costs are expenditures incurred by the principal to measure, observe and control the agent's behavior. Examples are mandatory audit costs, costs to establish management compensation plans, budget restrictions and operating rules. However, these costs are not borne by the principal as it is taken into account in the agent's remunerations. The poor or uncertain managers will face higher level of monitoring compared to the managers with a good reputation. Thus, as the cost of monitoring increases, the manager's remunerations decrease. Bonding also controls the agency problem. Since the agents ultimately bear the monitoring costs associated with the contracts, they will establish mechanisms to assure that they behave in the interest of the principal. Jensen and Meckling (1976) define bonding costs as the costs of establishing and complying with these mechanisms, which includes the costs of preparation of financial reports. Concentrated shareholders provide extensive monitoring over the management, as their benefits outweigh the costs of monitoring and allow the shareholders to recoup their investment (Gillian and Starks, 2000; Shleifer and Vishny, 1986). The large controlling shareholders in companies with concentrated ownership have more voting rights and larger incentives to monitor management than the shareholders in firms with disperse ownership. Thus, it follows that concentrated ownership would reduce the principal – agent problem between the shareholders and managers (Shleifer and Vishny, 1997) and hence lower voluntary corporate disclosure is expected. On the other hand, voluntary corporate disclosure would be higher in widely held firms so that the principals can ensure that

their economic interests are optimized by effectively monitoring the agent's behavior (Chau and Gray, 2002). As the disperse shareholders do not extensively monitor the agents behavior it is expected that the managers will provide more voluntary disclosures for the shareholders to measure the performance of the management and the business. Shleifer and Vishny (1986) state that dispersed shareholders lack incentives to monitor the management due to free rider problem. A number of studies showed that the high agency cost that exists in a principal-agent relationship will be eliminated if the owner is actively involved in the daily activities. See, for example, Chrisman, et al.(2004); Young, et al.(2008); Hu, et al. (2009); Jensen & Meckling(1976); Fama & Jensen (1983); Ang, et al.(2000).

### Ownership Structure And Voluntary Corporate Disclosure

Ownership structure is defined by block holder ownership, managerial ownership, state ownership, legal-person ownership and foreign listing/shares ownership (Huafang and Jianguo, 2007). The two types of ownership structure are shareholder concentration and dispersed ownership. Shareholder concentration occurs when the single largest shareholder owns majority of the shares while many dispersed investors own the rest. This structure is common in emerging and developing economies such as China (Xu & Yan, 1999; Chen, 2001), India (Selarka, E., 2005) and Fiji (Naidu and Patel, 2009; Dharwadkar et al., 2000). On the other hand, dispersed ownership relates to many shareholders holding small proportion of shares (Ali, 2006). Dispersed ownership structure is common in organizations in developed economies such as United States and United Kingdom.

Ownership structure influences the extent of the voluntary corporate disclosure. Previous studies have indicated that there is a negative relationship between block-holder ownership and the level of voluntary disclosure (McKinnon and Dalimunthe, 1993; Mitchell, et al., 1995). Firms with concentrated ownership structure may have less voluntary corporate disclosure due to various reasons. Firstly, the controlling shareholders are able to monitor the behavior of management and have access to all the relevant information and thus do not necessitate additional disclosures. Secondly, the major shareholders in concentrated firms have incentives to monitor the behavior of the management, implying less principal to agent problem, and consequently less need for the corporate disclosures in addition to the requirements.

Furthermore, the type of controlling shareholders also influences the voluntary disclosures. Concentrated family owned firms would have less voluntary disclosures to ensure that the outside stakeholders do not have access to the company's information. In addition, firms having institutions as the controlling shareholders, have less incentive for voluntary disclosure. Institutions, as the major financiers, are able to access the relevant information, while the other stakeholders are unable to demand additional information. However, voluntary disclosures will be higher in institutionally owned firms when compared to family owned firms, as the institutions are not directly involved in the daily operations.

Gul & Leung (2004) found a significant positive association between voluntary segment disclosure and board independence for firms with less than 25 percent director ownership. This implies that greater board independence would lead to higher voluntary disclosures. A number of prior studies examined the association between corporate governance attributes and voluntary disclosures. Studies that examine the impact of corporate governance attributes on voluntary disclosures in developing countries include the work of Barako et al, (2006), Cheng and Courtenay (2006), Chau and Gray (2002), Eng and Mak (2003), Haniffa and Cooke (2002) and Ho and Wong (2001). This paper, however, specifically focuses on one key corporate governance attribute, the shareholder concentration and its association with voluntary corporate disclosure. The ownership structure of an organization determines the level of monitoring and thus affects the extent of voluntary disclosures (Samaha and Dahawy, 2011). Block holder ownership, the percentage of ordinary shares held by substantial shareholders is the measure of ownership structure for this study. Atmaja (2009) categorized firms as closely held (concentrated) or widely held (dispersed) based on whether a single shareholder controls more than 20% of the equity in a company. Twenty percent of shareholding is sufficient for effective control and decision-making and used in prior studies

(Faccio, et al., 2001; La Porta, et al., 1999). Hence, for the current study a company is concentrated company if the controlling shareholder holds more than twenty percent of the shares.

The percentage of ordinary shares held by the CEO and Executive Directors (managerial ownership) influence the level of voluntary disclosure (Samaha and Dahawy, 2011). According to the entrenchment theory, higher managerial ownership would lead to lower voluntary disclosure (Fan and Wong, 2002; Morck, et al., 1998). This is because managers would only maximize theirself-interest and not the value of the firm and hence provide lower voluntary disclosures. In addition, greater agency problems will exist when the managerial ownership is low because the executives will have higher incentives to consume the bonuses and less incentive to maximize job performance (Samaha and Dahawy, 2011). Hence, the voluntary disclosure by management might increase to reduce the firm's cost of monitoring by the controlling shareholders. Consequently, in their study, Samaha and Dahawy (2011) suggest that the level of voluntary disclosure will increase with the decrease in managerial ownership.

Further, the controlling shareholders can effectively decide on the accounting reporting policies adopted by the business (Fan and Wong, 2002). Therefore, a lower level of disclosure is predicted in concentrated firms because the controlling shareholders do not have incentives to act in the interest of the minority shareholders. Another type of ownership structure is the government ownership. Firms owned by government are likely to have less voluntary disclosure because of the presence of extensive monitoring by the government. On the other hand, government owned corporations might have more voluntary disclosures to attract more potential investors. Thus, the extent of voluntary corporate disclosure in a country where all the listed companies are highly concentrated is expected to be low. As all the companies in the South Pacific Stock Exchange are highly concentrated this study will give an insight as to how the controlling shareholders in the concentrated firms are able to influence the level of voluntary corporate disclosure in annual reports. The ownership structure in Fiji itself gives us a motivation to investigate this issue by considering the disclosures in the annual reports. Thus, the research question that the current study seeks to address is:

*“How is the level of voluntary corporate disclosure influenced in highly concentrated firms?”*

## RESEARCH METHODOLOGY

This study aims to investigate the level of voluntary corporate disclosures by the firms listed on the South Pacific Stock Exchange (SPSE), by adopting a content analysis methodology. Content Analysis provides an opportunity to gauge better and detailed information about the types of disclosures provided in annual reports. Previous studies on voluntary disclosures have adopted an empirical approach to investigate the relationships between various variables such as corporate governance attributes and level of voluntary disclosure. An empirical approach for this study is not appropriate due to data limitation given the infant stock exchange in Fiji. The corporate governance code was introduced in Fiji in the year 2008. This code required the listed companies and financial intermediaries to adhere to the principles and recommendations provided in the code on a ‘if not, why not’ approach. The reporting requirement in this code applies to firms with the first financial year commencing after 1<sup>st</sup> January, 2009. Henceforth, to carry out the content analysis we focused on the annual reports for the years 2009 and 2010, after the code has been effective. The two-year period analysis would provide an insight as to whether there was any impact of the code on the level of voluntary corporate disclosure.

This study adopts a two-tier analysis. In the first set of analysis we consider 14 out of the 16 companies listed on the SPSE. The two companies excluded from this analysis were internationally owned firms. The results obtained from this analysis provide an overview on the number of companies that provide voluntary corporate disclosures in their annual reports. To examine the level of voluntary disclosures, we classified the corporate disclosures under four categories, namely, Strategic Information, Corporate Social Responsibility, other Non-Financial Information and Financial Information. In the second set of analysis, we examine the impact of ownership type on the level of voluntary corporate disclosures. To carry out

this analysis we selected three family owned firms and three institutional owned firms. This study uses the 'number of sentences disclosed' as a measure to determine the level of voluntary corporate disclosure by these six firms under each category.

## RESULTS AND DISCUSSION

### Voluntary Corporate Disclosure

Table 1 below shows that the voluntary corporate disclosure by the listed firms in Fiji is very low. The analysis shows that only a maximum of 6 out of 14 companies provide disclosures on strategic information and corporate social reporting (CSR). The results indicate that only 46% of the listed companies provide strategic information and only 15% of the listed companies disclose CSR information in their annual reports. This implies that the companies do not consider it necessary to disclose information on the company's goals and objectives and the social and environmental practices. Mainly institutional owned companies disclose CSR information. In addition, the table reveals that while companies do provide some general information about the board of directors, very few (maximum of 8) companies disclose information on the different aspects such Board of Directors (BOD) qualification, other corporate governance practices, board committees and key executives. Furthermore, Companies do not find it necessary to disclose additional financial information in their annual reports. As shown in the table, approximately 60% of the companies discloses financial performance history and only a maximum of 46% of the companies provide financial analysis with the use of graphs and tables.

Table 1: Voluntary Corporate Disclosure by the Listed Firms in Fiji

Information Type	2009		2010	
	Number of companies	Percentage of companies	Number of companies	Percentage of companies
<b>STRATEGIC INFORMATION:</b>				
General corporate information	3	23	4	31
Corporate strategy	5	38	4	31
Future prospects	6	46	4	31
<b>CORPORATE SOCIAL REPORTING:</b>				
Environmental Information	2	15	3	20
Charitable/ Community programs	1	8	1	8
Marketplace	1	8	1	8
<b>OTHER NON - FINANCIAL INFORMATION:</b>				
General information about BOD	14	100	14	100
BOD Qualification	2	15	2	15
Board Committees	3	23	8	62
Other Corporate governance practices	1	8	7	54
Key Executive/employee information	7	54	5	38
<b>FINANCIAL INFORMATION:</b>				
Financial history	5	38	8	62
Financial analysis (graphs/tables)	6	46	6	46

*This table shows the voluntary corporate disclosure by the 14 listed firms in Fiji, under the four categories. It shows the number of companies, which provide disclosures under the respective category and sub-categories for the two years, with the respective percentages of companies disclosing under each sub-categories.*

Moreover, the results indicate that comparatively, from 2009 to 2010, the number of companies that provided voluntary corporate disclosure had increased. This increase may be due to the introduction of the code of corporate governance in 2008, which the listed companies have to adhere to from the financial year ending 2009 and onwards. The results also reveal that most of the companies that provide voluntary corporate disclosures are institutional owned. Since majority of the listed companies in Fiji are family and institutional owned, the result in table 1, provides the basis to analyze and compare the actual level of voluntary corporate disclosures in the annual reports of the family and institutional owned firms.

### Type Of Ownership And Number Of Sentences Disclosed

Tables 2-5 considers the impact of the type of ownership on the level of voluntary corporate disclosure classified in four categories namely strategic information, corporate social reporting, other non-financial information such as board of directors and corporate governance mechanisms and the voluntary financial information. The results from Table 2 show that the selected companies provide very few sentences about their strategic information. This information is important for the existing and potential shareholders to determine the companies goals and objectives and the future prospects of the companies. The result suggests that the companies do not want to disclose their corporate objectives and future goals to other minority stakeholders.

Table 2: Strategic Information

Firms	Number of Sentences					
	General corporate information		Corporate strategy		Future prospects	
	2009	2010	2009	2010	2009	2010
FAMILY OWNERSHIP:						
1	0	0	0	0	0	0
2	0	0	0	0	1	0
3	0	0	9	9	0	0
INSTITUTIONAL OWNERSHIP:						
4	2	2	4	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	3	3

*This table shows that the level of strategic information disclosed by the selected companies is very low irrespective of the ownership type. From the firms selected for analysis two of the family owned and two of the institutional owned firms had provided some strategic information particularly focusing on the corporate strategy. A maximum of nine sentences was disclosed about their strategic information.*

The results on corporate social responsibility (Table 3) show that the companies place less emphasis on the CSR reporting. The companies only disclosed positive CSR information. The result implies that the companies do not consider that CSR reporting as important for the stakeholders.

Table 3: Corporate Social Reporting

Firms	Number of sentences of voluntary information disclosed			
	Social/Community programme		Environment	
	2009	2010	2009	2010
FAMILY OWNERSHIP:				
1	0	0	0	0
2	0	0	0	0
3	3	1	2	2
INSTITUTIONAL OWNERSHIP:				
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0

*This table shows the number of sentences disclosed by each firm with respect to the corporate social reporting. The level of CSR information in the annual reports is extremely low, as only one out of the six firms selected had disclosed two sentences regarding CSR. The firm that had disclosed this information was family owned.*

Table 4 shows that the institutional owned firms disclose more sentences regarding corporate governance than the family owned firms. The first column shows that firms disclosed highest number of sentences regarding the board of director's composition, responsibilities and duties. However, the institutional owned firms had provided more information as evidenced by higher number sentences disclosed with respect to the board of directors, other sub committees and other corporate governance mechanisms. The number of sentences disclosed were higher in the year 2010 compared to year 2009. This shows that the introduction of the code influenced the companies to provide higher level of disclosure to ensure that they comply with the code. There is also lack of information regarding the board of director qualification,

board committees and other corporate governance mechanisms. This raises the question about the effectiveness of the corporate governance in these firms.

Table 4: Other Non - Financial Information

Firms	Number of sentences of voluntary information disclosed											
	BOD General		BOD qualification		Board committees		Other mechanisms		CG		Employees	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
FAMILY OWNERSHIP:												
1	1	13	0	0	0	9	0	18	0	0	28	22
2	1	1	0	0	0	0	0	0	2	0	3	1
3	2	4	0	0	2	2	0	0	4	3	8	9
INSTITUTIONAL OWNERSHIP:												
1	23	23	36	0	12	13	0	15	5	0	76	54
2	11	12	0	0	0	20	0	26	0	0	11	58
3	1	1	0	0	0	0	0	17	0	0	1	18

*This table shows the number of sentences of voluntary information disclosed in the annual reports with respect to the board of directors and the other corporate governance mechanisms.*

The listed companies also disclose very limited voluntary financial information in their annual reports as indicated in Table 5. This may imply that the companies do not want the minority shareholders and other stakeholders to know the financial performance of the company over the years.

Table 5: Financial Information

Firms	Number of pages of voluntary information disclosed			
	Financial history		Financial analysis (graphs and tables)	
	2009	2010	2009	2010
FAMILY OWNERSHIP:				
1	0	2	0	0
2	0	0	0	0
3	1	1	1	1
INSTITUTIONAL OWNERSHIP:				
1	1	2	2	2
2	0	0	0	0
3	1	1	1	1

*This table shows that the selected companies mainly provided information on financial history over a ten-year period and financial analysis of the year with the use of graphs and tables. Two of the family owned firms and two of the institutional owned firms had provided the voluntary financial information for a maximum of two pages.*

## DISCUSSIONS

The voluntary corporate information serves as an important basis for the various stakeholders to make decisions. For example, the shareholders will rely on the additional information to make future investment decisions. It is also very important that the minority shareholders in highly concentrated firms are also able to access the voluntary corporate information. The minority shareholders need to be protected so that the controlling shareholders do not expropriate them. The level of voluntary corporate information in the annual reports is very low as shown by the results in this study. The companies place more emphasis on providing information related to the board of director's roles and responsibilities as it is recommended by the CMDA code of conduct. Furthermore, it is also noted that the firms also provide very less information regarding their CSR practices and the firms that do provide CSR information only provide positive information. The reason for the firms to provide only positive information is to gain and maintain legitimacy of their operations. The level of voluntary information had increase from the year 2009 to year 2010. This may have been due the implementation of the CMDA code of conduct that became effective for annual reports from the year 2010.

## CONCLUSION AND FUTURE RESEARCH

In this study, we examined the impact of high shareholder concentration on the level of voluntary corporate disclosure. The introduction of the corporate governance code served as the basis of selection for the two years of annual report for analysis. The paper focused mainly on the family owned and institutional owned concentrated firms from the South Pacific Stock Exchange. The result of the paper supports the prior evidence that there will be lower voluntary corporate disclosure in highly concentrated firms. The institutional owned concentrated firms however, provided more voluntary disclosures compared to the family owned firms. The companies disclosed highest number of sentences regarding the board of directors and corporate governance attributes.

The study contributes to the prior literature as the focus was on high shareholder concentration as one of the corporate governance variable. The paper serves to give an insight that there is a need to enhance the level of voluntary corporate disclosures in highly concentrated firms to be able to protect the minority shareholders. The transparency of information regarding a business is vital to ensure that the minority shareholders are being informed and protected. This is an emerging issue especially in concentrated firms as revealed in the ADB report (1999). Considering the high shareholder concentration in Fiji, it is very important to enhance the transparency of information.

The paper also suggests that the introduction of some code of conduct can be helpful in ensuring that the companies increase their level of voluntary disclosure. As shown in this study the companies had slightly increased their level of voluntary disclosure after the introduction of the CMDA code of conduct. This study also has some limitations. Firstly, it is very difficult to generalize that the content analysis of annual reports only is an indication that the companies place less emphasis on the voluntary corporate disclosure. Thus, other media could have been considered. The study was only based on content analysis and an interview or questionnaire approach would have provided a greater insight.

This paper also serves as a basis for future research regarding the voluntary corporate disclosure. Firstly, the future research can consider the level of voluntary corporate disclosure in state owned enterprises and private enterprises. Secondly, the studies can also consider the voluntary corporate disclosure in other media such as the company's web sites. Since this paper was only based on the content analysis of the annual reports future studies can consider an interview and questionnaire approach to get the response of the prepares of the annual reports. In addition, an interview of the controlling shareholders and minority shareholders would also provide their perceptions regarding the voluntary disclosure practices.

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# MANAGING CLOUD HYBRIDIZATION

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## ABSTRACT

*Adoption of cloud-based systems by organizations has been relatively modest—regardless of significant marketing push by major public cloud providers. The cloud-based model utilizes distributed information technology services accessible via network environments. The network environments can be internal part of organizations' infrastructure—intranets, or external, such as internet or mobile networks. Utilization of internal network environments and services is the preferential mode of adoption by organizations—private clouds. External network environments and services provided by public cloud providers pose considerable risks to organizations. Among many risks associated with public clouds, the major are security, control, and accessibility. In public clouds, valuable organizational data can be compromised and damaged by external entities. Organizations utilizing public clouds lose control over their central data and services, while external entities gain control. Furthermore, internet is inherently insecure and substantially less reliable than organizational intranets. Despite notable contrasts in risks and benefits between public and private clouds, there are opportunities for organizations in adopting both private and public cloud systems—hybridization. Hybrid clouds present unique challenges and possibilities. We explore pertinent aspects of hybrid cloud systems and present suitable strategies for effective cloud hybridization management.*

**JEL:** M15; O14; O32; O33; L86; K12; K23; K42

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# LOOKING TO ENVIRONMENTAL ACCOUNTING REPORTING IN A HIGHER EDUCATION INSTITUTE AND IDENTIFYING CRITICAL SUCCESS FACTORS

Mark Gandey, Bishop's University

## ABSTRACT

*There seems to be a large push towards a more environmental, sustainable corporate model. This revolution should not be found only in profit seeking companies, but arguable within higher education institutes, as well. There is a fragmented pool of information on the topic. There are various terms used with similar definitions (environmental accounting, ecological accounting, green accounting, and sustainability reporting). John Elkington's "triple bottom line" approach seems to be comprehensive. This is where economical, ecological and social "pillars" must hold. It is also referred to as the 3Ps (profit, people, place). The triple bottom line structure is applicable not only to companies, but also to other organizations, such as higher education institutions. Many universities are implementing "sustainability" concepts into their curriculum. It is important for these universities to "walk the talk". This paper looks into the identification of critical success factors to consider when implementing a sustainability strategy in a higher education institute.*

## INTRODUCTION

In order to help implement a more sustainable future at Bishop's University, I set out to develop a list compiling the most influential actions that can be taken. There is an abundant supply of literature on the topic of "sustainability in higher education." Specifically, the literature looks mainly at sustainability in terms of three interdependent "legs". Economic profits, usually the first leg, are required for an institution to be able to exist for the long term. The literature suggests that a sustainability strategy should also include an effort to implement ecological actions as well as an assessment of the social dynamics of the institution in order to ensure that the various stakeholders are able to work together and promote a sustainable environment. I've looked more thoroughly at the ecological and social legs to this point.

### Ecological Considerations

A practical starting point when looking for ecological changes is within the campus buildings. Much of the literature suggests that a Leadership in Energy and Environmental Design (LEEDS) certification is of great value and has gained much publicity in the recent past. The spike in LEEDS almost doubled between 2006 and 2007, and benefits are being enjoyed campus-wide. For example, at the University of California's 10 campuses, all new building must be eco-friendly. Since 2004, this has resulted in \$5 million cost savings. (Ashkin, 2008). LEEDS focuses upon Sustainable Sites, Water Efficiency, Energy and Atmosphere, Materials and Resources, and Indoor Environmental Quality.

At Bishop's University, the following steps were taken in order to reduce the carbon emissions footprint (costs in parenthesis):

Installed a geothermal water heating system which will be able to heat certain campus building as well as to provide hot water for them. (\$3.168 million)

Modernized the entire lighting system of the university. (\$550k)

Optimization of the heating system in the Sports complex. (\$137k)

Other residences (principal and professor) that were not on the geothermal heating system were converted from heating oil to natural gas. (\$120K)

Updated thermostats from mechanical to electronic. (\$199k)

Implementation of an on-going “enhancement plan” to educate and encourage students and other members of the community to generate initiatives to save energy. (\$150k)

Developed a “Preventative, Predictive and Corrective action plan” in which all energy maintenance services were evaluated (\$75k)

Changed the windows (196 in total) in 3 similar student residences ( \$152k).

These changes translated into a 64.2% reduction in CO<sub>2</sub> emissions. Krizek identifies 4 phases of university to campus approaches to campus sustainability.(Kevin, Dave, James, & Alan, 2012)The “grassroots” phase, the first, is when grassroots efforts are king. These are where various efforts are being demonstrated across campus as a result of ad hoc efforts from various units. This includes single department activities (recycling, limit pesticides, boycott plastic water bottles, bicycle campaigns ...). This phase should be kept to a minimum.The next phase, executive acceptance of the business case for sustainability, is where administrators see the efficiency in models that reduce costs or improve campus reputation. Accordingly, energy efficiency, water conservation and green branding/public relations programs are supported. All ideas are tested for value-added, and when the financial amount is not as large, the ideas are pushed down the priority list. “Costs still trump many other consideration and economic terms guide most decisions.The third phase, the visionary campus leader phase, the highest level of executives completely buy into a sustainable vision and push for it strongly.

This is a large part of their mandate. “The visionary campus leader reprioritizes sustainability efforts and is supportive of stakeholder engagement/inclusion, robust transparency/goal setting, and prospective full-cost evaluation practices. A visionary campus leader, furthermore, elevates sustainability professionals from mid-level coordination roles to the executive level – or at least reporting to the executive level.” There is usually some condition holding back the visionary from attaining the next level such as the legacy of older phase (ad hoc programs). The fourth stage is one that is fully self-actualized and an integrated campus community exists. This is what universities may aspire to exhibit. This fourth phase is characterized by engaged, visionary leadership and a fully integrated sustainability approach; this approach enhances educational outcomes by synergizing them with sustainability-related operations, student life, staff, and community engagement activities. Hence, the educational experience is coherent inside and outside the classroom; students learn about sustainability in all majors – and they observe and learn from the campus which physically models sustainability’s principles and practices.Williamson wrote that higher education administrators are work towards implementing a “portfolio greenhouse gas (GHG) mitigation policies congruent with American Colleges and Universities Presidents’ Climate Commitment (ACUPCC).

### Social Considerations

Universities are made up of four main stakeholders. There are students, faculty, staff and alumni – each of whom have varying, and sometimes competing, priorities in terms of sustainability.(Kevin et al., 2012). Some would also include unions and the dynamic that they add also plays an important role.(Ferrer-Balas & Buckland, 2008).Corporate Social Responsibility reports have been around for more than 20 years. (Peter & Carol, 2011). A key element to developing the social aspect of sustainability lies in the governance. However, this is not an easy task. Governance involves abstract, highly politically charged concepts, and this makes it harder to access the social aspects of sustainability. (Suzanne, 2007)

Some research questions that might be addressed in this special issue include, but are not limited to, the following: (Brijdeep et al., 2003) How can organizational change in higher education institutions be initiated and/or supported through social accountability processes and stakeholder engagement? What are higher education institutions' logics for adopting social accountability and stakeholder engagement techniques to foster organizational change? How can the relationships between the kind of learning process and the level of organizational change be described? What mechanisms promote and enhance social accountability and stakeholder engagement? What are the limits of these mechanisms and how might these challenges be resolved? What constitutes engagement with stakeholders and how do different forms of stakeholder representation and engagement affect different aspects of organizational change? What are the cultural and organizational barriers to the communication between stakeholders engaged in the social accountability process and to the overall change process, and how might these be resolved? How do individuals interact around and through forms of social accountability systems? Which accountability and engagement frameworks can help to advance the institutional capacity to sustain progress in the area of university social responsibility? This list is not complete. There are many more questions that may be asked regarding the social aspect of sustainability in a higher educational institute.

## CONCLUSION

It is important to look into the various strategies that have been developed in order to promote sustainability, however careful selection must be done in order to address the issues that are particular to your specific entity.

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# MANAGERIAL OWNERSHIP, LEVERAGE, AND AUDIT QUALITY ON FIRM PERFORMANCE: EVIDENCE FROM THE MALAYSIAN ACE MARKET

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## Abstract

*This paper extends the audit fees literature by examining whether managerial ownership, leverage, and audit quality are associated with higher firm performance. The sample is 82 companies listed on the Malaysian ACE Market for the period from 2007 to 2009. Analyses of descriptive statistics, correlation analysis, and multiple regressions are used to address the research hypotheses. The descriptive statistics analysis reveals that ACE Market companies do not perform better for the three year test period. This result may explain why the number of listed stocks on the ACE Market decreased from 2006 to 2009. Contrary to the proposed hypotheses, this study finds that audit quality has a statistically significant negative effect on firm performance. The empirical results suggest that higher audit fees received by auditors may create bonding between client and auditors.*

**Keywords:** Managerial ownership; Leverage; Audit quality; Governance mechanisms; ACE market; corporate governance

## INTRODUCTION

Firm performance represents how effectively the managers operate the company, enhance the value of the firm, and provide other benefits to their shareholders. The relationship between managers and shareholders has raised the issue of conflict of interest when managers use discretionary power to act for their personal interest (Jensen & Meckling 1976). Therefore, firms need to have control mechanisms to ensure that shareholders' funds are not misappropriated or used for unprofitable activities. That is, firms need to insure that agency costs are minimized. The Mesdaq Market was changed to the ACE Market in 2009 to encourage the development of technology companies and high growth companies. However, the number of counters listed on the ACE Market has decreased from 2006 to 2008. Mesdaq Market (Malaysian Exchange of Securities Dealing & Automated Quotation) was officially launched on 6 October 1997. Mesdaq Market belongs to technology-based or technology incubators and other high growth industries. Starting from August 3rd 2009, the name of Mesdaq Market has been changed to ACE (Access, Certainty, and Efficiency) Market. The ACE Market will be an alternative market for companies of all sizes and from all economic sectors. The ACE market's regulatory framework promotes greater transparency via enhanced disclosures. This decrease in listings is due to reasons such as investors' perception of the inability of ACE market to perform in the long run and the ACE market may find it difficult to attract more potential investors (Wan Mahmood, *et al.* 2008). Wan Mahmood, *et al.* (2008) find that some of ACE firms are still under investigation for non-compliance with rules and procedures imposed by Securities Commission. Table 1 presents the total number of listed companies in the Main Market and the ACE Market from years 2003 to 2008. Listings on the main board and in the ACE Market rose to a peak in 2006 and fell each subsequent year. Table 2 shows the listing requirement changes for the Mesdaq Market and the ACE Market. Listing requirements for the ACE Market became more liberal to attract a broader array of companies.



Some investors believe that the volatile trend of the ACE Market will remain for a period of time unless there are some new regulations by the government to alter the market environment. Another reason for investors to leave the ACE Market is because the nature of stocks in ACE market is deemed as too speculative and high risk. Companies listed on the ACE market have a higher percentage of civil suits and financial fraud cases compared to companies listed on the Main Market. The merged Second and Main Board will be known as the Main Market and the Mesdaq Market will be known as the ACE Market, with ACE being an acronym for Access, Certainty, and Efficiency. The changes were implemented on August 3, 2009. Clearly this is an indication of poor governance practiced by companies listed on the ACE Market. Motivated by this situation, the current study investigates the relationship between established control mechanisms and performance of companies listed on the ACE Market. This study will focus on established governing mechanisms: managerial ownership, financial leverage, and audit quality, as tools to mitigate agency conflicts. The objective of this paper is to examine the relationship between managerial ownership, leverage, and audit quality on firm performance for companies listed on the ACE Market. This study is expected to provide empirical results that will be useful to regulators such as the Securities Commission, the Bursa Malaysia, and other professional bodies. Regulators and professional bodies may highlight some areas for improvement in corporate governance and appropriate action should be taken to enhance the quality of governance among the ACE Market companies.

Table 1: Total number of listed companies

Year	Main Board	Second Board	ACE Market	Total
2008	634	221	122	977
2007	636	227	124	987
2006	649	250	128	1027
2005	646	268	107	1021
2004	622	278	63	963
2003	598	276	32	906
2002	562	294	12	868

Source: Bursa Malaysia (As of 21 July 2009)

Table 2: Comparing the old and the new

Comparing the old and the new	
Mesdaq Market	ACE Market
<ul style="list-style-type: none"> <li>Confined to high-growth or technology-based companies</li> <li>Disallowed offer for sale</li> <li>Minimum issue price of 50 cent</li> <li>Other listing such as structured warrants allowed</li> </ul>	<ul style="list-style-type: none"> <li>Allows eligible corporations from all economic sectors</li> <li>No minimum requirements on operating history, size and track-record</li> <li>No minimum issue price</li> <li>Other listing such as structured warrants, SPACS* or incubators not allowed</li> </ul>

\* SPACs – Special Purpose Acquisition Companies Source: Bursa Malaysia (As of 22<sup>nd</sup> July 2009)

The remainder of this paper is organized as follows. The second section provides a brief review of governance mechanisms followed a section where the hypotheses are developed. The third section describes the methodology. This is followed by discussion of the findings. The paper ends with conclusions and suggestions for future research.

### Governance Mechanisms In Malaysia

In Malaysia, corporate governance mechanisms are from the directions provided in the capital master plans and in orders from regulatory bodies. Corporate governance is based on the reforms agenda contained in the Malaysian Code on Corporate Governance, the Capital Market Master Plan (CMP), and the Financial Sector Master Plan. The issues that are highlighted in the agenda are the composition of the corporate board of directors, recruitment of new directors, remuneration of directors, the use of board

committees, board committee mandates as well as their activities (Abdul Hadi, *et al.* undated). As such, Malaysia is still weak with respect to corporate governance reforms and emphasizes the importance of governance mechanisms to achieve the highest level of transparency. Indeed, the establishment of the Capital Master Plan aims to strengthen minority shareholder's right, enhance the quality and independence of auditors of public listed companies, improve the channels of communication between companies and shareholders, enhance disclosures in annual reports, require shareholder value disclosures for securities issuance, regulate restructuring, takeovers and merger exercises, and introduce measures to enhance regulatory transparency, accountability and independence (Abdul Hadi *et al.* undated).

The effectiveness of the actions taken to regulate the practices of corporate governance in Malaysia can be evaluated from prior empirical studies. However, most of the literature regarding corporate governance in Malaysia is done in corporate sectors of the Main Market. Little research has been conducted using ACE Market listed companies. Thus, the current study attempts to examine the association between corporate governance mechanisms of firms listed on the ACE Market and firm financial performance.

## HYPOTHESIS DEVELOPMENT

*Managerial Ownership and Firm Performance:* Managerial ownership is one of internal mechanisms that govern firm performance. A high level of managerial ownership may motivate managers to act in the best interest of shareholders and may serve as a positive monitoring substitute to reduce agency conflicts and costs, Jensen and Meckling (1976) and Demsetz and Lehn (1985). In Malaysia, owner-managed companies are common among public listed companies. According to Claessens, *et al.* (2000), at the 20% cut-off of ownership control, about 85% of Malaysian listed companies have owner managers.

Jensen and Meckling (1976) find that managerial ownership can help reduce agency costs because a manager who owns a large fraction of the company's shares bears the consequences and benefits of managerial actions that either decrease or increase the value of the firm. In contrast, managers who own a smaller percentage of a company's shares have greater incentives to pursue personal benefits instead of maximizing overall firm value. Hence, research suggests that agency costs would be lower in companies with a higher proportion of share ownership by managers. Furthermore, managers may have an interest through various incentive systems to own shares in the company. With an alignment of owner-managers' interests with shareholders' interests, opportunistic behavior by controlling shareholders or managers is reduced. As a result, managers may have the incentive to maximize overall company value as the managers will benefit from increases in overall firm value, Jensen and Meckling, (1976). This increase in the incentives to maximize overall firm value results because controlling shareholders and managers who have a financial stake in the overall value of the firm will work harder and will take reasonable risks in order to ensure increased firm performance. Consistent with the above arguments, it is expected that higher managerial ownership levels are associated with better firm performance. Therefore, the following hypothesis will be tested:

*H<sub>1</sub>: There is a positive relationship between managerial (insider) ownership and firm performance*  
Leverage and Firm Performance

Leverage is one of the external mechanisms which decision makers believe to be a useful tool to reduce agency costs. Debt holders such as financial institutions and banks will monitor managers' actions to ensure that managers' optimize the financial performance of the firm, Sanda, *et al.* (2005). This external monitoring will allow debt holders to evaluate the eligibility of the firm to receive loans and honor any debt agreements and covenants. In particular, financial leverage will reduce agency costs to shareholders and other stakeholders by having a large creditor monitor managers' performance. Large creditors are normally financial institutions which are stakeholders of the firm who have a vested interest in the ability

of the firm to continue to make interest payments and repay loan principal. Financial leverage providers will have an incentive to see that managers take performance-improving measures, Sanda, *et al.* (2005). Thus, as suggested by Jensen (1986) it can be argued that high financial leverage reduces agency costs and improves a firm's financial performance. A number of empirical evidences support Jensen's assertion. Jensen (1986) highlights the importance of debt in limiting managerial discretion over the use of free cash flow. Furthermore, Sanda, *et al.* (2005) find that financial leverage has a significant positive influence on overall firm performance in Nigeria, indicating the tendency for firms with higher levels of debt as a proportion of equity to perform better. Therefore, the following hypothesis will be tested:

H<sub>2</sub>: There is a positive relationship between financial leverage and firm performance.  
Audit Quality and Firm Performance

Prior studies have shown that higher fees paid to auditors will strengthen the economic bond between management and auditors and impair auditor independence, Ashbaugh, *et al.* (2003), Boylan (2004), and Steven (2007). These empirical findings will lead to reduced audit quality resulting in greater reported earnings management by managers. Frankel, *et al.* (2002) provide evidence that the non-audit fees to total fees is positively associated with small earnings surprises and with the magnitude of discretionary accruals. On the other hand, Kinney and Libby (2002) argue that total fees paid to an auditor may increase the economic bond to a client and reduce earnings management by managers. However, Griffin, *et al.* (2008) examine the audit fee-increasing relationship because auditing services provide one means to increase the level and quality of corporate governance. The authors find that there is a positive relationship between audit fees and the level and quality of corporate governance. This is consistent with the Sarbanes-Oxley (SOX) legislation, which imposed incentives on many companies to strengthen corporate governance, including increased auditing and internal control spending. Hence, even though better corporate governance, including auditing is costly, increased corporate governance may enhance the quality of financial statements and increase the efficacy of internal control systems. This will eventually result in better firm financial performance. Therefore, the above arguments suggest the following hypothesis:

H<sub>3</sub>: There is a positive relationship between audit quality and firm performance.

## RESEARCH METHODOLOGY

### Sample Selection And Data Sources

Initially, the sample for this study was comprised of all companies listed on the ACE Market of Bursa Malaysia from January 2006 to December 2009. A list of companies listed on the ACE Market is obtained from Bursa Malaysia website (<http://www.bursamalaysia.com>). Of the 122 companies listed on the ACE Market, 83 companies are included in the sample. The remaining listed companies did not provide all of the financial information required for the study. A number of companies which do not publish their annual report on the Bursa Malaysia website are excluded. In addition, after the normality of the data has been tested, one company was excluded due to outlier effects. Therefore, only 82 companies are finally included in the final sample. This study uses two data sources for information. First, Datastream database is used to provide financial data such as assets and liabilities. Second, data on managerial ownership structure, types of auditor, and audit fees are retrieved from individual company annual reports available through the Bursa Malaysia website. All the annual reports are downloaded through (<http://announcements.bursamalaysia.com>). Finally, all the necessary data are analyzed using correlation and regression analysis to determine the efficacy of the proposed hypotheses.

### The Variables And Measurement Dependent Variable

*Firm Performance:* This paper uses Tobin's Q (Q-Ratio) as a measure of firm performance. Tobin's Q for the combined market value of all the companies on the stock market should be about equal to their replacement costs, Lindenberg and Ross (1981). In other words, Tobin's Q measures firm performance based on market-value. Following Zunaidah and Fauzias (2008), this study has uses the modified version of Tobin's q ratio as a measure of firm value, calculated as the ratio of sum of market value of equity plus total debt to book value of total assets.

### Independent Variables

*Managerial Ownership:* The problem of agency theory concerning the use of managerial (insider) shareholdings is discussed extensively in McConnell and Servaes (1990, Yeboah-Duah (1993), Loderer and Martin (1997), Chen, *et al.* (2003), and Florackis, *et al.* (2007). However, the empirical results are mixed. In particular, McConnell and Servaes (1990) find a significant curvilinear relationship between insider ownership and firm performance. Loderer and Martin (1997) find no statistically significant relationship between insider ownership and performance. Florackis, *et al.* (2007) report a non-linear relationship between managerial ownership and corporate performance by using a semi-parametric estimation approach, drawing conclusions contrary to those of Yeboah-Duah (1993). In the current study, managerial ownership is measured as the total percentage of shares directly held by non-independent executive directors in the company. Following Nazli and Weetman (2006) and Zunaidah and Fauzias (2008), the current study does not include shares held by independent non-executive (outside) directors because the outside directors are expected to play a monitoring role and limit managerial opportunism.

*Leverage:* Leverage is defined as debt owed to large creditors such as financial institutions. Leverage has been shown to be a useful tool for mitigating the agency problem. Jensen and Meckling (1976) show that financial leverage has a significant impact on financial performance. Financial leverage influences firm performance through monitoring activities by debt holders. Problems of agency theory arise when there is a conflict between the interests of shareholders and the interests of debt holders. Such problems start when the company needs to honor the loan agreement with the debt holder even when the company is not performing well. However, if the company is performing very well, then the shareholders will reap the incremental benefits. Thus, shareholders receive greater benefits than debt holders during periods of good financial performance. The current study uses total debt divided by total assets to measure financial leverage.

*Audit quality:* The demand for auditing arises as a result from the auditor's monitoring role in the principal-agent relationship, Eilifsen and Messier (2000). Financial reporting or disclosure quality had been measured as one of the mechanisms in assessing the corporate governance of a firm, Mitton (2002) and Coles, *et al.* (2001). Auditing is necessary to ensure the financial transparency that provides depositors, creditors and shareholders with credible assurances that the corporate managers will not engage in fraudulent activities. On the other hand, the role of statutory auditors and the demand for audit quality are influenced by corporate governance characteristics and the legal system of investor protection, Piot (2001). As summarized in De Fond (1992), past studies have shown that the demand for audit quality is a function of the agency conflict caused by the disparity between management and ownership incentives. Thus, the current study will use audit fees as a proxy for audit quality.

Audit fees are defined as the sum of all fees including audit fees and non-audit fees paid to the auditor, Hoistash (2007). Fees include costs for professional audit services as well as non-audit fees charged by the auditor to the client. This approach to measuring audit fees is in accordance with the standards published by the Public Company Accounting Oversight Board, which states that fees for professional services are necessary to perform an audit or review including services rendered for the audit of the

company's annual financial statements. This clause extends to the services incurred with rendering an opinion under Section 404 of the Sarbanes-Oxley Act of 2002 and with the review of quarterly financial statements. In addition to the amendments of Corporate Governance, the Securities Commission of Malaysia issues new regulations to all listed companies to disclose audit fees in the annual report.

Table 3: Summary of variables and their predicted direction with firm performance

Variable	Measurement	Predicted direction
<i>Dependent Variable</i>		
• Tobin Q (Qratio)	$Q_{ratio} = \frac{MVE + TDEBT}{TOTASST}$	
<i>Independent Variable</i>		
<b>Governance Mechanisms</b>		
• Managerial ownership (MO)	Total percentage of shares directly held by non-independent directors of the company	+
• Leverage (Lev)	Total Debt / Total Assets	+
• Audit Quality (AQ)	The sum of all audit fees paid to the auditor	+
<i>Control Variables</i>		
• Firm size	Natural log of total assets $\ln(\text{Total Assets})$	
• Profitability	Earnings per share (EPS)	

### Control Variables

**Firm size:** The current paper includes firm size as a control variable because firm size has been shown to be a determinant of firm financial performance. Normally, larger firms are perceived differently by shareholders. For example, there is an assumption that larger firms may pay higher dividends and may have larger boards. This hypothesis is supported by the empirical results of Short and Keasey (1999), who report that firm size has a statistically significantly positive effect on financial performance, since larger firms have the potential to access funds with greater ease, both internally and externally. Larger companies may have better growth opportunities and access to additional financing opportunities. Larger companies may have a greater analyst following, have more information available which reduces information asymmetry, and have wider share ownership and a more extensive ownership profile. The natural logarithm of the firm's total assets is used to indicate firm size. This measure is consistent with studies which have used total assets to measure firm size, Abdussalam (2006).

**Profitability:** Earnings per share (EPS) is used as a measure of a firm's profitability, Kumar and Sopariwala (1992), Ahmed and Khababa (1999), Kaufmann, *et al.* (2000), and Al-Malkawi (2005). EPS is considered to be "the market's pre-eminent measure of firm performance," Kaufmann, *et al.* (2000, page 219).

### **DATA ANALYSIS**

It is necessary to assess the normality of a variable relative to other variables in the sample. After assessing normality of a variable, some variables are transformed to obtain normality. It is noted that skewness and kurtosis are extreme and thus need to be accommodated, Coakes and Ong (2009). Transformed variables included the Q-ratio, managerial ownership, leverage, total audit fees, and firm size. The remaining variable which is profitability is remained because transformation is not an option to analyze correlation among variables.

## EMPIRICAL RESULTS - DESCRIPTIVE STATISTICS

Table 4 shows the descriptive statistics of the sample selected for the three consecutive years, 2006 to 2008. The sample data are collected for 82 companies listed on the ACE Market. The outliers' data consist of the log Tobin-Q Ratio is more than 1.2 while all other variables are range between 0.2 and 0.9. Finally, the total number of data (N) is 246 comprises of 82 companies for each year are analyzed.

**Table 4**

Descriptive Statistics						
Statistic	<i>Tobin-Q Ratio</i>	<i>Managerial Ownership</i>	<i>Leverage</i>	<i>Audit Quality</i>	<i>Firm Size</i>	<i>Profitability</i>
Min	0.050	0.000	0.000	0.700	3.420	-0.290
Max	0.880	0.830	0.710	3.110	5.750	0.529
Mean	0.380	0.438	0.252	1.668	4.610	0.005
Median	0.363	0.451	0.248	1.623	4.620	0.007
SD	0.152	0.234	0.189	0.361	0.369	0.066
Skewness	0.513	-0.237	0.318	0.645	0.119	1.433
Kurtosis	0.251	-1.144	-0.903	1.203	1.509	21.083
Number	=	246				

**Table 5: Correlation coefficients**

N=246	Q-Ratio	Managerial Ownership	Lev	Tot Audit Fees	Firm Size	Profitability
Q-Ratio	-	0.122*	0.170**	0.268**	0.162**	-0.061
Managerial Ownership		-	0.035	-0.128*	-0.032	-0.045
Leverage			-	0.167**	0.248**	-0.040
Total Audit Fees				-	0.521**	0.109*
Firm Size					-	0.279**
Profitability						-

Note: The asterisks \*\* and \* denotes correlation is significant at 0.01 and 0.05 levels (1-tailed), respectively.

### Correlation Tests

Table 5 shows the correlation coefficients between all of the independent variables and the dependent variable. Managerial ownership, leverage, total audit fees, and firm size are positively correlated with the Q-ratio at the 0.05 level of statistical significance for managerial ownership and at the 0.01 level of statistical significance for the other variables. On the other hand, there is no significant correlation between the profitability and Q-ratio.

**Table 6: Summary results of correlation analysis for Tobin-Q measurement**

	Research Hypotheses	Prediction	Result	Hypotheses
H <sub>1</sub>	There is positive relationship between managerial (insider) ownership and firm performance	Positive	Significant (Positive)	Supported
H <sub>2</sub>	There is positive relationship between leverage and firm performance	Positive	Significant (Positive)	Supported
H <sub>3</sub>	There is positive relationship between audit quality and firm performance	Positive	Significant (Positive)	Supported

### Results Of The Multiple Regressions

Multiple regression analysis is one of the parametric techniques that can be applied if the data is assumed to be normally distributed. However, regression analysis is fairly robust for validity against non-normality. Pallant (2007) argues that with a sample size greater than 30, the violation of the normality assumption should not cause any major problems. Based on this argument, a multiple regression analysis

as an extension of the correlation analysis is conducted. The main difference between correlation analysis and regression analysis is that, in bivariate correlation, the relationship is only tested between one independent variable and one dependent variable whereas, in multiple regression analysis, more than two independent variables will be tested for their explanatory power against one dependent variable. The regression model is estimated based on three (2) models as follow:

Model 1: Regression analysis of internal governance (managerial ownership)

Where:  $\alpha$  = intercept term,  $\beta_1$  = regression coefficient,  $\epsilon$  = standard error

Model 2: Regression analysis between internal governance and external governance (managerial ownership, leverage, and audit quality)

Where:  $\alpha$  = intercept term,  $\beta_1$  until  $\beta_3$  = regression coefficient,  $\epsilon$  = standard error For Model (1), the equation indicates the contribution that internal governance measured by managerial ownership has on firm performance which is measured by the Q-ratio. Model (2) measures the contribution of the internal governance variables measured by managerial ownership and external governance measured by financial leverage and audit quality make to the prediction of firm financial performance measured by the Q-ratio.

*Hierarchical Regression* : Table 7 reports the hierarchical regression results for managerial ownership, leverage, and audit quality on firm financial performance (Q-ratio) after controlling for the effect of firm size and profitability. Model (1) shows the impact of the internal control mechanism, which is managerial ownership on firm financial performance. The regression coefficient for firm size is statistically significant at the 1% level and is negative. The regression coefficient for profitability and managerial ownership are not statistically significant.

The adjusted  $R^2$  for the regression is 4.68% and the F-statistic is 4.951 and is statistically significant at the 5% level. This means that 4.68% of the variation in firm's performance is explained by the variation of managerial ownership after controlling for the effect of firm size and profitability, taking into account the sample size and the number of independent variables. Meanwhile, for Model (2), the adjusted  $R^2$  is 8.1% meaning that 8.1% of the variation of firm financial performance is explained by the internal mechanism, i.e. managerial ownership, and the two external mechanisms, i.e. financial leverage and audit quality, after controlling the effect of firm size and profitability, taking into account the sample size and the number of independent variables.

As shown in Model (2), the regression coefficient for audit quality is statistically significant at the 1% level and is negative. This means that there is a negative relationship between audit quality and firm financial performance for firms listed on the ACE market. This is probably due to higher audit fees received by auditors which may create a bonding between clients and auditors. This empirical result is consistent with the empirical results of Hoitash, *et al.* (2007) who found that economic bonding is a determinant of auditor behavior rather than auditor reputational concerns. However, the regression coefficients for managerial ownership and financial leverage are not statistically significantly related.

Table 7: Result of hierarchical regression analyses examining the impact of managerial ownership, leverage and audit quality on firm performance.

Independent Variables	DV: Q-Ratio			
	Model 1		Model 2	
	$\beta$	S.E	$\beta$	S.E
Intercept	1.198***	0.108	1.129***	0.109
<u>Control variable:</u>				
Firm Size	-0.075***	0.023	-0.026	0.027
Profitability	0.196	0.129	0.167	0.128
<u>Internal Mechanisms:</u>				
Managerial Ownership	-0.085	0.042	-0.105	0.041
<u>External Mechanisms:</u>				
Leverage			-.0029	0.044
Audit Quality			-0.087***	0.027
R <sup>2</sup>	0.058		0.100	
Adjusted R <sup>2</sup>	0.046		0.081	
Change R <sup>2</sup>	0.058		0.042	
F-Statistics	4.951**		5.327**	
Df	242, 3		240, 2	

Note: The asterisks \*\*\*, \*\*, and \* denotes significant at 1 per cent ( $p < 0.01$ ), 5 per cent ( $p < 0.05$ ), and 10 per cent ( $p < 0.1$ ) confidence levels, respectively.

## SUMMARY AND CONCLUSIONS

The current study examines the financial performance of companies listed on the ACE Market in Malaysia which has rarely been examined. The current study examines the relationship between corporate governance mechanisms such as managerial ownership, leverage, and audit quality and firm financial performance using a sample of 82 companies listed on the ACE Market in Malaysia for the period of 2006, 2007, and 2008. The statistically significant and positive correlation between the three independent variables, managerial ownership, leverage, and audit quality, indicates the importance and impact of these corporate governance mechanisms in firm financial performance. The current study provides empirical results that are useful to regulators such as financial institutions, the Securities Commission, and the Bursa Malaysia. Regulators and professional bodies may highlight some areas of improvements and appropriate actions should be taken in order to enhance the quality of corporate governance mechanisms among ACE market companies. In addition, the Securities Commission can use the empirical results of the current study to develop mechanisms to facilitate the regulation of corporate managers as a part of the Securities Commission's regulatory responsibilities. For example, the Securities Commission may tighten the regulation of applications for financial sources from the Ministry of Finance, so that if financial assistance is given to a company the money will not be used in the self-interest of management.

Furthermore, the current study highlights some of the recommendations to financial institutions as in line with the new regulations of the new ACE Market. Starting August 3, 2009, the name of Mesdaq Market has been changed to the ACE Market which required lenders to play an increased role in overseeing the operations of firms. The main limitation of this study is that the sample is limited to 82 of the 122 companies listed on the ACE Market. Hence, the conclusions from this study may not be generalized to the actual performance of all ACE Market companies or to companies listed on the Main Board or the Second Board of the Bursa Malaysia. In addition, this research is conducted for a three year time period, which may limit applicability and require further and longer term analysis.

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# ANALYSIS OF SALES FORCE'S ATTITUDES REGARDING TECHNOLOGY: SEGMENTATION BASED ON ATTITUDES AND EVALUATIONS OF IDENTIFIED SEGMENTS. AN EXPLORATORY STUDY FOR BASQUE COUNTRY

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## ABSTRACT

*Technology has changed company activity, since it has equipped companies with elements which give them better and greater knowledge of their target audiences and clients. Within the commercial scope of organisations, it is important to understand which factors explain better use of technology. Under this premise, in this project, a study on vendors' attitude toward technology and on their use of technology is developed. We have analysed different sales force opinions toward technology so as to later on develop a segmentation of vendors, characterising each one of the segments identified based on the variables used. In the results, the relationship different variables have is described, such as the sales force job, the industry or the size of the organisation wherein their activity is carried out, in relevance to the different vendors' segments.*

**CLASSIFICATION JEL:** M31

**KEYWORDS:** Sales force, attitudes toward technology, market segmentation

## INTRODUCTION AND REVISION OF LITERATURE

Technology is an essential element for the development of organisations. Commercial and sales areas are no exception. Several studies have analysed the development of different aspects concerning sales force automation. Sales force automation is a process wherein several organisations observe problems in adopting and implementing it. The ratio of negative experiences in implementing technologies such as CRM or SFA (Sales Force Automation) is situated between 50% (Amerongen, 2006; Froom, 2000; Rigby, Reichheld and Scheffer, 2002) and 75% (Kaido, 1999; Petersen, 1997). Within literature on implementing technology in sales forces, Parthasarathy and Sohi (1997) suggest that adopting automation systems goes through two stages. In the first stage, the organisation takes the decision to adopt a technology, and then the vendors must choose whether or not to adopt that technology. This is denominated as “dual adoption” (Buehrer, Senecal and Pullman, 2005). If we take into account that adopting technology in the sales force is a dual adoption, for it to succeed, the second phase previously mentioned is determining (Amerongen, 2006; Boldgett, 1995). The literature indicates that a large part of the sales force does not adopt the technologies, or adopts them with very low use of all of their potential (Buehrer et al, 2005, p. 390). As indicated by Xu, Yurong, Yen, David C., Lin, Binshan and Chau (2002), employees' resistance is one of the main risks in implementing CRM technology. Several authors indicate the existence of factors which explain the underuse of the technologies implemented, such as (Jones, Eli, Sundaram, Suresh, Chin and Wynne):

Natural inertia.

- Low perception of value (Cost vs. Benefit).

- Low support from the organisation.
- Personal and demographic factors.
- Low reward for change.

Many of these factors have not been empirically analysed, and others were studied specifically for some specific industry. For example, Jones et al. studied the influence of individual variables on the intent-to-use for commission-based insurance agents. Revision of the literature suggests the need to study the factors of the vendors' attitude toward technology in general, and evaluation of the benefits it provides.

We definitively believe that the role of vendor attitudes toward using technology, and the influence their work position, their industry or organisation size has on vendors' opinions has not been sufficiently developed in the literature. Our goal is focused on evaluating vendors' attitudes regarding adopting technology in their activity, but our interest consists more specifically of determining if different vendor groups exist, characterised by showing similar attitudes toward technology. Based on the previous evaluations, a segmentation technique was used which allows to group the vendors based on a series of items which we can group as elements of the vendors' "attitude toward technology". Our hypothesis to be contrasted would be based on the fact that vendors do not show homogeneous attitudes regarding using technology in their professional activity.

## METHODOLOGY

After revising the literature, several interviews were carried out with different vendors in order to adjust the items from the selected scales to the scope of commercial activity in Basque Country. Based on these interviews, the world café technique was applied to develop the questionnaire with the different items to be measured in the survey. Later on, an empirical study was developed to collect the evaluations of vendors and sales managers of the questions asked. In-field work for said empirical study was done between March and April of 2010. The sample type was a quota sample, wherein quotas were employed for vendor type and company activity variables. The technique used was cluster analysis. This technique allows for making attitudinal segmentations. The Cluster Analysis allows for determining how to group objects (brands, products, purchasers) into different segments within the population they form a part of.

After classifying the objects (vendors, in this case) into groups, we began developing profiling for the different clusters or groups. To this end, the first thing is to see how these different groups evaluate the items regarding attitude toward technology, used to develop the groups. Later on, we analysed the profile of vendor groups or segments based on other classification variables used in the study, such as the industry, the company size, the geographical scope of the company's activity, or the sales position type from whence their activity is developed.

## CONCLUSIONS

The adoption and implementation of technology by sales force is a process wherein several organisations have found themselves with problems. Failure percentages are elevated partially due to adaptation problems of the vendors themselves. If we take into account that sales force adopting technology is a dual adoption, the sales force's attitudes toward technology becomes an important aspect for the final success of implementation of different types of technologies. The result may be not using it, or also under-using it. The empirical study shows us that the majority of vendors respond that they use technology in their professional life. Insofar as the type of technology they use is concerned, in general, we can observe an

elevated use of mature technologies such as the mobile telephone, the computer, email, an average use of databases, and a lesser use of more current technologies such as CRM, Web 2.0 or social networks.

Regarding whether vendors are consulted or not for the implementation of new technologies within the commercial scope, one-third of those surveyed indicate that they had participated in the implementation process for new technologies for the sales force. Vendors give high ratings to affirmations such as “technology is mandatory for any organisation” (7.95 out of 10) and also “technology improves the efficacy of my work, which translates to better results (7.34 out of 10), while they do not agree so much with “it basically means more work for the vendor” (4.33 out of 10) and with “it is mainly applied in companies to control the vendor more” (4.95 out of 10). Regarding the benefits, we can highlight the high ratings given in general by vendors to the majority of the aspects studied. As our starting-point hypothesis, we proposed the heterogeneity of vendor attitudes concerning the use of technology. We confirmed said hypothesis by describing four different segments. We have called the analysed segments: “Technologists oriented toward control”, “Concerned by technology”, “Convinced by technology” and “Sceptical of technology” based on the ratings given to the variables used.

The “Technologists oriented toward control” are mainly vendors without management responsibility, of a relatively younger age, largely from average or grand companies, and from all sectors and geographical scopes. Those “Concerned by technology” are also mainly vendors, largely from the services sector and of a local scope. Those “Convinced by technology” are more managers or sales managers, from average or large companies, largely from industrial companies and of an international scope. Those “Sceptical of technology”, work mainly in small companies in the commerce sector of a mainly local scope.

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## GESTIÓN DE INNOVATIVIDAD UNIVERSITARIA

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### RESUMEN

*Para un mundo globalizado y marcado por constantes y dinámicos cambios el objetivo fundamental de las organizaciones será redescubrirse, priorizando los elementos que les serán de utilidad para la consecución de los objetivos propuestos. Reconocer al talento humano como el eje a través del cual la creatividad y la innovación se manifiestan de forma efectiva, será un factor fundamental para el desarrollo de la gestión de la innovatividad. En este sentido las Instituciones universitarias como entes gestores del talento, están llamadas a participar, promoviendo entre los estudiantes la generación de respuestas concretas con soluciones innovadoras para circunstancias sociales diversas, a través del estímulo a su talento creativo (con base en la motivación, el ingenio y la organización), al tiempo que servir como referencia a la solución de situaciones similares en comunidades diferentes a las de su inicial ámbito de acción. El presente trabajo se plantea como objetivo, discutir lineamientos que permitirán la gestión de innovatividad en las universidades, tomando como referencia la experiencia de la Comisión Eureka, de la Universidad Nacional Experimental "Rafael María Baralt".*

**PALABRAS CLAVE:** Gestión de Innovatividad, Estudiantes Universitarios, Comisión Eureka Unermb

## UNIVERSITY INNOVATIVENESS MANAGEMENT

### ABSTRACT

*For a world included and marked by constant and dynamic changes the fundamental aim of the organizations will be rediscover, prioritizing the elements that they will be of usefulness for the attainment of the proposed aims. To recognize to the human talent as the axis across which the creativity and the innovation demonstrate of effective form, it will be a fundamental factor for the development of the management of the innovativeness. In this respect the university Institutions as managing entities of the talent, are called to take part, promoting between the students the generation of concrete answers with innovative solutions for social diverse circumstances, across the stimulus to his creative talent (with base in the motivation, the ingenuity and the organization), at the time that to serve as reference to the solution of similar situations in communities different from those of his initial area of action. The present work appears as aim, to discuss limits that will allow the management of innovativeness in the universities, taking as a reference the experience of the Commission Eureka, of the National University Experimental "Rafael Maria Baralt".*

**JEL:** O31

**KEY WORDS:** Innovativeness Management, University Students, Commission Eureka Unermb

### INTRODUCCIÓN

Un escenario de compromisos, riesgos e incertidumbre constituye el contexto en el cual se ven obligadas a operar las organizaciones. Aunque los elementos sigan siendo los mismos, el ritmo, la complejidad y el dinamismo hacia formas, realidades y valores completamente nuevos, son de una magnitud jamás antes



experimentada y serán condiciones permanentes para el futuro. Ante esta situación, el reto será sobrevivir y desarrollarse con equilibrio, para lo cual los conocimientos y prácticas adquiridas, jugarán un papel preponderante ante los cada vez más exigentes cambios impuestos por el medio ambiente; enfrentarlos, mejorar, planificar y hasta aprender, son actividades que afectan a todos los participantes activos en la vida de las instituciones. Las universidades están llamadas a cumplir tres funciones básicas: La generación de conocimientos mediante el desarrollo de investigaciones; la transmisión de conocimientos a través de la educación y formación de talento humano de altísima calificación; y la transferencia y difusión del conocimiento, participando activamente en la resolución de problemas de la sociedad. Como organizaciones forjadoras de saberes y entes gestores del talento con la necesidad y obligación de captar y desarrollar ideas capaces de brindar soluciones concretas a sus clientes más cercanos, tanto internos como externos, deben tratar de crear, innovar y materializar en hechos ciertos, productos con base en la motivación, el ingenio y la organización, que puedan convertirse en solucionadores de situaciones a problemáticas de alcance social.

### Propósito Del Trabajo

En las universidades latinoamericanas se desarrollan procesos investigativos que generan conocimientos sustancialmente vinculados con las problemáticas de la región, que finalmente no llegan a materializarse en nuevos o mejorados productos o procesos que transformen los resultados económicos, sociales o ecológicos del contexto para los que se investigaron, en otras palabras no se convierten en innovaciones; de allí que en este momento existe un intenso debate acerca de los modelos que deberán implementarse para que las universidades puedan convertirse en centros capaces de gestionar actividades de innovación.

Para el caso venezolano, una modalidad de relación entre la generación de innovación en la universidad y el entorno, es a través de la realización de proyectos de investigación o tecnológicos financiados por el sector productivo o realizados en conjunto. La Universidad Nacional Experimental “Rafael María Baralt” (UNERMB), como ente público, tiene el objetivo fundamental de formar el talento humano que responda a las exigencias del mercado laboral de la Costa Oriental del Lago de Maracaibo – COLM (estado Zulia, Venezuela); no obstante su labor se ha expandido hasta diversos ámbitos relacionados con la problemática social. Una de las formas que ha adoptado la institución para atender a estas necesidades, es a través de la participación de sus estudiantes en la generación de respuestas concretas con soluciones innovadoras para diversas circunstancias, estimulando su talento creativo y al mismo tiempo motivando su participación en eventos tanto nacionales como internacionales, con la intención de difundir sus creaciones, al tiempo que servir como referencia obligada a la solución de situaciones similares en comunidades diferentes a las de su inicial ámbito de acción. Para este fin la UNERMB cuenta con la Comisión Eureka-Unermb, cuya misión consiste en descubrir y desarrollar el talento creativo de los estudiantes en diferentes áreas como: social, técnica, desarrollo sostenible, salud, arte, recreación y diseño. El propósito del presente trabajo es mostrar la gestión llevada adelante por la Comisión Eureka – Unermb a través de formas sistematizadas de trabajo creativo.

### Fundamentos Teóricos

#### Creatividad – Innovación – Gestión De Innovatividad

Se concibe la creatividad como la dimensión humana capaz de generar y desarrollar nuevas ideas, pertinentes y relevantes a partir de sus procesos de pensamiento. Es un concepto abierto que implica la múltiple generación de ideas para el abordaje de una situación particular. En cuanto al término innovación, se apoya en diversas concepciones teóricas que tienen como común denominador establecer una distinción entre creatividad e innovación. Toda innovación comienza con ideas creativas; se inicia pensando algo nuevo de valor; sin embargo, innovar es hacer que eso que se pensó tenga un valor agregado diferencial. Así, la creatividad es el punto de partida necesario aunque no suficiente, para

generar una innovación que implica la generación de la integración, la combinación o síntesis de conocimientos en productos, procesos o servicios originales, relevantes y valiosos. La gestión de la innovatividad se verá entonces como una función que busca integrar las instancias internas y externas a la universidad, en la construcción de un cuerpo de conocimientos basados en la capacidad investigativa y actitud emprendedora de los estudiantes para la solución de problemas del contexto social, científico y tecnológico.

### Sistematización De La Gestión De Innovatividad

El trabajo de la Comisión Eureka – Unermb se inicia con un proceso de acompañamiento al estudiante desde el momento mismo del surgimiento de la idea. Sin darse cuenta “el innovador”, va cumpliendo diversas etapas del proceso creativo tal y como las define Rodríguez (1993): cuestionamiento, acopio de datos, incubación, iluminación, elaboración y comunicación, cada una de las cuales posee características bien definidas, como son:

*Cuestionamiento:* En esta etapa se produce el nacimiento de la idea, cuando el innovador aplica una serie de procesos que comienzan con la observación y los procesos sensorio-perceptivos. En este momento hace un diagnóstico de la situación y se prepara para la búsqueda de la información.

*Acopio de datos:* Para poder darle forma a la idea, el investigador recopila datos y la información necesaria para nutrir su idea y comenzar con el procesamiento de la misma.

*Incubación:* De manera inconsciente, la mente del innovador procesa toda la información recabada y ocurre un periodo de aparente inactividad, pero de conexiones neuronales impresionantes, para dar paso a la idea.

*Iluminación:* El surgimiento de la idea es un proceso espontáneo y es el inicio del proceso de cristalización en la mente del innovador.

*Elaboración:* En este punto ya se tienen definidas las acciones concretas que se realizarán para elaborar la propuesta innovadora. Muchas veces son productos inéditos y otras parten del mejoramiento de lo ya existente.

*Comunicación:* Una vez que el innovador ha concluido la elaboración del producto o innovación, debe darle visibilidad. En la Universidad Nacional Experimental “Rafael María Baralt” (UNERMB), el proceso creativo se vislumbra de forma espontánea y diferente en cada estudiante. El trabajo de la Comisión Eureka-Unermb es facilitar el desarrollo de este proceso.

### Descripción De Las Áreas Temáticas Que Agrupan Los Proyectos Creativos Generados Por Los Estudiantes De La UNERMB.

Los proyectos desarrollados a lo largo de 14 años, se han ido agrupando de acuerdo a las áreas temáticas que van surgiendo:

*Innovatividad Económica:* referida a propuestas que resultan en la resolución de problemas que impliquen ahorro y que redunden en la optimización de los recursos.

*Innovatividad Social:* En esta área se ubican los proyectos destinados a lograr un impacto positivo ante los problemas que aquejan a las comunidades.

*Innovatividad Técnica:* Referida a soluciones que impliquen definir conocimientos que permitan generar

propuestas, tales como la fabricación de productos que contribuyan al desarrollo del sector industrial.

*Innovatividad Arte Comunitario:* Representa el área de conocimiento que acoge todas las ideas que generen propuestas referidas a las expresiones artísticas de cualquier género en las comunidades.

*Innovatividad en Desarrollo Sostenible:* Se incorpora como respuesta a las interrogantes sobre la conservación del planeta, generación de energías alternativas, ecología y ambiente en general.

*Innovatividad en Salud:* Esta área incluye proyectos elaborados con el propósito de mejorar el estado físico y emocional de los seres humanos, así como las áreas públicas y ocupacionales.

*Innovatividad en Diseño, Arte y Recreación:* mención que resulta de la combinación de tres áreas bien diferenciadas; la recreación como medio de aprendizaje y enseñanza, el arte como expresión artístico-musical y el diseño de propuestas. Desde el año 1998 la Comisión Eureka ha fundamentado el ejercicio de sus funciones en valores que le han garantizado su permanencia en el tiempo. A través de su trabajo de captación y seguimiento, ha generado en el estudiante un sentido de pertenencia, confianza y compromiso para el desarrollo de sus ideas.

### Consideraciones Finales

A través de los años y de la labor de la Comisión Eureka – Unermb, la universidad inició su despegue en ascenso hacia el fortalecimiento de la investigación universitaria, teniendo como eje transversal, la gestión de la innovatividad y el desarrollo del potencial creativo estudiantil. 176 proyectos innovadores, 277 estudiantes participantes, 58 premios, presencia en 11 diferentes eventos nacionales e internacionales; son resultados concretos obtenidos por la Comisión Permanente Eureka – Unermb, en 14 años de trabajo creativo dentro de la institución. Tres veces representantes de Venezuela en Alemania a través del Premio Bayer encuentro juvenil ambiental y en la Feria de Ciencia, Tecnología y Cultura Innovadora de los Países Asociados e invitados del MERCOSUR; estudiantes ponentes en Congresos Internacionales de Creatividad e Innovación; protagonistas en eventos organizados por instituciones Públicas y Privadas de Educación Superior del país, Ministerios de Ciencia y Tecnología, Cultura y Educación Universitaria.

Muchos retos y obstáculos se han presentado en el camino durante estos años, pero el profesionalismo y ejemplo de constancia, han prevalecido ante las adversidades. La Comisión Eureka-Unermb hoy le dice a su Casa de Estudios Superiores que sí es posible lograr el éxito; solo hay que desearlo y trabajar con perseverancia para obtener un verdadero “Milagro Creativo”...

Felicidades UNERMB Por Tus 30 Años Y Que Dios Nos Permita Seguir Siendo Protagonistas De La Institución Que Queremos...

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# SKILLS CENTERED PROFESSIONAL TRAINING IN AN e-LEARNING ENVIRONMENT USING THE MOODLE PLATFORM

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## ABSTRACT

*The School of Business Administration and Accounting, University of Coahuila Campus Torreon has applied a Model of Education of Professional Formation centered in Professional Skills. The model has improved and has been optimized according to the demands of business and society, cultural change and pedagogical innovation applied by the university, communication, knowledge and learning. This paper is a description of experiences drawn from implementation of a teaching-learning process that combines classroom training and e-learning environment using the Moodle platform. It also addresses the perception on the impact in both students and tutors and its application in the skills-centered training, the monitoring of program accomplishment and evidence portfolio. The paper adopts the approach of assessment of teaching performance. Furthermore, it offers an assessment of technical criteria related to access, contents and seizing of opportunities offered by the Moodle platform. The study is based on a stratified sample by professional career, six-month terms and curricular axes.*

## INTRODUCTION

Universities are busy to improving the teaching-learning process by using information technology and communications (ITC) as educational technology, for many advantages they have in the efficacy of the process of generation, transmission and dissemination of knowledge for the benefit of society. One of these tools are the Virtual Environments for Teaching and Learning (VET/ L), which is a space for communication and collaboration that organizes, implements and monitors the teaching-learning process, further facilitating knowledge management, motivation, interest, self-control, and the formation of feelings that contribute to personal development. One way to achieve improvement and the effectiveness of learning through the use of the virtual platform is through evaluation. Evaluation is the process of collection, systematization and analysis of information collected, and the utility is given. In fact, the main purpose of evaluation is not to demonstrate anything, but to improve.

Evaluation is the process of identifying, useful and descriptive information about the value and merit of the goals, planning, implementation and impact of a particular object, in order to provide guidance for making decisions, solving liability issues and promote understanding of the phenomena involved (Shinkfield and Stufflebeam, 1987). The information collected should provide a panoramic view of the current situation under evaluation, and the elements to make a value judgment to intervene and improve the educational process. Therefore, the central idea of this paper is to evaluate the experiences in the use of the Platform Moodle as a Learning Management System LMS in a teaching-learning process. This paper departs from the basis of this form of learning inspired on constructivism; it presents a study of evaluation systems within the constructivist context. It then explains the method used to obtain process and evaluate the perceptions of students and teachers about the use of the digital learning platform. Various control procedures and the results obtained are shown that were applied in two ways: by the answers provided by students and faculty to surveys conducted, and by observation of the contents and activities that are managed by teachers and the level of activity by students. The information generated served as support

for decision making about learning strategies for students, training systems and performance evaluation of teachers, improvement of technological capabilities for the service, among others. That is to say, the paper identifies the strengths and weaknesses of this system in a particular context. A conclusion is presented at the end.

### E-Learning Environment And Constructivism

The organization of a teaching - learning processes within virtual environments is an educational process that aims to develop the ability to learn, from the creation of specific conditions that favor it, supported by the use of ITC. Although there are different definitions of Virtual Environment for teaching - learning (VE T/ L), most authors agree in a group of major components: space, students, teachers, learning materials and the strategy for the development of teaching-learning process (SAP). One of the key differences among authors is the emphasis on information technology environment or tool and/or the potential as a space for communication and social interaction mediated by technology.

### Trends In E-Learning Virtual Environments

There are several trends in research and development of these virtual environments. (Adell, J., Castell, J. Pascual, J, 2004; Noa L, 2004). Some of them are: a) The integration of VET/ L with management systems of teaching and students, creating what is called an MLE (Managed Learning Environment). b) The separate management of contents and their creation, distribution and integration into didactic units, motivated by theories about learning standardized objects: reusability, aggregation, metadata, free distribution, inter-institutional collaboration, etc. c) Concerns centered in the pedagogical aspects of teaching and learning online, as can be seen in the development of modeling languages or learning design (EML and IMS Learning Design). d) The rapid expansion of open source environments, which have contributed to increase the educational quality and sophistication of these environments and their great flexibility and capabilities of integration. e) The development of collaborative work, not only in terms of student learning in their interaction with their own teachers and fellow students, but also in academic networking and team development of training tools, in which everyone assumes a distinct role.

### Third Generation For Integrated And Intelligent Virtual Environment For Teaching – Learning

According to some authors (Adell, J., Castell, J. Pascual, J, 2004; Castaneda, E, 2002), three elements must be taken to measure the functionality a FSC / C: a) Teaching Flexibility: Ability to add value to different learning processes. Usability: It should be: easy to use, simple, intuitive, comfortable and friendly to both teachers (such as course creators, promoters of participation and communication and academic information managers), and the students (as main players in their own training). Technological flexibility: the base technology must be taken into consideration as regards the viability of the platform. Estrada et al (2007) incorporate two more dimensions: a) Fully integrated: technological, pedagogical, methodological and didactic coherent and consistent. b) Intelligent: You must have the ability to learn to use and adapt to the characteristics of students and teachers and environmental conditions.

### The Moodle Management System

Moodle is a course management system, mounted on free software that helps teachers and students through online learning. Also known as Learning Management System (LMS), it has a friendly interface easily adaptable to the iconic identity of the school, it is open to many usage possibilities, it has great flexibility that allows the teacher to design a specific space with the complexity and modality required by any specific course.

### Approaches To Education And The Educational Model Based In Skills Applied At The Facultad De Contaduría Y Administración Torreón (FCA)

The educational model of skills-based training (CBT) implemented in FCA, is based on the integration of constructivist, functionalist, behavioral and socio-humanist approaches, supported with the use of digital platforms, aimed at training in skills, in order to create a learning process led by autonomous and self-regulating students. The output is an effective professional performance, and participatory, respectful, collaborative and purposive citizens. In the development of skills for life personal relationships, interpersonal and intercultural relationships are of vital importance, including the use of new information technologies and communication. A behavioural approach is one that focuses on memory, it is based on academic knowledge of the professions and the transmission of acquired and stored knowledge. In behaviorism learning is behavioral change that is done through associations created by stimulus-response mechanisms. Behaviorism began in the nineteenth century and flourished during the twentieth century in the industrial age in which the efficiency and effectiveness mass production was paramount. Constructivism explores the problems of how people actively build knowledge based on prior knowledge. Constructivism is a confluence of three basic paradigms based on different epistemological roots, developed over the twentieth century and whose contributions have been imported to the field of education: a) The cognitivist paradigm. b) The psychogenetic constructivism. c) The sociocultural or socio-historical paradigm.

### The Role of Evaluation

The purpose of evaluation is making judgments based on the collected information to support decision making aimed at improving the whole process (Stufflebeam and Shinkfield, 1987). It is therefore necessary to collect enough information for evaluation, and it must be varied and relevant, on the learning process of students. This requires different tools according to the development of skills always privileging knowledge, but allowing also to recover skills and attitudes that students put into motion as they face a particular activity. There are three main forms of assessment: diagnostic, summative and formative. The goal of authentic evaluation is that both students and teachers obtain important and relevant information about the development of complex knowledge and skills during the teaching process. It focuses primarily on processes rather than outcomes (Ahumada, 2005), mainly on the performance of students (Díaz-Barriga, 2006). An authentic evaluation consistent with the development of skills encompasses the purpose of evaluation (What?), the purpose (Why?), the context (Where and in what circumstances?) and the process of collection, systematization and analysis (How?).

An important aspect of skills-based training is the assessment of learning by using a virtual portfolio of evidences. The features of evaluation design pointed out by Coll (1999) from a constructivist perspective may be valid for evaluation by skills, including: a) To design assessment activities to measure the degree of significance of student learning. b) To convert assessment in a learning phase, which involves designing assessment activities with different situations and degrees of complexity. c) Consider different levels of learning depth achieved by the students. d) The effectiveness of the evaluation is in direct proportion to the assistance provided to students during their learning process. e) Evaluations should not present any unpleasant surprises, evaluation will allow students to detect how to clearly demonstrate their skills f) Use the observed degree of progress of the student's responsibility to design specific activities that may make it explicit. g) Always relate the contents of the evaluations with the contents of the actually performed teaching-learning process. h) Design aids and self-assessment mechanisms to be used by students to facilitate them achieve self-regulation of their learning process. Evaluation allows matching the construction and/or development of skills for each content item, with the performance criteria for its effective implementation, by means of pre-defined evidence linked to the solution of problems within a given context. All this performed from diagnostic, summative and formative perspectives.

## METHODOLOGY

The methodology applied in this research is descriptive and is based on the collection and analysis of data which take place when it is necessary to find solutions for problems in educational organizations, government, industrial or political. The data were extracted from a selected sample. Issues about the processes are posed: experience over time, the changes that may be in stages and phases. As sources of data and techniques we used interviews, participatory observation, and surveys.

*Learning Assessment Committee:* This Committee was created to meet the need to increase control and analysis on the teaching-learning process in our school. This Committee performs various controls. This paper will focus on two of them: The first control, which is performed to determine the quality in meeting the objectives of the courses taught through what is called Report of Teaching Performance Evaluation. The second control is drawn from the use of the Moodle platform, both by students and teachers. Evaluation Report to the Department of Teaching Performance Evaluation (DTPE) is applied regularly, and it contains an analysis of: Class hours imparted, Group Section; Program, Teacher's File Number and Name, Course taught, Initial and End Dates of the Course. Student's criteria through satisfaction surveys: Values and Attitudes of the Teacher, Teaching-Learning Strategies, Didactics, Teacher's criteria about Syllabus accomplishment.

## RESULTS

As an illustrative example of how the School maintains systematic control upon a group of indicators, Table 1 shows the results of the records of 309 observations of courses - teachers from the Bachelor in Public Accounting (BAPA) program from March to May, 2011. The results scored by the students are:

Table 1: Evaluation of BAPC students about their teachers.

	Score 0 to100
○ Values Imbued Attitudes of the Teacher	87,3
○ Strategies for Teaching and Learning	88,3
○ Didactics	88,6
○ Subtotal	88,6
○ Monitoring Syllabus Progress	85,5

Table 2 are records 218 observations of course - teachers in the Bachelor of Business Administration (BBA) with a specialization in Marketing from March to May 2011. Results scored by the students:

Table 2: Evaluation of BBA-M students about their teachers

	Score 0 to100
○ Values Imbued Attitudes of the Teacher	86,8
○ Strategies for Teaching and Learning	87,8
○ Didactics	88,1
○ SUBTOTAL	88,0
○ Monitoring Syllabus Progress	85,1

Table 3 records 100 observations of course - teachers teaching for the degree in Business Administration with a specialization in Production BBA-Pro from March to May 2011. Results scored by the students are:



Table 3: Student evaluation of teachers BBA-Pro

	Score 0 to 100
○ Values Imbued Attitudes of the Teacher	87,2
○ Strategies for Teaching and Learning	87,6
○ Didactics	87,8
○ SUBTOTAL	88,0
○ Monitoring of Syllabus Progress	85,1

As in the three previous tables, the results of the assessment of students on their teachers do not show differences between students in different tracks. These surveys are made by the DTPE by means of a technique of observation and simple random sampling codified beforehand which establishes the number of students to be interviewed to obtain a maximum error of 10%. Each of the evaluated aspects is broken down so that students just make a selection. For instance, the variable "Values Imbued Attitudes of the Teacher" is interpreted through the following indicators: positive reaction, negative reaction, inclination to work, location in time and space, use of resources, communication, responsibility, commitment, confidence and productivity and thus it breaks down each of the 4 variables analyzed.

## CONCLUSION

Most expectations students had before the implementation of Moodle were that it would help to develop personal, learning, creativity, motivation and organization skills. The level at which they consider these expectations have been met, is high. So far what has been accomplished to date is a positive experience. Low-income students are 95% of the population. They belong to families with average incomes below 6000 pesos a month. This means from the point of view of domestic infrastructure that probably they do not have internet access at home and do not have a PC either. These students make a greater effort in order to access the platform. However, they make use of computers and internet access at the school itself in out of class time (80%) or they may access the Internet at a Cyber Cafe (20%) incurring in additional costs. Some teachers do not have an adequate preparation in the use of computer equipment and software so their use of the platform has been hampered. They emigrating to other areas of education less intensive in informatics tools giving way to a new generation of ITC literate younger teachers in this School. Students recognize that academic achievement is a PM strength as they have had better results. Creativity is too deemed a strength as this kind of teaching method promotes entrepreneur spirit related to modern current activities.. Functionality too is a strength, as the tens of thousands of registered events of access to the system shows, because PM is a friendly system that simplifies the execution of assigned activities. Teamwork and organization could be deemed as weaknesses, especially in the first two years. Another weakness is that some teachers do not use the platform, thus limiting the quality of their teaching.

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# THE EFFECT OF EUROPEAN FIRMS' INNOVATION CAPABILITIES AND EXPERIENCE ON THE CROSS-BORDER ACQUISITION PERFORMANCE: INTERACTION EFFECT OF THE RELATEDNESS

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## ABSTRACT

*Due to the integration of the European market, the globalization process and rising importance of technological innovation surge cross-border acquisition (CBA) strategy for European firms. Innovation and technology is the main driving force behind firms' acquisition imperatives through their innovative capabilities to realize sound performance. Based on the organizational learning perspective and an empirical study, our research focuses on the effects that innovative capabilities and experience has on the acquisition performance of European firms that acquired United States firms through innovative capabilities and experience. The results indicate that both innovative capabilities and experience has a positive effect on the acquisition performance of firms. This indicates that in order to have successful acquisition performance, European firms need to reinforce their innovative capabilities and commit to accumulating experience in CBA. In addition, we discuss the interaction effect that relatedness has on the acquisition performance of European firms. Our findings indicate that related acquisitions associated with commitment and redundant similar innovative capabilities and acquisition experiences that hinder enhanced acquisition performance. The results suggest that relatedness has a negative moderating effect on acquisition performance.*

## INTRODUCTION

Merger and Acquisition has long been a profound strategy for firms to initiate strategic growth and expansion (Shimizu, Hitt, Vaidyanath, and Pisano, 2004). Acquisitions represent a significant strategic choice with global activity of firms over the last decade (Boeh, 2011). As the globalization of business radically occurs, it is evident that firms confront opportunities of growth through cross-border acquisitions (CBAs). The increasing globalization of business has heightened the opportunities and pressures for firms to engage in CBAs (Hitt, Ireland, and Lee, 2000). The recent decade has proven that unprecedented levels in number of CBAs are continually increasing (UNCTAD, 2011). Typical phenomena observed with the current acquisitions streams represents more global attributes with the value of CBAs growing more significant (Bertrand and Zuniga, 2006). However, manifold research evidences suggest that CBAs intended are not highly successful.

In particular, the observations of European M&A designate growth in CBA activities (Sleuwaegen and Valentini, 2006). Scholars have posited that the integration of Europe, introduction of the Euro, the globalization process, and technological innovation are causal factors behind increasing amount of European acquisitions (Petroulas, 2007; Sleuwaegen and Valentini, 2006). Integration of European markets further contributed to the surge in CBAs rendering opportunities to search beyond national borders for promising acquisition partners (Frey and Hussinger, 2011). As CBA activities demonstrate firms' strategic intent to vigorously search for technical inventions and innovation (Cefis and Marsili, 2006), the relationship between innovation capabilities and CBA performance has received escalating attention in the academic literature (Bertrand and Zuniga, 2006; Sleuwaegen and Valentini, 2006; Veugelers, 2006).

Moreover, the strategic management research has generated important findings relevant to acquisition experiences affecting on the performance of CBAs. CBAs are complex events and phenomena which diverge in various dimensions (Zollo and Singh, 2004). European firms' CBA strategies confront uncertainty and unfamiliar preferences that leads to probabilities of acquisition failures (Barkema, Bell, and Pennings, 1996). In order to solve such failures in CBAs, companies must prioritize the development of knowledge and routines necessary for learning (Nelson and Winter, 1982; Nadolska and Barkema, 2007). Padmanabhan and Cho (1999) stressed that experienced acquirers may have developed the skills and capabilities to effectively manage CBAs. Accordingly, acquisition experience can indeed have an effect on acquisition performance (Haleblian and Finkelstein, 1999; Hayward, 2002). Lubatkin (1983) also suggested that a firm with prior acquisition experience may be more adroit to the indispensable structural changes and therefore avoid administrative problems. It is therefore plausible that European firms with dexterous experiences will likely have better performance in CBAs.

Our key research questions based on relevant observations contests in scrutinizing the effects of innovation and experience of European firms acquiring US targets on CBA performance. The intense global competition and technological advances have pressured European firms to adjust their economic organizations and to redefine their core competencies to construct technological assets (Bertrand and Zuniga, 2006). Through the combination of innovation capabilities and accumulated experiences, European firms began utilizing CBAs as strategic methods to acquire new knowledge and innovative capabilities to enhance firm performance (Uhlenbruck, Hitt, and Semadeni, 2006; Vermeulen and Barkema, 2001).

Our research construct is in the following sequence. In the first section, we discuss the theoretical background and our hypotheses about the effect of innovation capability, acquisition experience and the moderating effect of relatedness on acquisition performance. In the second section, we discuss methodology and depict our variables and their measurements. The third section displays the descriptive statistic and hierarchical regression model which demonstrate the results. In the last section, we provide conclusions along with insightful discussions.

## LITERATURE REVIEW AND HYPOTHESES

### Innovation Capabilities on CBA Performance

It is important to note a shifting agenda connoting acquisitions relevant to gaining accessibility regarding the target knowledge. Vast literatures assert that firms are seeking to learn from knowledge sources beyond the boundaries of their firms (Cassiman and Veugelers, 2002; Veugelers and Cassiman, 1999). Firms have their own knowledge bases (Levinthal and March, 1993; March 1991) which can be expanded through knowledge enhancing investments and acquiring new knowledge (Cohen and Levinthal, 1989; Huber, 1991). Strategically, acquisitions expand and promote exploration which in turn helps firms overcome the inertia and rigidity that results from just exploitation of firm's existing knowledge base (Vermeulen and Barkema, 2001). Accordingly, CBAs are fundamental management strategy to gain competitive advantages (Driffield and Love, 2005) that able accessibility toward foreign technological capabilities and knowledge (Neary, 2007; Kuemmerle, 1999). Innovation capabilities and knowledge bases through CBAs permit possible innovation combinations that potentially increase the chances that a firm will develop an innovation driven performance (Nelson and Winter, 1978; Zahra, 1996). Previous researches indicate that a firm's absorptive capacity is developed over periods of time through firms' own innovation capabilities and acquiring firms' R&D intensity enhances absorptive capacity hence performance (Cohen and Levinthal, 1990; Tsai, 2001). In this vein, the acquiring firms' innovative capabilities are requirements for learning and applying the acquired new knowledge (Bierly and Chakrabarti, 1996; Cohen and Levinthal, 1990, Dutta and Kumar, 2009). Innovation capability intensive

firms constantly strive for prolific innovation capabilities demonstrating propensities to engage in acquisitions for more innovation (Dutta and Kumar, 2009). With this reasoning, we claim that innovation capabilities of European firms assess positive impacts on the acquisition toward US firms expecting high performance.

*Hypothesis 1: There will be positive relationship between innovation capabilities of European firms and CBA performance.*

#### Acquisition Experience on CBA performance

The significance of experience and learning in acquisitions has been exploited in manifold organization learning literatures (Cyert and March, 1963; Levitt and March, 1988; March, 1991; Nelson and Winter, 1982). Firms acquire experience via being exposed to past events, activities, and capabilities (Zahra and George, 2002). Acquiring firms gain experience from prior engagements in acquisitions. Based on the organization learning theory, researchers assert that prior experience develops the absorptive capacity of the firm by providing past investments and routines repertoire that assists firms in recognizing and selecting targets and successfully implementing the integration process (Barkema and Vermeulen, 1998; Cohen and Levinthal, 1990; Nelson and Winter, 1982). Nadolska and Barkema (2007) suggested that acquisition experience was crucial in the success and survival of CBAs. Padmanabhan and Cho (1999) stated in their research that experienced acquirers develop the skills to effectively manage CBAs. Similarly, other researchers have found a positive relationship between acquisition experience and CBA performance (Bruton, Oviatt, and White, 1994; Fowler and Schmidt, 1989; Hitt, Keats, and Demarie, 1998). Therefore, it is expected that acquisition experience and the created routine through strategic activity will enhance the performance of the acquiring firm.

*Hypothesis 2: There will be positive relationship between acquisition experience of European firms and CBA performance*

#### Moderating Effect of Relatedness on CBA Performance

Relatedness refers to the extent of similarity in strategy and compilation of resources and knowledge a target firm has compared to an acquirer (Jemison and Sitkin, 1986). The views against relatedness contend that in related acquisitions firms become limited to targets that are similar in resources and have similar R&D patterns (Harrison, Hitt, Hoskisson, and Ireland, 1991; Wolpert, 2002; Higgins and Rodriguez, 2006). This has high potential for resource redundancy between the combining firms (Zollo and Singh, 2004) which results in lower returns from prior investments in already existing resources (King, Slotegraaf and Kesner, 2008) consequently having adverse effects on acquisition performance. Relatedness between firms will weaken the innovative capabilities of a firm with the limitations of providing novel and innovative resources (King *et al.*, 2008) and new knowledge (Ahuja and Katila, 2001; Cloudt, Hagedoorn, and Kranenburg, 2006) concerning other markets and industries. Consistently, Gregoriou and Renneboog (2007) found that relatedness does not play a significant role in better acquisition performance in the case of the European firm studies. Related acquisitions are likely to be diminutive when firms in the same industry possess highly comparable intangible assets. Therefore, we assert that the moderating effect of relatedness aligning with the innovative capabilities impede CBA performance of the European firms.

*Hypothesis 3a: Interaction effect of innovation capabilities and relatedness of European firms has a negative impact on CBA performance.*

Organizational learning theory suggests that when executing complex organizational tasks such as acquisitions, experience diversity (Hayward, 2002; Huber, 1991; Zahra and George, 2002) are crucial for

performance implications. Diverse experiences provide rich inferences about the causes of acquisition performance (Cheng and Van de Ven, 1996; McGrath, 2001) and provide better solutions when problems related to acquisitions emerge. Beckman and Haunschild (2002) posit that CBA implementation is very complex business processes which requires heterogeneous experiences and found more effective learning between firms occur when the acquiring firms interact with firms that have experience in implementing diverse types of acquisitions. However, related targets tend to provide firms with redundant and similar experience to that of an acquirer lacking the diverse skills and knowledge required for better acquisition performance (Levinthal and March, 1993; Hayward, 2002). Firms tend to make inferences from a narrow range of acquisitions (Levinthal and March, 1993) causing firms to erroneously generalize previous acquisition experience. Acquisitions with related firms hampers exploration of novel markets and capabilities that renders vulnerability to competitors whose acquisitions coevolve with markets and change from new and diverse experience (Leonard-Barton, 1992; Penrose, 1959). Therefore, we posit that relatedness aligning with the acquisition experience will have a negative relationship in terms of acquisition performance.

*Hypothesis 3b: Interaction effect of acquisition experience and relatedness of European firms has a negative impact on CBA performance.*

## METHODOLOGY

### Sample and Data

Cross border acquisitions of US firms conducted by firms from the EU 27 were collected through the Thomson SDC database for the period of 1993 to 2007. Both the acquirer and target firms that were in the public status were selected for our data. Our sample consists of 220 cross-border acquisition transactions of 146 acquiring firms from 12 European countries. While most other research mainly focuses on either the United Kingdom or just a specific European country, our data covers acquisition transactions of various firms from a multitude of European countries. We maintain that the collected empirical data will contribute to current research in the context of CBA.

### Dependent Variables

Cross-border acquisition performance was measured through the return on assets (ROA) of acquirer firms. Bromiley (1986) states that measures of ROA is suitable for research because firms rely on accounting performance measures when formulating and initiating strategic action such as acquisitions. Taking into consideration the long-term effects of knowledge transfer and integration for innovation in post-acquisition, consistent with research of Singh and Zollo (1998) and Zollo and Singh (2004) our research renders to empirically the acquiring firm's profitability as post three years ROA. Zollo and Singh (2004) have used ROA to assess effects of acquisition experience and Miller (2006) utilized ROA as dependent variables to test for the effects of relatedness on acquisition performance. The ROA data was collected from the COMPUSTAT database.

### Independent Variable

We measured innovation capability based on R&D intensity. Research contends that R&D intensity has a high level of effect on innovation (Hagedoorn and Duysters, 2002). Previous researches have demonstrated R&D intensity as a measure for innovative capabilities (Bierly and Chakrabarti, 1996; Cohen and Levinthal, 1990; Dutta and Kumar 2009; Tsai, 2001). We posit that R&D intensity is an appropriate proxy to measure innovative capabilities. In our research, R&D intensity was defined as R&D expenditures divided by total sales. R&D intensity of European acquiring firms for the three years prior to acquisitions was collected from the COMPUSTAT database. As for acquisition experience, consistent

with prior research, it was measured by the number of acquisitions conducted by focal firms (Halebrian and Finkelstein, 1999; Hayward, 2002; Hitt *et al.*, 1998; Nadolska and Barkema, 2007; Vermeulen and Barkema, 2001; Zollo and Singh, 2004). We assessed the number of recent acquisitions undertaken by the acquirer firm three years prior to transaction year. The data on acquisition experience was collected from the Thomson SDC database.

### Moderating Variable

Business relatedness refers to similarities in markets and industries in acquisition transactions (Homberg, Rost, and Osterloh, 2009). The statistical data for this variable was inputted utilizing the SIC codes which reflect the primary line of business for acquirer and target firms of the firms involved in the acquisitions (Halebrian and Finkelstein, 1999; Homberg *et al.*, 2009). Utilizing the 4-digit SIC code obtained through the Thomson SDC database, we classified the acquisition as related if the 4 digits were identical and unrelated acquisitions if the digits differ. If the acquirer and target firms were in the same industry sector, we coded that acquisition transaction as one meaning “related”. If they do not, we coded that transaction as zero meaning “unrelated”.

### Control Variables

Several factors were controlled for analyzing CBA performance. Firm size was measured by the total assets of acquirer and target firms. This variable was controlled because larger firms tend to have higher ROA or R&D intensity due to their size (Hayward, 2002; Nadolska and Barkema, 2007). We also operationalized the R&D intensity as innovation capacity; however Lev (2001) measured innovation capability by intangible assets as a proxy, while other researchers measured innovation capacity by expenditures on intangible assets (Arundel, Lorenz, Lundvall, and Valeyre, 2007). Due to this conflicting view, we controlled the intangible assets of acquirer and target firms as they can pose an influence when measuring innovation capacity by R&D intensity. The R&D intensity of U.S. target firms was controlled in order to assess the effects of the innovation capacity of European acquiring firms on CBA performance. Makri, Lane, and Hitt (2010) stated innovation capabilities are particularly crucial in high-tech environment. Therefore, we assumed that the effects of knowledge integration on post-acquisition performance in high-tech industries and controlled the acquirer and target firms in the high-tech industry as a dummy variable. The information was collected from the Thomson SDC database and we gave firms in the high-tech industry a score of one, and those in the non-high-tech industry a zero.

## **RESULTS**

The hierarchical regression analysis was used to examine our hypotheses (Cohen, Cohen, West, and Aiken, 2003). The control variables were entered first, followed by the independent variables, innovative capabilities and acquisition experience in step 2. Relatedness was entered in the third step and finally in step 4 the interaction term was included in order to discern the moderating effect of related-unrelated acquisitions. As our hypotheses assume interaction terms based on relatedness between the acquiring and target firms a regression analysis is appropriate when analyzing these effects (Aiken and West, 1991; Jaccard, Turrisi, and Choi, 1990). The hierarchical regression analysis has been utilized before in other researches such as the one conducted by Sarala and Vaara (2010) and Casal and Fontela (2007) to analyze the impact of independent and control variables in CBAs, and distinguish between direct and interaction effects.

Table 1 presents the descriptive statistics of the empirical analysis. Table 2 reports the results of the hierarchical regression analysis to test the hypotheses. Multicollinearity was checked for the variance inflation factor (VIF) (Aiken and West, 1991), which evaluates the extent to which the relationships among the independent variables inflate the standard error. As a result we found that they were all lower

than 10 (Neter, Kutner, and Wasserman, 1990) which state that there is no problem in implementing the regression analysis. In step 1 where the effect of control variables were tested we found that except for whether the acquirer was in the high-tech industry, all other control variables were insignificant suggesting that an acquirer's acquisition performance is independent to variables such as the assets of the participating firms or innovative capability of the target. Step 2 presents support for Hypothesis 1 and indicates that an acquiring firm's innovative capability is positively related to the acquisition performance ( $\beta=.164$ ;  $p<0.01$ ), thus we posit a firm's innovative capabilities are of crucial importance ( $\beta=.164$ ;  $p<0.01$ ) for successful acquisition performance. Step 2 also examines Hypothesis 2 and reports evidence that an acquiring firm's acquisition experiences has a positive and significant effect on performance ( $\beta=.190$ ;  $p<0.01$ ). To verify Hypothesis 3a and 3b about the moderating effect of the relatedness on acquisition performance an interaction term was added in step 4. Step 4 represents the full estimation of our research and as shown in the table, innovative capability and acquisition experience of the acquiring firm continue to be significant in the proposed directions. The results from step 4 supports that moderating effect of relatedness through a regression analysis of the interaction between independent and moderating variables to the dependent variables (Baron and Kenny, 1986). Moderating effect prevail if the increment of F ( $\Delta F$ ) and the interaction term was significant, which is consistent with other CBA research (Casal and Fontela, 2007).

Table 1: Descriptive Statistics and Correlation matrix

	Mean	SD	1	2	3	4	5	6	7	8	9	10	11
ACQ High-tech	.47	.40	1										
TAR High-tech	.55	.49	.627**	1									
ACQ asset	23711.92	4196.68	.010	-.011	1								
TAR asset	1460.06	337.44	-.154*	-.173*	.275**	1							
ACQ Intangible	3386.20	496.50	-.009	-.094	.515**	-.018	1						
TAR Intangible	111.97	19.76	-.057	-.151*	.133*	.524**	.020	1					
TAR Intensity	.04	.00	.191**	.167*	-.072	-.048	-.071	-.066	1				
ACQ Intensity	1.16	.43	.609**	.509**	-.037	-.060	-.149*	-.033	.136*	1			
ACQ M&A EXP	1.30	.12	.232**	.199**	.020	-.083	.001	-.108	.260**	.306**	1		
Related-Unrelated	.26	.03	.001	-.148*	.016	.159*	-.012	.181**	-.040	.108	-.074	1	
ACQ ROA	.02	.00	.224**	.134*	-.143*	-.062	-.115	-.041	.272**	.095	.253**	-.043	1

*This table represents the mean and standard deviation and correlations of the independent and dependent variables.*

In step 4 we can see that compared to step 3 and the increment of F ( $\Delta F$ ) was 10.336 and significant ( $p<0.01$ ). We find support for H3a, as the interaction between the degree of innovative capabilities and relatedness exists, and its impact on CBA performance statistically and negatively significant ( $\beta=-.241$ ;  $p < 0.05$ ). We contend that relatedness has negative moderating effect on the relationship between innovative capabilities and an acquirer's performance. As depicted in the Figure 1 while in unrelated



acquisitions when the acquirer's innovative capabilities (R&D intensity) increased, acquisition performance (ROA) increased as well. Whereas in terms of related acquisitions even if the acquirer's innovative capabilities increased there was no change in acquisition performance. The results prove that relatedness can function as a moderating variable in terms of an acquirer's innovative capabilities and acquirer's performance.

Accordingly the empirical evidence shows that the interaction term of an acquirer's acquisition experience and the acquirer's ROA is also negatively significant ( $\beta = -.237$ ;  $p < 0.05$ ). This supports H3b that relatedness will have a negative moderating effect on the relationship between an acquirer's acquisition experience and acquirer's performance. As shown in Figure 2, as an acquirer's experience in related acquisitions is higher the acquirer's performance is decreased, whereas in unrelated acquisitions, an acquirer's performance increased substantially when the experience increases. Therefore this proves that relatedness can be a moderating variable in the relationship between an acquiring firm's experience and acquirer's performance.

Table 2: Results of hierarchical regression analysis

Variable entered	Step 1		Step 2		Step 3		Step 4		
	$\beta$	T	$\beta$	T	$\beta$	T	$\beta$	T	VIF
(Constant)		2.967**		2.082*		2.273*		1.092	
ACQ High-Tech	.234	2.717**	.125	1.340	.129	1.375	.106	1.175	2.127
TAR High-Tech	-.026	-.300	-.069	-.800	-.085	-.966	-.062	-.731	1.901
ACQ Asset	-.118	-1.430	-.130	-1.624	-.131	-1.637	-.172	-2.225*	1.581
TAR Asset	.013	.152	.009	.107	.014	.169	-.001	-.019	1.582
ACQ Intangible	-.051	-.641	-.029	-.366	-.028	-.359	-.002	-.029	1.491
TAR Intangible	-.019	-.237	-.005	-.064	.002	.020	.009	.127	1.446
TAR intensity	.042	.616	-.001	-.012	-.001	-.020	-.002	-.029	1.111
ACQ R&D intensity (A1)			.164	1.906*	.179	2.044*	.322	3.349***	2.443
ACQ M&A EXP(A2)			.190	2.718**	.184	2.627**	.269	3.593***	1.480
Related-unrelated (B)					-.062	-.919	.181	2.142*	1.882
A1*B							-.241	-2.415**	2.619
A2*B							-.237	-2.766**	1.941
F	2.473		3.580		3.304		4.722		
R <sup>2</sup>	.076		.133		.136		.215		
$\Delta R^2$	.076		.058		.003		.078		
$\Delta F$	2.473**		6.964***		.844		10.336***		

This table shows the hierarchical regression analysis of our research. \*\*\*, \*\*, and \* indicate the significance at the 1, 5 and 10 percent levels and can be shown as \* $p < .10$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ . The total number of the sample was 220 and the Durbin-Watson was 1.424

Figure 1: Moderating effect of relatedness between R&amp;D Intensity and ROA

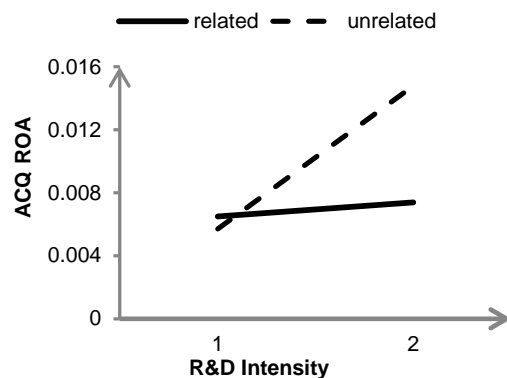


Figure 2: Moderating effect of acquisition experience between acquisition and ROA

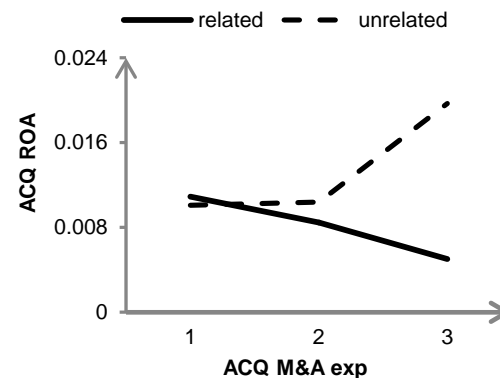


Figure 1 shows the interaction effects of relatedness and R&D intensity on acquisition performance. In unrelated acquisitions, acquisition performance substantially increases along with the acquirer's innovative capabilities compared to related acquisitions. Figure 2 shows the interaction effects of relatedness and acquisition experience on acquisition performance. In related acquisition the acquirer's performance is decreased according to experience whereas in unrelated acquisitions, an acquirer's performance substantially increased as experience increases.

## CONCLUSION

The Maastricht Treaty and the establishment of the European Economic and Monetary Union contributed to the integration of the market. This along with increasing globalization and surging importance of technological innovation attributed to the number of CBAs dramatically increasing in the case of Europe. In our study we focused on the acquisitions of US firms by European firms from a period of 1993 to 2007. Based on the organizational learning theory and evidence from our empirical study we assessed the influence of innovative capabilities and acquisition experience of the acquiring European firm to its acquisition performance. The results show that European acquiring firms with higher innovative capabilities and prior acquisition experience have a positive impact and result in superior acquisition performance. We delved deeper into account whether the relatedness between firms plays a moderating role in CBA performance. The results indicate that relatedness has a negative and significant interaction effect on acquisition performance. Our research contributes to the current literature as it provides a European acquisition lens of study on that complement previous literatures on acquisition research that tended to focus on US or UK. To the best of our knowledge, we provide insights into how European CBA relatedness with the US firms can have negative effects on acquisition performance. This suggests that European firms should be cautious when deciding whether they should engage in related acquisitions though considerations of innovation capabilities and prior experience seems to be positively certain.

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# CONTRASTING THEORETICAL GROUNDS OF BUSINESS PROCESS MODELING AND SERVICE BLUEPRINTING

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## ABSTRACT

*The purpose of this article is to examine and contrast the theoretical grounds of modeling business processes in general and service blueprinting. Modeling typically aims at developing an explicit representation of part of reality to understand, to change, to manage, and to control that part of reality. Service blueprinting is a mapping technique for visualizing service systems. The existing literature includes plenty of knowledge of modeling and service blueprinting, however very little knowledge exists of their similarities and differences. Clearly, there is a need to contrast the theoretical grounds of these two streams of literature. The present article responds to this need. The article is based on an extensive literature analysis on modeling business processes as well as on service blueprinting. First, this article discusses the general principles of the modeling of business processes and systems. Then, it discusses service blueprinting, which can be understood as a specific type of a business process modeling tool developed for services context. As a research implication, this article contrasts several aspects of modeling of business processes in general and service blueprinting. The results of this study help in understanding the characteristics and applicability of both fields. They also facilitate the exchange of ideas between the two research areas.*

**KEYWORDS:** Modeling, Service blueprinting, Business process, System

## INTRODUCTION

Modeling business processes and systems has attracted a great deal of interest of researchers. It has a long history and a large number of applications. Modeling has been widely used, for example, in the area of organizational and business process development, as well as in information systems and services design (Will, 1975; Dolk and Konsynski, 1985; Applegate, Konsynski, and Nunamaker, 1986; Geoffrion, 1987; Raghu, Jayaraman and Rao, 2004; Danesh and Kock, 2005; Sun, Zhao, Nunamaker and Sheng, 2006; Damij, 2007; Frye and Gullledge, 2007; Turetken and Schuff, 2007; Wegmann, Lê, Regev, and Wood, 2007). Kettinger, Teng and Guha (1997), conducted a study in which they examined altogether 25 methodologies, 72 techniques, and 102 tools in business process reengineering. A service blueprint (1984) is map that displays the service process so people involved in providing, designing, and managing the service can understand and deal with it objectively regardless their roles and individual points of view (c.f. Zeithaml and Bither, 2003). Service blueprinting can be understood as a specific modeling technique in the service context. The earlier literature includes plenty of knowledge of modeling and service blueprinting. Still, little knowledge exists of their similarities and differences.

Clearly, there is a need to address this issue and increase the knowledge. The present article responds to this need. The rest of this article is organized as follows. First, this article discussed modeling of business processes and systems in general. Then, it discusses service blueprinting. Next, as a research implication, it contrasts the theoretical grounds of business process modeling in general with the special characteristics of service blueprinting. The contrasting takes place in terms of several aspects. They are the type of process, perspective of model, objectives, perspective of methods, characteristics of methods, and “soft” vs. “hard” qualities. After that, the article draws the final conclusions.



### Modeling Business Processes And Systems

This section discusses the principles of modeling business processes and systems (c.f. Ojasalo, 2011). According to Pidd (1999), a model is an external and explicit representation of part of reality as seen by the people wish to use that model to understand, to change, to manage, and to control that part of reality in some way or other. Model is a statement of a problem, characterized by a set of inputs, a set of outputs, and relations between them (Wright, Chaturvedi, Mookerjee and Garrod, 1998). Models are also used for exploring possible consequences of actions before they take them, which can be called “reflection before action” (Boothroyd, 1978). Pidd, (p. 119) describes models by saying that “..a model is a convenient world in which one can attempt things without the possible dire consequences of action in the real world.

In this sense models become tools for thinking. This thinking might relate to one-time events.. Or thinking might concern occasional events.. Alternatively, the thinking might concern routine events.. We also use models as tools for thinking when we try to understand a complex system, even if we contemplate no immediate action.”According to Hammer (1990), a business process is a collection of activities that takes one or more kinds of input and creates an output that is of a value to the customer. It is also defined as structured, measured sets of activities designed to produce a specified output for a particular customer or market (Davenport, 1993). A business process refers to a set of related tasks performed to achieve a defined business outcome (Davenport and Short, 1990). It is network of activities and buffers through which the flow units have to pass in order to be transformed from inputs to outputs (Laguna and Marklund, 2005). Denna, Perry, and Jaspersen (1995) refer to three basic types of business processes:

- *Acquisition/payment.* This type of process includes the activities of acquiring goods and services needed by the organization to perform its functions.
- *Conversation.* This process refers to activities of transforming goods or services from raw material to finished products.
- *Sales/collection.* The sales/collection process includes activities of attracting customers, delivering goods or services, and collecting payments for delivered goods and services.

Curtis, Kellner, and Over (1992) identified four most common perspectives to process models: functional, behavioral, organizational, and informational

- *The functional perspective* illustrates a process by showing what activities are being performed and which data flows are needed to link these activities.
- *The behavioral perspective* illustrates a process in terms of when activities are being performed and how they are performed. It uses, for example feedback loops, iterations and triggers.
- *The organizational perspective* illustrates a process by showing where and by whom activities are being performed.
- *The informational perspective* illustrates a process by showing the entities being produced or manipulated by the process. Entities refer to documents, data, or products.

Luo and Tung (1999) proposed a framework for selecting business process modeling methods. The framework consists of modeling objectives, perspectives of modeling methods, and characteristics of modeling methods. Their framework is described is the following.

- *Objectives of process modeling* include three alternatives: communication, analysis, and control.  
(a) *Communication.* The primary objective of modeling may be facilitating communication related to modeling. Process designers need to describe existing and improved processes. They

have to agree upon a common representation among themselves. The need to share their knowledge of business processes with other employees. Simplicity and clarity may be the most desired features of a modeling for the communication purpose. *(b) Analysis.* Another objective of modeling may be analyzing and improving existing processes. Identifying the best process requires generating alternative representations, simulating process behaviors, and measuring process performance. *(c) Control.* Managing and monitoring a business process may also be the objective of modeling. Since there are several interrelated processes in the organization, there is need to control process operations, manage process relationships, and audit performance. Modeling methods of automated procedures, multi-level process descriptions, and other sophisticated modeling tools can used to achieve this objective. The second main element in Lue and Tung's (ibid.) framework relates to perspectives of modeling.

- *Perspectives of modeling methods* consist of the object perspective, activity perspective, and role perspective. *(a) Object perspective.* This perspective emphasizes what is being done. The objects that are being manipulated in the process are followed in the modeling. These objects can data, documents, or physical goods. Data flow diagram (DFD) is an example of the object perspective approach. *(b) Activity perspective.* This perspective is about how things are done. The modeling methods focus on representation on the activities being performed and relationships between activities. Integrated definition of function modeling IDEF0 (see e.g. Kim and Jang, 2002) is an example the activity perspective. *(c) Role perspective.* The role perspective focuses on who does what. A business process is modeled by representing roles and relationships between roles. The role activity diagrams (RAD) are an example of role perspective methods.
- *Characteristics of modeling methods* include formality, scalability, enactability, and ease of use. *(a) Formality.* This refers to question: how formal or precise are the languages and notations of the modeling method? Some methods have a set of well-defined notations and require formal semantics to be strictly followed, while others only have a set of guidelines. Formal methods may be well positioned to provide a more precise representation of a process and have the benefits of well-developed properties for advanced analysis. However, they may also be less flexible in terms of modeling ambiguous processes and human involvement. *(b) Scalability.* This relates to question: how large and complex a business process can the modeling method represent? Some methods can handle large processes and offer mechanisms that support multi-level representations, while others are best suited for modeling processes that are relatively small in size. *(c) Enactability.* This relates to the question: does the modeling method support automated enaction and process manipulation? Some modeling methods only allow process designers to depict a process in a static state, while others also provide automated tools for process simulation and analysis. *(d) Ease of use.* This relates to question: how difficult is the modeling method for process designers and other non-technical employees to understand and use? Some methods use simple and easy-to-understand notations such as arrows and boxes, while others utilize more complicated mathematical symbols and formulas. According to Martin and McClure (1985), a good model should provide a good basis for communication, be capable of subdivision, and have a consistent notation.

Willemain (1994) examined professional modelers. He (ibid.) reported on following findings related to *models, modeling process, and modelers*. The qualities of an effective model, in decreasing order of importance, are (1) validity, (2) usability, (3) value to client, (4) feasibility, and (5) aptness for client's problem. The relevant qualities of an effective modeling process are (1) problem context, for example discovering the real problem, (2) model assessment, for example validation and verification, (3) model structure, for example selection of key variables and elaboration of submodels, (4) model realization, for example prototyping and data collection. The important qualities of a modeler include: (1) the modeler's

mindset, for example creativity, sensitivity to client, and persistence, (2) nontechnical expertise, for example communication and teamwork skills, (3) OR/MS (Operations Research/Management Sciences) expertise, and (4) subject matter expertise. Pidd (1999) suggested six simple principles of modeling. They are as follows.

- *Model simple, think complicated.* Models are simple representations of a complex world. Models should be easy to understand, at least in outline form, and should be easy to manipulate and control. Relatively simple model can support complicated analysis. However, a simple model does not have to be a small model.
- *Be parsimonious, start small, and add.* It is impossible to know in advance how complicated the model should be. The principle of parsimony in modeling means that one should develop models gradually, starting with simple assumptions and adding complications only if necessary. Rather than attempting to build a final model from scratch in one effort, one can make initial assumptions that are known to be too simple, but allow proceeding in the modeling. Then, one will refine the initial far-too-simple model over time until it is good enough and fits for its intended purpose. One should deliberately develop a series of models, each more complex than its processors. The modeler build models that are too simple and, when their limitations become too obvious, throws them away and builds another to overcome some of the limitations. Through a series of prototypes, the modeler gradually ends up to a model that fits the original purpose.
- *Divide and conquer, avoid megamodels.* Developing a set of small (interrelated) models id often most useful when a large model is needed. According to Raiffa (1982, p. 7), “Beware of general purpose, grandiose models that try to incorporate practically everything. Such models are difficult to validate, to interpret, to calibrate statistically and, most importantly to explain. You may be better off not with one big model but with a set of simpler models” (Raiffa, 1982).
- *Use metaphors, analogies, and similarities.* Modelers can seek an analogy with some other system or an association with some earlier work. The modeler relies on his own or somebody else’s previous experience. The idea is to search for previous well-developed logical structures similar to the problem at hand. Analogies are most useful in the early stages of modeling.
- *Do not fall in love with data.* Some people assume, that because a model is a representation of some system, examination of data from that system will reveal all they need to construct the model. Such an assumption may be a mistake, even though exploratory data analysis is useful. The availability of user-friendly software packages for data analysis may also make people to imagine that modeling is primarily data analysis, preferably with lots of data. However, modeling should drive data collection, not the other way round. One should first think about the type of model that might be needed before attempting large-scale data collection.
- *Modeling may feel like muddling through.* Model building is not a linear process which moves from step 1 to step 2 to step 3 and so on. A pretence that model building is a rational process may create various problems, particularly for beginners. (Pidd, 1999)

Willemain (1994) brought forward four ways for teaching and improving modeling capability. Firstly, *don’t forget craft skills*. “Soft” qualities in modeling were emphasized more than “hard” qualities. “Soft” qualities include creativity, teamwork, and communication skills, while “hard” qualities cover technical knowledge, subject matter knowledge, and OR/MS (Operations Research/Management Science) knowledge. Secondly, *don’t forget model assessment*. Effective models are valid and usable. Thirdly,

*don't forget the client.* Working and interacting with the clients is important in order to understand the context of modeling problem and to assess the model. Fourthly, *don't forget wisdom.* In addition to understand equations and algorithms, it is very important to open up discussion about important issues of less technical nature, and to do less talking and more listening.

## SERVICE BLUEPRINTING

Service blueprinting is a specific type of business process modeling approach developed for services and service innovation. While a large number of methods and approaches have been introduced for modeling business processes and systems in general, very few have been dedicated just for services. The service blueprinting approach that was introduced by Shoestack (1984) is the most well-known and popular in method in the services context (Shostack, 1982, 1984; 1987a, 1987b; Kingman-Brundage, 1989; 1993; 1995; Kingman-Brundage and George, 1996; Kingman-Brundage, George and Bowen, 1995; Gummesson, and Kingman-Brundage, 1991; Fleiss and Kleinaltenkamp, 2004; Bitner, Ostrom and Morgan, 2008; Johne and Storey, 1998). Next, based on the above referred literature, service blueprinting approach is discussed. According to Nyman, Mickelson and Strandvik (2011), service blueprinting, service experience blueprinting, customer scenario mapping, and service story telling are all techniques for understanding the service process. Service blueprinting has the focus on activities and service process.

Service experience blueprinting has the focus on experiences and service process. Service scenario mapping has the focus on customer's process and activities. Service story telling technique has the focus on experiences and customer's process. A blueprint can be regarded as a two-dimensional picture of a service process (Fliess and Kleinaltenkamp, 2004). The horizontal axis represents the chronology of actions conducted by the service customer and the service provider. The vertical axis distinguishes between different areas of actions. These areas of actions are separated by different lines. "Actions" include customer actions, onstage contact employee actions (actions visible to the customer), backstage contact employee actions (actions invisible to the customer), support processes, and physical evidence. "Lines" of a service blueprint include the line of interaction, line of visibility, line of internal interaction, and line of implementation. These lines divide the map into separate zones where the actions of customers, contact employees, and support personnel are placed. (Fitzsimmons and Fitzsimmons, 2006; Zeithaml, Bitner, and Gremler, 2009; Bitner, 1993; Kingman-Brundage, 1989; Kingman-Brundage and George, 1996; Kingman-Brundage, George and Bowen, 1995; Bitner, Ostrom and Morgan, 2008). According to Zeithaml and Bitner (2003), "actions" can be characterized as follows.

- *Customer actions.* Include steps choices, activities, and interactions that the customer performs in the process of purchasing, consuming, and evaluating the service.
- *Onstage employee actions.* Encompass steps and activities that the contact employee performs that are visible to the customer.
- *Back stage contact employee actions.* Include contact employee actions that take place behind the scenes to support the onstage actions.
- *Support processes.* They include internal services, steps, and interactions that take place to support the contact employees in delivering the service.

According to Fliess and Kleinaltenkamp (2004), "lines" can be described as follows.

- *Line of interaction* separates the customer action area from the supplier action area. It represents the direct interactions between customer and supplier. Above the "line of interaction" are activities, choices and interactions performed by the customer.

- *Line of visibility* differentiates between actions visible and invisible to the customer, actions and decisions carried out by front office employees are shown above the line of visibility.
- *Line of internal interaction* separates between front stage and back office activities. Support processes, which are necessary for front stage employees in delivering the service, are carried out beneath the line of internal interaction.
- *Line of implementation* differentiates between planning, managing and controlling (management zone) and support activities (support zone). Support activities are directly related to the service process performed by the contact personnel for a specific customer. Management activities are also related to this specific service process but can also be used to direct numerous service processes.

The process of building a service blueprint includes the following phases (Zeithaml, Bitner, and Gremler, 2009).

1. Identifying the service process to be blueprinted
2. Identify the customer or customer segment experiencing the service
3. Mapping the service process from the customer's point of view
4. Mapping contact employee actions and/or technology actions
5. Linking contact activities to needed support functions,
6. Adding physical evidence of service at each customer action step.

Indeed, service blueprinting is a mapping technique for visualizing service systems. It is a holistic method of seeing in snapshot all relevant resources, actors, and activities involved in the service delivery process, which is essentially a dynamic and living phenomenon. It documents all process steps and points of divergence in a specific service. This documentation is carried to whatever level of detail that is needed to distinguish between any two competing services (Bitner, Ostrom, and Morgan, 2008; Shostack, 1984). A service blueprint is a map or picture that portrays the service system so that the different people involved in providing it can understand and deal with it objectively, regardless of their roles or their individual points of view. A service blueprint visually displays the service by simultaneously representing the process of delivery, the points of customer contact, the roles of customers and employees, and the visible elements of the service. It visually breaks a service down into its logical components and depicts the steps and tasks in the process, the methods by which the tasks are executed, and the evidence of the service as the customer experiences it. Service blueprinting is a particularly powerful technique in the services context, since services are essentially customer experiences rather than objects or technologies (Zeithaml, Bitner, and Gremler, 2009). According to Bitner, Ostrom and Morgan (2008), compared to other to other process-oriented design techniques and tools, service blueprints are first and foremost customer-focused approach, allowing firms to visualize the service processes from their customers' perspective.

## RESEARCH IMPLICATIONS: CONTRASTING BUSINESS PROCESS MODELING AND SERVICE BLUEPRINTING

As a research implication, next, the theoretical grounds of business process modeling in general are contrasted with the special characteristics of service blueprinting. This is based on the above literature analysis. This happens in terms of a suggested framework (Table 1). The framework pays attention several aspects, such as the type of process, perspective of model, objectives of modeling, perspective of methods, characteristics of methods, and existence of "soft" and "hard" qualities.

Table 1: Contrasting Business Process Modeling and Service Blueprinting

Aspect	Modeling Business Processes in General	Service Blueprinting
Type of process	Any business process or system	Service process
Perspective of model	Functional, behavioral, organizational, informational	Functional, behavioral, organizational
Objectives	Communication, analysis, control	Communication, analysis, control
Perspective of methods	Object perspective, activity perspective, role perspective	Activity perspective, Role perspective
Characteristics of methods	Formality, scalability, enactability, ease of use	Formality, scalability, ease of use
“Soft” vs. “hard” qualities	Both “soft” and “hard” qualities	Both “soft” and “hard” qualities

*Type of process.* The present analysis reveals that, business process modeling literature in general covers any types of processes and systems. Service blueprinting literature, on the other hand, focuses only to services processes. Business process in general is a set of activities that takes one or more kinds of input and creates an output that is of a value to the customer (Hammer, 1990). Service, on the other hand, is defined as a process consisting of series of more or less intangible activities that normally, but not necessarily always, take place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customers problems (Grönroos, 1990, 2000). Indeed, service is a process, a business process. However, there are certain characteristics that distinguish services from physical goods.

Thus, service process may be very different from other processes. Goods are tangible, homogenous, their production and distribution is separated from consumption, their core value is produced in factory, customers do not participate in their production process, they can be kept in stock, and they transfer ownership. In contrast, services are intangible, heterogeneous, their production, distribution and consumption are simultaneous processes, they are activities or processes, their core value is produced in buyer-seller interactions, customers participate in the production, they cannot be kept in stock, and they do not transfer ownership (Grönroos, 2000). *Perspective of model.* The general business process modeling literature includes four main perspectives. They are functional, behavioral, organizational, and informational perspective. In contrast, service blueprinting, mainly involves functional, behavioral, and informational perspective. The functional perspective is involved while a service blueprints visually illustrates the service process and shows what activities are being performed in the service. The behavioral perspective is present because a service blueprint shows when activities are being performed and how they are performed. Moreover, the organizational perspective is involved since a service blueprint also shows where and by whom activities are being performed in the service process. The informational perspective is not so strongly involved in a service blueprint, because service blueprints seldom show documents, data, or products being produces or manipulated by the process. The informational perspective, as defined here by Luo and Tung (1999) is perhaps more strongly present in manufacturing and information system processes.

*Objectives.* The general business process literature involves three objectives. They are communication, analysis, and control. Clearly, service blueprinting includes all these objectives as well (c.f. Gummesson and Kingman-Brundage, 1991; Zeithaml, V. A. and Bither, 2003). A service blueprint facilitates the communication between employees, service designers, and management by visually showing the flow of process, as well as persons involved, and their roles and activities. It facilitates analysis by showing potential weak points of the service process as well as opportunities to improve the efficiency, the use of resources and time. Line of interaction between external customers and employees shows the customer’s role and demonstrates where the customer experiences the service quality, thus contributing to informed service design. Line of visibility promotes a conscious decision on what customers should see and which employees will be in contact with customers. This facilitates the service design. Line of internal

interaction clarifies interfaces across departmental lines and their inherent interdependencies. This facilitates continuous quality improvement. A service blueprint stimulates strategic discussion by illustrating the elements and connections that constitute the service. It also constitutes the rational basis for internal and external communication. The analysis of service blueprint identifies fail points, in other words, weak links of the chain of activities, which can be the target of continuous quality improvement. It provides the basis for identifying and measuring cost, revenue, and capital invested in each element of the service. A service blueprint also facilitates control of the service process. It promotes top-down and bottom-up approaches to quality improvement by enabling managers to identify and support quality improvement efforts of employees working both on front line and support functions (c.f. Gummesson and Kingman-Brundage, 1991; Zeithaml, V. A. and Bitner, 2003).

*Perspective of methods.* The general business process modeling literature includes three perspectives of methods. They are object perspective, activity perspective, and role perspective. From these, the activity perspective and role perspective are clearly present in service blueprinting. A service blueprint shows the activities being performed and relationships between activities in the service process. Also, a service blueprint shows who does what by illustrating roles and relationships between roles. The object perspective is not so strongly present in a service blueprint, since the blueprint usually does not show, at least in detail, the data, documents, or physical goods that are being manipulated in the process.

*Characteristics of methods.* The general business process modeling literature includes four characteristics of modeling methods, namely formality, scalability, enactability, and ease of use. From these characteristics formality, scalability, and ease of use are clearly involved in service blueprinting. Both the structure and building process of a service blueprint are very systematic, strict, and precise. Clear guidelines help in building a service blueprint in a stepwise manner. Also, the structure of a service blueprint itself is very strictly defined, even though it has evolved to some extent over the years. A service blueprint is also scalable. Those who develop the service blueprint may decide the scope of modeling. They may decide how large or small service processes they analyze. They may also decide to delimit their blueprinting effort in certain sub-process. Moreover, there is a clear intention to ease of use in service blueprinting. The service blueprint does not include any complex mathematical symbols or formulas. Instead, it is composed of simple boxes, arrows, and zones. Also, developing a service blueprint does not usually require any sophisticated technical or mathematical expertise. However, enactability is usually not strongly present in service blueprinting. Automated process manipulation and simulation are not usually discussed in the service blueprinting literature. Still, it can be anticipated that, due to the increasing influence of ICT, this characteristic will be more strongly present in service blueprinting as well.

*“Soft” vs. “hard” qualities.* The general business process modeling literature refers to “soft” and “hard” qualities in modeling. They both are required in service blueprinting as well. Analyzing the service process and building the service blueprint is a systematic process requiring analytical approach. Thus “hard” qualities are needed. But also “soft” qualities are essential. Often, service blueprinting effort is team work that requires communication and inter-personal skills, as well as creativity.

## CONCLUSIONS

The purpose of this article was to examine and contrast the theoretical grounds of modeling business processes and service blueprinting. The earlier literature includes plenty of knowledge of modeling and service blueprinting. Still, very little knowledge exists of their similarities and differences. Clearly, there was a need to contrast the theoretical grounds of these two streams of literature. This happened in terms of an extensive literature analysis on modeling of business processes in general as well as service blueprinting. As a research implication, this article contrasted the theoretical grounds of business process modeling in general with the special characteristics of service blueprinting. The contrasting took place in terms of several aspects, and they were type of process, perspective of model, objectives, perspective of methods, characteristics of methods, and “soft” vs. “hard” qualities.

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# EXAMINATION OF ETHNIC AND POLICY ISSUES IN GROOMING PREFERENCES AND ETHNIC HAIRSTYLES OF AFRICAN AMERICAN WOMEN IN CORPORATE AMERICA

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## ABSTRACT

*For a century, college-trained, professional racial minorities: specifically, African American women with a preference in grooming methods have contributed to the labor market; however, in the new millennium, they are often discriminated against, scoffed at, isolated, and demoralized based on ethnic hairstyles. Research studies have distinguished a depth of research on this and conversely there are limited studies on racial minorities, in particular among grooming preferences in ethnic hairstyles. Studies have shown that in progressive companies, racial minorities and African American women who wear ethnic hairstyles had their employment terminated with prejudice. With regard to these case studies and findings, one could argue that in this nation there is freedom of speech and inequality in expression. For this reason, this research is very necessary to discover variables in ethnic and policy issues in grooming preferences with regard to the ethnic hairstyles of African American women as it relates to employers, whereat cohesive practices in diversity and policies address imposing construct in the labor market. This research will not address every ethnical concern in the labor market; yet, it responds to a call in the literature to define managerial deficiencies against racial minorities: in particular, African American women in grooming preferences.*

**KEY WORDS:** African American Women, Hair Grooming, Corporate America, Ethnic Policy

**JEL CODE:** M20, M21, M38

## INTRODUCTION

*Chapter 2:* The review of literature is designed to specifically address the ethnic and policy issues in grooming preferences experienced by racial minorities and African American women specifically as they continuously worry about navigating others' interpretations of their professionalism and competence (Rosette & Dumas, 2007) as covered in Chapter One. The review specifically examines stereotypes and biases regarding ethnic hairstyles and grooming preferences. The literature review examines gaps in ethnic and policy issues in grooming preferences (e.g., ethnic hairstyles and lifestyles), along with the varied characteristics that speak to organizational discrepancy. This review also addresses the harsh reality of misjudgements toward racial minorities and African American women's professionalism, competence, sociability, acumen, and commitment (e.g., managerial biases and stereotypes) placed on them in the workplace. The literature review examines trends of policies in grooming preferences for racial minorities and African American women in corporate America. This review of literature focuses on the following themes (a) the impact of ethnic and policy issues for racial minorities and African American women regarding grooming preferences, (b) the impact of unconscious genders biases and stereotypes, (c) the impact of forced assimilation, and finally, (d) the impact of leadership development.

Specific sub-categories of policy issues in grooming preferences experienced by racial minorities and African American women include racial stereotypes and bias during interracial interactions; beauty standards reflect white male dominant paradigms. Specific sub-categories of racial minorities and African American women employment gaps include efficacy of corporate affirmative action and diversity

policies, and developing an oppositional gaze toward the images of minorities and African American women. Finally, specific sub-categories of leadership development trends that are favorable for recruitment of racial minorities and African American women into the workforce include intersectional frameworks to understand the group's racial and gender identities and development, targeted recruiting for personality, cognitive ability, and diversity.

### Ethnic And Policy Issues

A body of literature on the analysis of ethnic and policies issues in grooming have continued to evolve whereas thousands of discriminatory complaints by employees are filed yearly. Unprovoked acts of employment discrimination have lessened, only to be substituted by ingenious forms of bigotry such as the accomplishment of corporate policies issues in grooming, make-up, hairstyle restrictions, and clothing requirements (Bandsuch, 2009). These policies present a small sampling of this second generation (Sturm, 2001) of trait discrimination (Yuracko, 2006), the profound resemblance of professionalism or continuation of modern forms of bigotry rooted in corporate image. Consider this legal case: *Yanowitz v. L'Oreal 2005*. The California Supreme Court upheld the plaintiff's right to bring a retaliation claim because she refused to follow a directive to terminate a dark-skinned female retailer and then employ a light-skinned blonde-haired person whose physicality was considered more flattering.

Malos (2007) reported the majority of ethnic and policy issues in grooming are discriminatory. Discrimination claims are presented in two forms: (1) those based on the effects of employer dress codes, grooming standards, or other appearance-based requirements, and (2) those based on the effects of co-worker reactions to or stereotypes about gender-related appearance or conduct for men and women on the job. These forms of discriminatory practices are problematic for racial minorities and African American women for unrelated basis (e.g., lifestyles, or ethnic hairstyles) in appearance requirements. Malos cited the following cases to illustrate discriminatory practices based on bona fide occupational qualification (BFOQ) as a way to give further details about irrelevant grooming policies:

Gender-differentiated dress codes, grooming standards, and other appearance-based requirements have typically escaped the general rule that under Title VII, explicit differences in treatment based on sex are discriminatory and impermissible. Unless justified with the extremely narrow bona fide occupational qualification (BFOQ) exception: *Kelly v. Johnson 1976*; *Philips v. Martin Marietta Corp. 1971*; *UAW v. Johnson Controls, Inc. 1991*; *Wilson v. Southwest Airlines Co., 1981*. Regulations include the limitations or exclusion germane to hair length, hairstyle, uniforms, jewelry, and body piercings.

Unfortunately, under Title VII, of the Civil Rights Act, abovementioned regulations have limited judicial "immutable characteristics," as origin and ethnicity for protected and non-protected groups. Even so, the courts ruled that racial minorities and African American women have the capability to assimilate; however, the unambiguous differences in treatment based on sex are discriminatory and impermissible unless justified within the extremely narrow bona fide occupational qualification (BFOQ) exceptions (Bandsuch, 2009). Consider these legal cases to illustrate BFOQ: *Baker v. Cal Land Title 1974* and *Harper v. Blockbuster 1998 [hair length]*, *Booth et al. v. Maryland Dept. of Public Safety 2003 [dreadlocks]*, *Cloutier v. Costco 2004 [piercing and body modification]*.

The courts further ruled that ethnic and policies in grooming to address both men and women *Cloutier v. Costco 2004 [piercing and body modification]*; *Wisely v. Harrah's 2004* are characteristically viewed to be *prima facie* (i.e., at first sight referring to lawsuit or criminal procedure) discriminatory under Title VII, and thus sustainable only if based on a BFOQ (Bandsuch, 2010). As, in *Frank v. United Airlines 2000*, the Ninth Circuit Court held that flight attendant weight restrictions limiting women to a stricter standard than men (i.e., physicality) were impermissible: [A] sex-differentiated appearance standard that

imposed unequal burden on men and women is disparate treatment that must be justified as a BFOQ (e.g., *City of Los Angeles v. Manhart* 1978) (Malos, 2007).

### Title VII Of The Civil Rights Act

Title VII of the Civil rights Act of 1964, 42 USC 2000e, makes it unlawful for an employer to hire or discharge any individual, or otherwise to discriminate against an individual with respect to his/her compensation, terms, conditions or privileges of employment, because of an individual's race, color, religion, sex or national origin. This covers hiring, firing, promotions and all workplace conduct.

Congress' clear intent was to ensure equal employment opportunities for all people by prohibiting policies and practices that are prejudicial to historically mistreated groups (*Griggs v. Duke Power Co.*, 1971), especially racial minorities and African American women (Vinovskis, 1990). Bandsuch (2009) stated Title VII has accomplished part of the goal by significantly reducing much of the overt racism, sexism, and other "isms" that existed in 1964 when the Civil Rights Act was passed. However, in the fiscal year 2009, Equal Employment Opportunity Commission (EEOC) reported the highest annual number of claims filed. This meant that ninety-five thousand, four hundred two charges of discrimination were alleged. These statistic levels were well above any prior year. Seemingly, unequal treatment in employment pre-exists, imminent in new forms (Fox, 2006) calling for the re-examination of standards.

### Unconscious Gender Biases And Stereotypes

Perceivably, the nature of discrimination has noticeably changed since its inception in 1964 that mandated the protection of racial minorities and African American women from intentional discrimination, while concurrently restricting employment opportunities concealed in its subtle nature (Lee 2005). Yet, there is a rapidly increasing body of social science literature that has empirically established the existence and prevalence of unconscious gender biases and stereotypes (p. 482). Lee found this behavior tied to an individual cognitive process for receiving and storing data whereas biases towards ethnic groups to occur at the point of the receipt of new information as an introduction, or interaction with another group. Arguably, these are opposing behaviors by dominant groups in the labor market who may consciously or unconsciously use physical traits that are irrelevant to employment criteria as a proxy for job-pertinent attributes with characteristics like intelligence, honesty, loyalty, and (Mahajan, 2007) competence. Categorizing racial minorities and African American women in this manner is trait discrimination (Bandsuch, 2009).

### Forced Assimilation

As courts refuse to award summary judgments in disparate treatment claims of racial minorities and African American women, these groups continue to struggle to meet the preferred professional images. These preferred professional images are driven by negative stereotypes and social norms in the labor market that are predisposed to run counter to racial minorities and African American women's cultural values, which reward white male dominance, and the outward physicality of women (Rosette & Dumas, 2007). Further, they found that the physicality of African American women is much too complex to demand complete assimilation (e.g., body types, skin tones, length of their hair and textures). Furthermore, African American women do not have the luxury of mere preferences; a historical lens that includes negative stereotypes and biases, and lowered expectations colors their choices (p. 421). Consider this case, as an illustration of unconscious bias *Thomas v. Eastman Kodak Company*. The First Circuit Court asserted that Title VII, prohibits disparate treatment because of race extended both to employer acts based on conscious racial animus and to employee decisions based on stereotyped thinking or other forms of less conscious bias. To summarize the case, the employee alleged that her employer's decision-making process regarding her termination included the considerations of low performance

evaluations that could not be reconciled with her high sales record, meaning the decisions were influenced by unconscious bias and stereotypes. Robinson-Moore asserted the unending “color caste systems” that denoted skin tone, long over shorthair, ethnic over euro-hairstyles, lifestyle, and body types is more repulsive now than during the era of Reconstruction. With the prevalence of being racialized and gendered, minorities and African American women are judged by their socialization and socioeconomic status more than any other group. They are coerced to ask themselves if it is worth the poignant vexation of assimilation in social status versus employment. Where is the dignity and equality in forced assimilation? Yoshino (2002) argued enforced assimilation is the contemporary form of discrimination by which racial minorities and African American women remain the most vulnerable. The only answer is social norms are rhetorical behaviors that perpetuate bigotry and intergroup hostility (Green, 2008). The point is, neither African American women nor other minorities should be restricted from the freedom to express culture. To alter the essence of one’s identity, when pressured to assimilate to the dominant cultural norms of the majority, is naturally going to involve some degree of harm (Yoshino, 2002). Berleant (2003) stated cultural aesthetics in lifestyle, and ethnic hairstyles are the essences of a particular culture identity. To end with, Berleant states that racial and cultural identity shapes the life of people and gives that life meaning and significance.

Cokely (2002) revealed that racial minorities and African American women “want to be completely dedicated to their culture without considering other cultures values or beliefs;” “to be who they are and to be proud of it”; “to wear garments, living life, and having dread locks; to wear dreads and froes and be natural.” Foster (2005) stated as a logical outgrowth of the Civil Rights Movement, regardless of race all rights should be protected, whereas justice stipulates companies ignore existing racial categories, even when to do so may perpetuate racial inequities (Blum, 2002). Race and racism continue to operate in various constructs, sequentially yielding racially disparaging discourse throughout the workplace.

Temperaments for policy redundancies provide a false sense of hope; employees are more receptive to proactive methodologies that identify the root cause of institutional practices that perpetuate an alienating and hostile labor market (p.502). Equally disconcerting, Bacchus (2008) revealed that professional African American women’s experiences with work stress are rooted in the social, political, and economic context of the work environment. The causes of stress encountered by professional African American women in the workplace stem from challenges to overcome gender and race discrimination –presented in the form of socially hostile environments (p. 63).

Socially hostile environments combined with negative stereotypes lead to stigmatization and isolation. Professional African American women have had to assimilate to a bicultural (i.e., dual role) posture to repel their high visibility and level of isolation experienced in the workplace. Bacchus defined biculturalism as the assimilation of professional standards and dominant culture values in contrast of behaviors (e.g., grooming preferences) associated with the African American community. To mollify demands made by the dominant culture is stressful, yet professional African American women navigated both these worlds adroitly. Moreover, they found that the level of isolation experienced by African American women in the workplace derived from patterns of social ties existing within the corporate structure. Therefore, the study revealed that African American women were more likely to experience social isolation as they built their career portfolio because of their gender and race identity.

### Gaps

Currently Title VII protects employees from discriminatory practices that question African American women’s hire-ability, and social skills. Perhaps, this is how Caucasian males preserve their power of the subordination of the protested classes (Bandsuch, 2009). Crosby, Iyer, Clayton, and Downing, (2003) revealed results from US DOL that Caucasian employees may believe that discrimination has been eradicated, yet, research clearly indicates that equity currently does not exist in U.S. society. Consider

this disturbing distribution of employment: Caucasian employees hold 80% of tenured positions in higher education and 92% of the Forbes 400 executive/CEO-level positions; they constitute 80% of the House of Representatives, 84% of the U.S. Senate, 99% of athletic team owners, and 100% of U.S. Presidents (Sue, 2003), white employees comprise only 33% of the U.S. populations. There is no equality; current behaviors infuse the imbalance of social norms. Hence, the possibility of proclaiming a colorblind society would be to deny historical events. Sue (2004) stated color blindness allows Caucasians to deny the experiential reality of minorities by marginalizing the effects of racism and discrimination, these behaviors promote the power and privilege of being Caucasian in America. Conversely, inequality (e.g., employment opportunities) breeds stereotypical and biased behaviors. Sue (2004) affirmed Caucasians were conditioned and rewarded for remaining unaware and oblivious to how their beliefs and actions unfairly oppress African American women in society (p. 767).

Stereotypes and other biases have the propensity to affect African American women's self-esteem; defined as the proximal mechanism by which racial regard is associated with other components of psychological (i.e. emotional stability) well-being (i.e. life satisfaction and depression). In a theory to test understanding of African American women in racial and gender identities, Settles (2006) stated that African American women were subject to both racism and sexism, sometimes scrutinized more by members of their own social group. These behaviors transcend into public mockery through depictions of hypersexual and licentious women (e.g., Jezebel, Mammy, and Sapphire). The Mammy personality is asexual and nurturing; Sapphire is domineering and emasculating (West, 2004). Researchers have shown that African American women who endorse these stereotypic roles have lower self-esteem than others who resist the stigmas (Thomas, Witherspoon, & Speight, 2004).

At the end of the spectrum, in political circles, Settles found racial minorities and African American women torn between career, women's groups, personal goals and shared mixed emotions about racial identity and gender identities; there was a much stronger desire to "fit in" to seemingly social norms. Settles found racial minorities and African American women had the ability, to assimilate, to reduce negative stereotypes and biases, rather than lose their self-identity. Finally, diversity programming alone will not change the perception of a multicultural workforce. Nonetheless, antidiscrimination regulations are necessary interventions (e.g., affirmative action's compliance, Civil Right Act, Title VII). Companies routinely using these interventions, have increased racial minorities and African American women's share of managerial positions; however, Kalev and Dobbin (2006) asserted that to assess the impact of antidiscrimination legislation on employment inequality, one needs to consider broader political, social and cultural changes associated with the Civil Rights Act, affirmative action, and related laws (Burstein, 2000). On average, companies in the U.S. spent approximately \$15 billion on leader development programs to sustain the effectiveness of these interventions (e.g., Affirmation Action, Civil Rights Act, Title VII, and EEOC). However, if companies only use these interventions as a way to avoid litigations, the probability of effectiveness is diminished; either affirmative action or diversity policies work without the support from senior management and a monitoring committee.

Paradoxically, employers use these practices to protect themselves in court, and the courts, in many cases, accept them as good faith efforts to stamp out discrimination (Edelman et al. 2005). Seemingly, employers are crafty; they incorporate these practices to elude, and inoculate their companies against liability, rather than to increase managerial diversity programs. The study also revealed that disparity in attainment at work is entrenched in managerial bias and the social isolation of women and minorities, a progressive way to improve race relations is only with the intervention of federal civil rights laws that assign organizational responsibility for change (p. 611).

Avolio and Hannah (2008) revealed that leaders are made through life experiences. Either those experiences will create deconstructive or constructive behaviors that can contribute to self-recognition or sabotage leadership development initiatives. They found that leadership development initiatives are more

amenable to followers only when the focal point is the strength of leaders contrasting to their weaknesses (Avolio and Luthans, 2006). This is because followers tend to develop a schema of prototypical leader qualities based on attractive and admired leaders (Ibarra, 2003). These prototypes then serve as a form of idealized behavior that members of the organization would come to identify with over time and be influenced with their own self-construct (Hogg, 2001). This behavior is essential Kark and Shamir (2002) argued self-motivating leaders, followers with a more stable self-identity, higher developmental readiness at critical times reinforce the leader in continuing forward with development, which in turn may further bolster the follower's readiness, resulting in a cyclic reinforcing (Avolio, & Hannah, 2008, p. 342).

*Leading Change:* Fisher (2005) examined the impact of change within the labor market. He found that when companies support change initiatives, they change their providence. Yet, as the companies implement change, they must not lose sight of those employees within the process who are scrambling to make sense of their new roles. Different responsibilities –influence employee's psychological contract with the company at team and company levels (p. 258). In the study, Fisher found that without complete buy-in to the directions and structure of the change –employees will be less committed to making that change happen. They will exhibit obstructive behaviors towards the change. Fisher states, Human Resource Development practitioners must be intimately involved in establishing unambiguous guidelines to help facilitate the structured change implementation via line management throughout the company to ensure acceptability. Well-established manager-employees relationships reduce the possibility of employees resisting efforts to change; conversely, employees who are accustomed to antagonistic exchanges with their managers may view the use of influence tactics suspiciously and be more likely resist the requested behavior (p. 458). In addition, studies have shown that organizational changes and managerial strictures influence behaviors may be perceived differently across cultures (Fu & Yukl, 2000). For example, employees from ethnically unyielding cultures, characterized by authoritarian relationships, may not be as averse to sanctions or legitimizations as employees may from unethical yielding cultures (Hood & Logsdon, 2002).

## CONCLUSIONS

Companies have an ethical obligation to develop reasonable policies for implementation in grooming that act in accordance with Title VII principles. As a rule, grooming policies should have prescriptive (affirmative standards) and proscriptive dimensions (negative restrictions), mandatory and optional provisions (Bandsuch, 2009). In tandem, guiding principles suggestive of conventional business casual or professional attire are usually less problematic than specific exclusions, no ethnic hairstyles, no pendants, or no headscarves' (cultural symbolism). If necessary, specific restrictions should be visibly sustained by a legitimate business explanation, avoid any correlation to protected class identity, and permit employees autonomy as much as possible (p. 339). Theoretically, many companies advocate that assimilation in an effort to increase trust, fairness, loyalty, and performance add to corporate productivity, professionalism, and company image (Roberts & Robert, 2007).

### Title VII Synopsis

In one sense, the courts are still looking for the same fundamental elements of discrimination as outlined by the Supreme Court and Title VII (Bandsuch, 2009): (1) Less favorable treatment (material adversity) as to terms, privileges, or conditions of employment. (2) To any of the statutorily protected groups; and (3) Perpetrated intentionally (or unintentionally) because of or based on a protected class (*McDonnell Douglas Corp., v. Green*). In the *McDonnell Douglas Corp. v. Green* that case, the courts allowed the defendant to escape rehiring or paying damages to the plaintiff when presenting a legitimate (non-discriminatory business rationale) alternate reason, but allowing the courts in its discretion, to award declaratory relief, limited injunctive relief, attorney's fees and costs. Nonetheless, negligence into keeping abreast of changing community and industry standards and other important contextual dynamics



that might influence the appropriateness in grooming policy (Conway, 2000) in companies without such efforts, may unintentionally discriminate by enforcing antiquated grooming policies that limit employees opportunities (*Carroll v. Talman Federal Saving & Loan Association of Chicago*). In the aforementioned instances, these companies should be penalized by higher courts harshly. However, the issue is Title VII, from its inception, considered the traditional rights of companies to run their business as they see fit, balancing their autonomy against the prohibitions of discrimination (Bandsuch, 2009, p. 318). Title VII standards delineate that companies might have to pass legitimate scrutiny if they ignore constitutional guarantees like freedom of speech. Bandsuch went on to say "...freedom of religion, privacy, due process, or equal protection. Religious clothing, tattoos, piercings, union symbols, confederate flags, armbands, insignias, pins, and politically charged statements all seem to contain a degree of protected expression."

*Protected Class:* As a rule, fundamental rights like speech, religion, and privacy may not be impaired unless the governments' restrictions are framed to serve a compelling state interest (*Austin v. Michigan Chamber of Commerce*). For the same reason, the Equal Protection Clauses, instructs that no state shall "deny any person within its jurisdiction the equal protection of the laws" (*U.S. Const. amend. XIV, § 1*). Similarly, the protections and justifiable reasons for restricting them depend on the class of persons impacted as opposed to the classification of the right (Wasserman, 2004). For example, the American Airlines policy potentially influences religion (dreadlocks for Rastafarians), national origin (Native Americans' long Navajo style), race (African American women and men who wear cornrows), and women in general (for various hairstyles) (*E.E.O.C.*). The Fifth Circuit Court recognized speaking Spanish (Mexicans, Latinos, Cubans) and having certain accents may be related to Mexican identity; therefore restricting their use should not be seen as a facially neutral policy (*Garcia v. Gloor*). Facially neutral (no-rehire rule) policies may appear to be reasonable in theory, yet, it is discriminatory in its application. The question is not whether Title VII protects the rights of individuals within the protected class; the question is the manner in which classes are protected (*Title VII, 2006*).

*Group identity:* In a recent analysis, the researcher found that the restriction on braided hairstyles is problematic for a few reasons: (1) it targets hairstyles typically associated with African-Americans' culture (e.g., cornrows and dreadlocks). Sociological and psychological studies support the view that appearance is quite significant to cultural and racial identity (Patton, 2006): "...Certain braided hairstyles like cornrows serve general are historically shadowed with political, philosophical and ideological overtones (*Dunham v. Pulsifer*). Such a policy, in other words, poses a considerable threat to the group and individual identities of Africa American women, the protected group in question (Bandsuch, 2009)."

(2) Hairstyle restrictions, like many other grooming requirements, are often rooted in White male standards that are imposed upon African Americans. Subjection to these standards can result in covering, assimilation, and stigmatization, which combine to reinforce one of the precise harms; subordination which Title VII was design to eradicate (Green, 2008). In the Black community hairstyle is a primary method for expressing group and individual identity, compromise that in some cases amounts to discrimination (e.g., a no-Afro policy) (*E.E.O.C.*). Add the related ills of stigmatization, essentialism, and stereotype threats within the Caucasian male-dominated system that both implements and enforces archaic grooming rules, and it becomes evident how the labor market, as well as society, can at times appear rather vile (Bandsuch, 2009, p. 322).

Finally, this literature review supports the call for a re-examining of discrimination laws to encompass this undue burden on racial minorities and African American women. Greenberg (2003) stated, "We need to continue to educate courts about how companies mistakenly conflate gender, gender identity and gender role performance." This inappropriate conflation can lead to discriminatory employment practices that, regardless of their form, all constitute discrimination under Title VII (Malos, 2007). Possibly, the integration of leadership models will invalidate adverse impact solutions overtime. There must be an

inclusive commitment for hiring demographic diversity in workforces as an effort to diminish the threats of stereotypical behaviors within an establishment. Furthermore, integration of leadership models supports the assumption that leaders' skills and management styles can be addressed in a culturally receptive establishment to further reduce incidences of unconscious biases.

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# REPATRIATE ADJUSTMENT AND TURNOVER: THE ROLE OF EXPECTATIONS AND PERCEPTIONS

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## ABSTRACT

*International placements, particularly of executives, have increased with the globalization of business. Although many global organizations have established procedures to help their employees adjust to their stays abroad, and some have established practices to provide support for returning employees, repatriate turnover continues to be a challenge for organizations. This paper reviews current repatriate adjustment and turnover literature and presents a model incorporating the findings of recent research. The proposed model suggests repatriate adjustment and turnover intentions are related to the following key factors: employee expectations upon repatriation, employee perceptions of organizational repatriation support practices, and employee perceptions of the appropriateness of both job content upon return and the availability of external career opportunities based on the employee's new found expertise.*

**JEL:** M12, M16

**KEYWORDS:** Repatriation, turnover, international management, reverse culture shock

## INTRODUCTION

International placements, particularly of executives, have increased with the globalization of business. The number of foreign assignments has grown at an exponential rate. Multi-national corporations send their managers abroad for a variety of reasons including the objective to develop their knowledge of international economic environments and increase their ability to manage in a global context (Tung, 1998). One way organizations build a pool of global knowledge and skills is to transfer their managers from country to country (Paik, Segaud, & Malinowski, 2003). The foreign assignments can provide first hand understanding of local markets, encourage cross-fertilization of ideas and practices, retain star performers in the organization by providing them with new challenges, and allow organizations to exercise control over their subsidiaries. An assumption is made that expatriate managers will return home with international expertise that will benefit the organization (O'Sullivan, 2002). Global assignments may create competitive advantage for both employees and for the companies that employ them (Carpenter, Sanders, & Gregersen, 2000). Not surprisingly, Stroh and Caligiuri (1998) found that effective management of people in the global arena positively affects the bottom line.

A foreign assignment can be thought of as consisting of three broad stages: 1) selection and pre-departure, 2) the foreign assignment, and 3) repatriation and career management (Bonache, Brewster, & Suutari, 2001). Repatriation is defined as the return to the home country after the completion of an international assignment (Dowling & Shuler, 1990). Researchers and practitioners alike have failed to adequately address the issue of repatriating or re-acclimatizing the employee returning from the foreign assignment. Although many global organizations have established procedures to help their employees adjust to their stays abroad, and some have established practices to support returning employees (Lazarova & Caligiuri, 2001), the final phase in the expatriation process, repatriation, continues to be a difficult phase for both employees and companies (Vidal, Valle, & Aragon, 2008). Repatriates experience a wide variety of issues including organizational change, career transitions, financial and family problems, and psychological stress (Chi & Chen, 2007; Harvey, 1989). In fact, repatriation can present a more difficult adjustment

than expatriation (Forster, 2000; Suutari & Brewster, 2003). Repatriation can be experienced as a shock (Baruch, Steele, & Quantrill, 2002; Paik, Seguad, & Malinowski, 2002) and it can take approximately a year to a year-and-a-half for repatriates to fully adjust (Adler, 1981; Harris & Moran, 2000). If repatriates are unable to adjust, they may leave the organization. In some cases, repatriates leave their company within two years after their return from an international assignment (Black, 1991; Lazarova & Caligiuri, 2001; Kraimer, Shaffer, & Bolino, 2009). When turnover occurs, organizations lose the employees' skills and knowledge including those gained through the foreign assignment (Bossard & Peterson, 2005). With the substantial cost of training and salary for each employee sent abroad, repatriate turnover also represents a substantial financial burden for the organization. According to the 2004 Global Relocation Trends Report, 44% of repatriates leave their companies within the first two years of returning home (Kraimer, Shaffer, & Bolino, 2009, p. 28). Black et al. (1992) found that 42 percent of the American repatriates they studied seriously contemplated leaving their organizations upon returning home, and 74 percent did not expect to be working for the same company in one year. In addition, 79 percent felt they would be able to find another job with another company as the demand for their international skills was high. While international assignments create opportunities to develop international expertise, employees are sometimes placed in jobs upon their return that do not utilize the skills and knowledge developed abroad (Harvey & Novicevic, 2006). The resulting frustration may cause repatriates to seek opportunities that are more rewarding with other firms (Stroh, Gregersen, & Black, 1998). Repatriate turnover may also compromise a company's ability to recruit future expatriates if the turnover signifies to others that international assignments have a negative career impact (Lazarova & Caligiuri, 2001).

Repatriation is a critical phase in the expatriation process. Given the costs and potential negative impacts of employees' failures to adjust following their international placements, this phase requires more scrutiny. This paper reviews current repatriate adjustment and turnover literature and presents a model incorporating the findings of recent research. Recommendations for future research are outlined as well as suggestions for improving organizational repatriation support practices.

## LITERATURE REVIEW

### Turnover and Intent to Leave

Significant numbers of employees leave in the two years following repatriation. Previous research supports the position that intent to stay or leave the organization is consistently and strongly related to voluntary turnover (Griffeth & Hom, 1988; Mathieu & Zajac, 1990), and has found intent to leave or stay as the strongest predictor of actual turnover (Hendrix et al., 1999; Mowday et al., 1982). Thus, in our proposed model, we use intent to leave or stay (turnover intentions) as a proxy for actual employee turnover.

### Organizational Support Practices

The human resource practices of the repatriate's organization may influence the repatriate's adjustment upon return from an international assignment. The following HR practices have been found to facilitate repatriates' adjustment: having a fluent communication system, having a mentor in the domestic organization during the abroad assignment, providing training to employees prior to their return, the compensation package the company offers to repatriates, and how the organization manages repatriates' careers upon return. For example, research has found that an ongoing communication system between the home office and the expatriate reduces repatriate turnover rates (Lazarova & Caligiuri, 2001). Likewise, good communication during repatriation is critical. A qualitative study found that Spanish repatriates complained about the lack of information regarding the content of the job upon return home (Vidal et al., 2007a). There is some evidence that having a mentor during the international assignment may provide security to the expatriate and improve adjustment upon returning home (Harvey, 1982; Tung, 1988;

Swaak, 1997; Hurn, 1999; Vermond, 2001). Conversely, Stroh (1995) found no support for having a mentor and repatriate adjustment. Research indicates that the timing of an HR practice may influence its outcome. Repatriates seem to value training prior to repatriation as a way to reduce uncertainty regarding the repatriation process and help to clarify the job the employee can expect upon repatriation (Black et al., 1999). Training *after* repatriation was found in one study to have no impact on repatriation satisfaction with the repatriation process (Vidal et al., 2008). Thus, it may be critical for training to take place prior to the expatriate's return home. Jassawella, Connolly, and Slojkowski (2004) found that firms that manage repatriation effectively do not simply intervene at the end of the employee's assignment but instead plan much of the repatriation activities before the employee is transferred.

Studies examining the relationship between compensation and turnover have yielded mixed results. On the one hand, Gomez-Mejia and Balkin (1983) found that increased compensation reduced repatriates' turnover intentions. Other studies found no relationship between compensation and repatriate adjustment (Gregersen & Black, 1996) or between compensation and repatriate satisfaction with the repatriation process (Vidal et al., 2007b). The existence of a professional career plan or career management was found to reduce the turnover rate among repatriates (Lazarova & Caligiuri, 2001; Stroh, 1995). Career management was also found to increase satisfaction with the repatriation process (Vidal et al., 2008). Vidal et al. (2008) found that professional career management, clarity in repatriation politics and practices, and accurate working expectations were related to satisfaction with the repatriation process.

Satisfaction with the repatriation process was found to be negatively related to intent to leave the organization. Other studies have supported the findings that professional career management (Hammer et al., 1998; Bossard & Peterson, 2005) and having accurate work expectations (Black et al., 1999; Pickard, 1999) are important to repatriates. Results from studies examining the relationship between how well the repatriation process has been explained and clarified (repatriation practices clarity) and repatriate adjustment have been mixed. Research from the United States and Finland found no support for a relationship between clarity in repatriation practices and repatriate adjustment (Black & Gregersen, 1991; Gregersen & Stroh, 1997). On the other hand, for Japanese and Spanish workers clarity in repatriation practices was related to repatriation adjustment (Black, 1994). Vidal et al. (2008) proposed that cultural differences may moderate the relationship. U.S. and Finnish workers may tolerate uncertainty better than Spanish and Japanese workers. Lazarova and Caligiuri (2001) examined organizational support practices and their effect on lowering repatriates' turnover intentions.

Interestingly, they found that the key issue was not the support practices in and of themselves, but rather the repatriates' perceptions of the support practices. They collected data on HR practices most often associated with successful repatriation programs including pre-departure briefings, career planning, agreement on the type of position upon repatriation, reorientation programs, repatriation training programs, financial counseling, lifestyle assistance and counseling, continuous communication with the home office, visible signs that the company values international experience, and communication about the repatriation process. Repatriation support practices were not found to be related to either organizational commitment or repatriates' intention to leave (or to stay with) their organizations. Repatriates' perceptions of their organization's overall support practices were not related to organizational commitment. However, perceptions of organizational support practices were significantly related to repatriates' turnover intentions. These results indicate that repatriates believe company-wide appreciation of global experience and career-planning sessions are the most important repatriation support practices. These findings further suggest that the most important factors to repatriates are that the organization cares about their adjustment upon return home and has an appreciation for the experience they have acquired. De facto, repatriates' perceptions may be more important than the support practices themselves.

In summary, the researchers found the following to be of particular importance to repatriates: (1) that the company articulated appreciation of global assignments and (2) offered career planning sessions. Not

having these two elements seemed to result in unfavorable attitudes towards the company and increased repatriates' intentions to leave the organization. There appears to be a disconnect between the reasons stated by companies for assigning international assignments (organizational learning, acquisition of global skills, and knowledge of cultural contexts) and the actual transfer of knowledge and utilization of newly acquired global expertise upon the expatriates return to the organization. Based on our review of the literature, we propose the following:

*Proposition 1 – Repatriates' perceptions of organizational repatriation support practices are related to turnover intentions.*

#### Repatriate's Job Satisfaction after Returning Home

March and Simon (1958) proposed that employee turnover is related to the perceived desirability of the job and ease of movement. Hulin, Roznowski, & Hachiya (1985) list attractiveness of the current job and availability of alternatives as reasons for employee turnover. Mobley (1977) presented a popular model illustrating the employee turnover process. According to this model, the turnover process starts with an evaluation of the existing job. Next, employees search for, evaluate, and compare alternatives. The turnover process concludes with the employee making a decision to quit or stay. Repatriates appear to go through this process when evaluating the job assigned to them upon repatriation and determining whether to leave or stay with the organization. Repatriates most likely also assess the availability of opportunities outside the organization. In fact, repatriates may perceive the availability of external job opportunities to be quite high. In one study, 79 percent of repatriates felt they would be able to find another job with another company as the demand for their international skills was high (Black et al., 1992). International assignments increase the external marketability of repatriates who may have acquired new skills, language proficiency, flexible management styles, and the formation of a global mindset while abroad (Lazarova & Caligiuri, 2001; Lazarova & Tarique, 2005). International employees tend to receive more external offers of employment from different organizations upon return from their assignment abroad (Lazarova & Tarique, 2005). Furthermore, individuals today may no longer perceive their career as a progression of jobs within a single organization. Instead, they perceive their careers as boundary less, and move from one company to another to pursue the best career opportunities (Parker & Inkson, 1999). These individuals will also tend to be less committed to their organizations, increasing the likelihood that they will leave the organization if job expectations are not met.

The repatriation literature suggests that being assigned a job that utilizes the employee's abilities and knowledge) is related to both job satisfaction and turnover intentions. Unfortunately, companies often do not assign repatriates a job where there is a match between employees' abilities and knowledge and job content and tasks (Bossard & Petersen (2005). In one study, 50% of repatriates found the job they held upon returning home less satisfactory than the one they held while abroad (Hammer et al., 1998). In another study, approximately 60% of repatriates felt their company did not take into account their international skills and experiences when assigning them a job upon repatriation (Peltonen, 1997). Vidal et al. (2007b) found that suitable job content upon returning home was positively related to repatriate job satisfaction. Other studies have found that repatriates often feel that their jobs upon returning home are less satisfying and that their home organizations do not value their international experience (Bolino, 2007; Hammer, Hart, & Rogan, 1998; Stroh, Gregersen, & Black, 1998).

One reason that expatriates may accept an international assignment may have to do with expectations that the assignment will increase their career opportunities (Suutari & Brewster, 2003). Research has shown that expatriates who see a strong connection between their international assignments and their long-term career paths are more likely to stay with their organizations upon repatriation (Lazarova & Caligiuri, 2001; Stroh, 1995). Not receiving a promotion upon return from an international assignment may be perceived as a violation of the employee's psychological contract with the organization (Welch, 2003).



Lower career advancement opportunities within the company (relative to opportunities available outside the company) may be a predictor of turnover intentions (Stahl, Chua, Caligiuri, Cerdin, & Taniguchi, 2009). Poor career planning may result in repatriates being placed in a holding pattern and assigned jobs that may or may not match their abilities and preferences (Harvey & Novicevic, 2006). Vidal et al (2007b) found that being promoted was positively related to repatriate job satisfaction and negatively related to intentions to leave the organization. Having professional career planning available for repatriates has also been found to be related to repatriate job satisfaction (Vidal et al., 2008) and repatriation turnover (Kraimer et al, 2009). Perceived underemployment may moderate the relationship between career advancement and turnover intentions (Kraimer et al., 2009). Repatriates who perceived a promotion following their return home were less likely to experience feelings of underemployment, which, in turn, made them less likely to think about leaving the organization. Accuracy in work expectations may be related to both repatriate job satisfaction and turnover intentions. Expectations may frequently be more optimistic than the reality presented to repatriates upon return home (Pickard, 1999), and this gap may negatively affect job satisfaction (Bonache, 2005). Accurate work expectations have been found to be related to repatriate adjustment and performance (Black, 1991; Black et al, 1999). Accurate work expectations have been found to be related to repatriate job satisfaction and turnover intentions (Vidal et al., 2007b, 2008).

*Proposition 2 – Repatriate’s work expectations are related to job satisfaction and turnover intentions. If the repatriate’s work expectations are not met (a violation of the perceived psychological contract), job satisfaction may decrease and intentions to leave the organization may increase. The relationship between job satisfaction and turnover intentions is moderated by perceptions of external job opportunities.*

#### Moderating Variables – Individual Characteristics and Type of Global Assignment

Individual characteristics may moderate a repatriate’s adjustment upon repatriation, his/her perceptions of repatriation support practices, work expectations, and job satisfaction. These individual characteristics may include the following: age, gender, family status, culture, and personality. Age, gender, and family status each have a bearing on the number of problems employees may encounter when they are transferred internationally (Baruch, Steele, & Quantrill, 2002). There is a consensus in the literature that younger expatriates, lacking family responsibilities and significant social commitments, have an easier time adjusting to a new job assignment (although there is also some evidence that the relationship between age and adjustment may be curvilinear) (Feldman & Thompson, 1993). Employees with families have to worry about the readjustment of others beside themselves. Poor adjustment by spouse is a key reason why expatriates return home early from their assignments (Rushing & Kleiner, 2003). An important family concern involves the trailing spouse’s job (Joinson, 1998). Family members accompanying the repatriate on the assignment may also experience reentry culture shock.

Furthermore, spouses’ repatriation adjustment has a positive impact on employee repatriation adjustment at work (Black et al., 1999). The family may also experience considerable pressure from family members who remained in the home country. The extended family may have to learn to interact with family members they have not seen in years, and grieve over missed periods of growth and bonding (Zvara & Singh, 2004). Animosity and blame may be directed toward the repatriate who “put the family in this situation.” One study of Taiwanese repatriates found that the family accompanying the expatriate during the overseas assignment was positively related to the repatriate’s intent to leave the organizations upon return (Liu, 2005). Research has also shown gender can affect success in a foreign assignment, with women being more successful than men (Halcrow, 1999). More research needs to be done to determine the influence of gender on repatriate adjustment and turnover. Previous research has shown that repatriation adjustment problems and repatriate turnover may vary by country. Sixty percent of American expatriates, eighty percent of Japanese expatriates, and seventy-one percent of Finnish expatriates

experience some degree of culture shock upon returning home from a foreign assignment (Black, Gregersen, & Mendenhall, 1999). Participation in the local culture of the host country and a long length of stay may exacerbate problems upon return home. When employees live and immerse themselves in a foreign environment for an extended period, they are likely to adopt patterns of thinking and behaving that are characteristic of the foreign culture, creating stress and readjustment difficulties when they return home (Brislin & Van Buren, 1974). Similarly the greater the length of time a worker is away from home, the greater the chances that changes have occurred in the home country during the repatriate's absence. The value of various repatriation support practices may vary with culture. For example, repatriates from Spain and Japan, cultures that have been found to not feel comfortable when uncertainty appears in comparison with workers from other countries (high uncertainty avoidance), valued "clarity in the repatriation policies and practices" of their firms more than U.S. and Finnish repatriates (from cultures ranked low in terms of uncertainty avoidance) (Vidal et al., 2008). Lee & Liu (2007, p. 127) suggest that Taiwanese expatriates may experience greater culture shock and reverse culture shock due to their collectivist culture. In a collectivist culture, individuals belong to only a few in-groups that are stable over time. These groups tend to be rigid and inflexible, making movement from group to group difficult. Therefore, in a Taiwanese culture, individuals may have difficulty adjusting to shifts in group membership. Taiwanese repatriates may feel very isolated from their in-group colleagues during expatriation, making it difficult to re-establish these relationships after repatriation.

O'Sullivan (2002) proposed a model whereby certain proactive personality characteristics and behaviors may be related to the suitability of the post-return job, repatriate cultural adjustment, and turnover intentions. The proactive personality characteristics include extraversion, conscientiousness, and openness to experience, emotional stability, and agreeableness. The proactive behaviors include social networking and network seeking (both aimed at securing repatriation support and initiated both pre & post return). This model suggests that certain individual characteristics and behaviors may result in better repatriation adjustment and lower turnover regardless of other factors.

The characteristics of the global assignment may also influence repatriation adjustment and turnover. There is some disagreement as to whether the length of the assignment makes a difference. On the one hand, the shorter the period the expatriate is out of the firm's headquarters, the easier the transition to the home country may be (Lazarova & Caligiuri, 2001). Other scholars have suggested that extended assignments are desirable because they allow for better cross-cultural adjustment and improved effectiveness (Tung, 1987). Liu (2005) found no relationship between length of assignment and repatriate turnover intentions. He did find a significant relationship between number of repatriate overseas assignments; those repatriates who had had more overseas assignments and had gone through the repatriation process multiple times, adjusted better upon return. He also found that the longer the time return from the overseas assignment, the better the repatriates' adjustment and the lower the turnover intentions. Kraimer et al. (2009) found that the number of international assignments is negatively related to career advancement upon repatriation, but that this relationship flattens out as the number of assignments approaches four or more. State the authors (p. 40): "Thus, in our study, repatriates were most likely to get ahead in their organization when they had been on only one assignment."

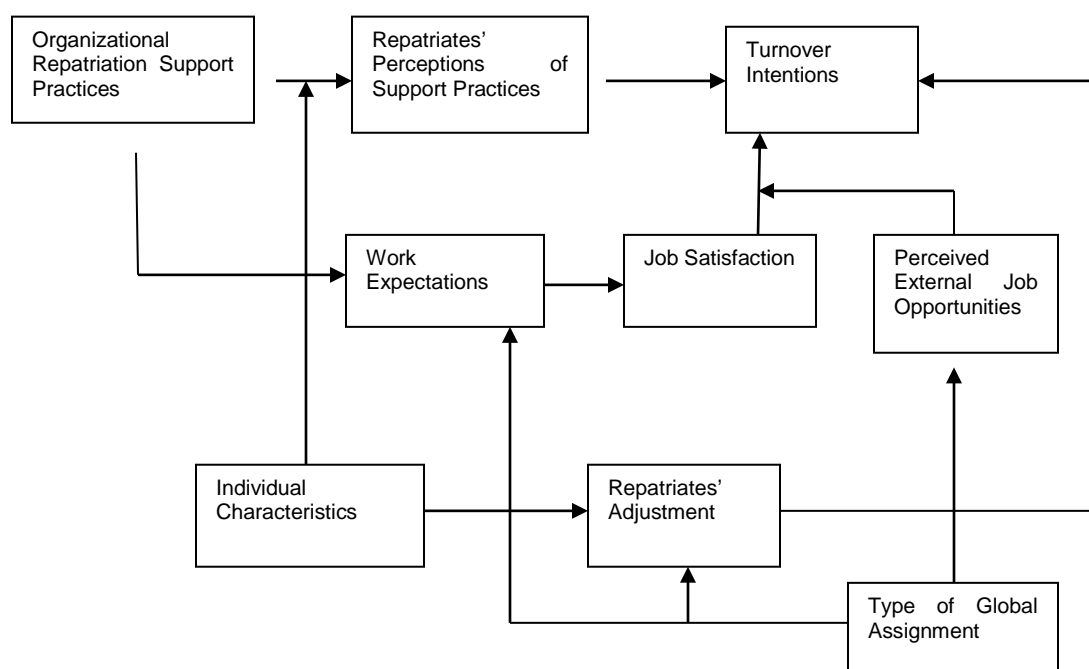
Career advancement was lowest among those who had between two and four assignments, and only after four assignments did there appear to be a non-negative relationship between number of international assignments and career advancement. ... Multiple assignments may damage careers because they are tagged as "out of sight, out of mind" or become thought of as permanent expatriates." Other researchers arrived at similar conclusions (Feldman & Thomas, 1992; Stroh et al., 1998). Stahl et al. (2009) examined the relationship of type of assignment to turnover intentions. They examined developmental assignments (learning-driven) and functional (demand-driven) assignments. Employees sent on developmental international assignments perceived their future career advancement opportunities to be better and were

more inclined to leave their firms than employees sent on functional assignments. Kraimer et al. (2009) found developmental expatriate assignments to be positively related to career advancement.

*Proposition 3 – Individual characteristics like age, gender, family status, culture, and personality may moderate repatriates' perceptions of organizational support practices. Individual characteristics may influence the repatriate's adjustment to home. Adjustment to home may in turn be related to turnover intentions.*

*Proposition 4 – Characteristics of the global assignment (length of assignment, number of assignments, and type of assignment) may influence repatriate adjustment, work expectations, and perceived external job opportunities.*

Figure 1: Proposed Repatriate Adjustment and Turnover Model



This figure depicts the proposed model of the causes and effects of repatriate adjustment and turnover intentions.

### Questions for Future Research

The antecedents of repatriation are worthy of exploring in more detail. Questions for further research include the following:

- Are repatriates' perceptions of their organizations' support practices more important than the actual support practices themselves? Which support practices are perceived by repatriates as being most critical to their adjustment upon return home? Do individual differences like age, marital and family status, culture, and gender moderate perceptions of support practices?
- How do cultural differences affect repatriate adjustment and perceptions of organizational support practices?

- How does the personality of the employee affect repatriation adjustment? Further research is needed to determine the impact of proactive personality characteristics and behaviors on repatriation adjustment and turnover.
- How do organizational support practices impact repatriate work expectations prior to and after returning home?
- In what way do the characteristics of the global assignment moderate repatriate adjustment, work expectations, job satisfaction, perceived external job opportunities, and turnover intentions?

### Practitioner Recommendations

1. Companies need to provide adequate support during both the expatriation and repatriation processes. The following practices seem to be critical to repatriate adjustment: having a good communication system, providing employee training and career planning prior to, during, and after the assignment.
2. Communications systems, employee training, and career planning sessions should focus on creating accurate work expectations. Managing employee perceptions of organizational support practices may be just as important as providing the support practices. Above all, companies need to make sure that they articulate appreciation for global assignments and the acquisition of international skills and experience.
3. Organizations should provide repatriates with jobs upon return home that have suitable content and make use of the skills and experience acquired by the employee during the international assignment.
4. Periodic trips back to the home office to provide training and orientation to the home office staff about the practices of the foreign market could help facilitate knowledge transfer, and show appreciation for the new status and skills of the expatriate. These trips would also allow the expatriate to continue to be a part of the home office.
5. Organizations may want to consider varying support practices with the employee's marital and family status, gender, age, culture, and personality.
6. Organizations may want to consider taking extra measures to ensure the retention of employees returning from developmental assignments as these employees may be more inclined to leave their firms than employees sent on functional assignments.

### **CONCLUSION**

This paper contributes to the repatriate adjustment and turnover literature by reviewing the literature and presenting a model incorporating research findings. The proposed model suggests that repatriate adjustment and turnover intentions are related to the following key factors: employee expectations upon repatriation, employee perceptions of organizational repatriation support practices, and employee perceptions of the appropriateness of both job content upon return and the availability of external career opportunities based on the employee's new found expertise. Our review of the literature suggests there is a gap between employee expectations and reality—in particular, the reality the repatriate experiences upon return home. On the one hand, organizations claim to value international assignments as a way to build a pool of global knowledge and increase the international skills of their employees. On the other hand, many organizations place repatriates in jobs upon their return home that do not utilize the global skills and knowledge acquired during the assignment. There appears to be a disconnect between the

reasons stated by companies for sending employees on international assignments (organizational learning and acquisition of global skills) and the actual transfer of knowledge and utilization of newly acquired global expertise upon the expatriate's return. Halcrow (1999, p. 42) suggests that expatriates may in fact be a "squandered" resource. In addition to proposing a model incorporating repatriation research and providing suggestions for future study, this paper offers recommendations to practitioners for closing the gap between expatriate expectations and reality, and better utilizing repatriates as a valuable organizational resource.

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# IMPACT OF ICT IN AN TOURISM EMERGE MARKET: SOME IMPLICATION FROM THE CASE OF ALBANIA

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## ABSTRACT

*ICT and Internet are very necessary in business life. They occupy a key place for the majority of jobs in business. A business, regardless of type and category of belonging, cannot live long, and cannot survive without IT market. Especially, the tourism industry is closely linked to ICT and the Internet. After entering the Internet and ICT in tourism entrepreneurship, significant changes have occurred. Almost, all structures and plans for development and business management, has changed. ICT and Internet have become tourist entrepreneurship in e-business. The main purpose of this paper is that in addition to evaluating the important role in tourism development in Albania, the evidences and the changes that have occurred in tourism. The purpose of the article, realized not only from theoretical research, but also from conversations with businesses involved in tourism, by comparing the current management that of the previous 10 year progressed.*

**Key words:** IT, internet, tourism development, economy development, SME, marketing, plan and strategy, e-business, e-marketing.

## INTRODUCTION

The Internet is the most important innovation since the development of the printing press (*Hoffman, 2000*). ICTs include not only the hardware and software required but also the groupware, network and the intellectual capacity (humanware) to develop, program and maintain equipment (*Buhalis, 2003*). Role of Internet in the tourism sector, tourism is important to "organize themselves" (do-it-yourself), particularly in relation to SMEs. In order to understand how great is the impact of e-business in this segment of the tourism sector, we should note, that the tourist industry, dominated by very small enterprises. The role of small enterprises is very important in the economy. The SME strategy plays a key role in the government's strategic goals for the social-economic development of Albania (*OECD 2003*). Exercising a good marketing by SMEs, across IT and the Internet, is one of the best occasion for local economic development; Once awake the interest of all stakeholders, who are implicated in this scheme. So, for example, in addition to visitors and tourists, the publicity of a tourist area attracts great interest of other investors, who may be domestic or foreign. Increasing investment, bringing employment opportunities for local residents, which means, that provides more income for their families.

Marketing has much to offer the study of entrepreneurship. Marketing and entrepreneurship are traditionally regarded as two separate academic disciplines (Gerald E Hills; Claes M Hultman; Morgan P Miles) Also, on the other hand, not to forget the role of local government, an injunction, thus becoming a key manager, to create opportunities and support for all businesses and investors. Local government, affected to increase overall investment in infrastructure, which meets under the tourist area, being more secure, and easily accessible for tourists. Marketing was done through IT and the Internet creates opportunities for economic development especially in remote areas, isolated due to physical and geographical conditions, or left in limbo for a long time, as a result of abandonment by residents. In particular, e-Business, has created opportunities for revitalization and regeneration of rural areas, making tourism will become a major alternative development.

Also, another facility is the fact that entrepreneurship are usually small, have simple web pages, and are easily usable by the clients, unlike large companies, which have numerous links within their web pages. This practical value, is that SMEs, to be the ideal in economic ventures. SMEs are more durable in the market and are easier to be filed by individuals who do not have big capital. Usually, in most cases, remain as family businesses, where all members of the family, contribute to keep the business. The two main factors for conducting successful e-commerce are 'security of the e-commerce system' and 'user-friendly Web interface', thus recognizing that building customer trust and convenience for customers are essential to succeed ( *Chulwon Kim 2004* )

## LITERATURE REVIEW

ICTs include "the entire range of electronic tools, which facilitate the operational and strategic management of organisations by enabling them to manage their information, functions and processes as well as to communicate interactively with their stakeholders for achieving their mission and objectives (*Buhalis, 2003*). According to WTO, the Internet is revolutionizing the distribution of tourism information and sales. Tourism has closely been connected to progress of ICTs for over 30 years. The establishments of the Computer Reservation Systems (CRSs) in the 1970s, Global Distribution Systems (GDSs) in the late 1980s and the Internet in the late 1990s have transformed operational and strategic practices dramatically in tourism (*Buhalis, 2003; Buhalis & Law, 2008*).

For tourism businesses, the Internet offers the potential to make information and booking facilities available to large numbers of tourists at relatively low costs. It also provides a tool for communication between tourism suppliers, intermediaries, as well as end-consumers ( *Chulwon Kim 2004* ). Nowadays, the Internet and ICTs are relevant on all operative, structural, strategic and marketing levels to facilitate global interaction among suppliers, intermediaries and consumers around the world (*Buhalis & Law, 2008; Egger & Buhalis, 2008*).

## METHODOLOGY

To achieve the purpose, several methods are used. Methods of study are integrated in a way that you come to the aid that has the goal page. Studies and current research are focused to discover definitions for the current theoretical concepts. Also, part of the inquiry, have been the review of specific studies for impacts of ICT and the Internet, especially in developing countries like Albania. Obviously such a topic cannot be missing questionnaires, which is best express ideas and opinions of all actors involved in the tourism industry. Questionnaire method is conducted with two groups. The first group is the group of tourist enterprises, while the second groups are tourists and citizens. The questionnaires contain some questions which need to identify in general, the role of ICT and the Internet. In particular, stop to tourist ventures, which reveal the changes they have undergone their businesses over time. 200 questionnaires have included businesses such as villas, hotels, travel agencies, travel agencies, bars and restaurants, resorts, etc.. The second group includes 200 citizens, and tourists have encountered in the tourist areas. The questionnaires were conducted in Korca, Tirana, Durrës, Vlorë, Sarandë, Berat, Himarë freelance, including several tourist villages in these areas. Also, part of methodology of work, are also interviews with local government experts, who recently in the area that have turned administer tourism as the main part of local development strategy.

## RESULTS QUESTIONNAIRE ANALYZE-CASE STUDY

### Questionnaires With Businesses

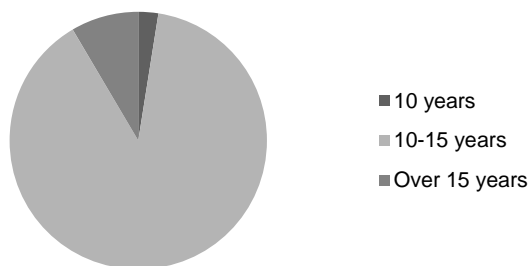
For the realization of the questionnaire, 200 businesses were selected, distributed all over Albania. Undertakings have over 10 years in the field of tourism, and are mainly hotels, villas, resorts, bars

restaurants, travel agencies etc.. The purpose of the questionnaire, to take stock, not only the role of ICT and the Internet, but also to understand how marketing has changed management and ii enterprises after entry of ICT and the Internet.

1: How long have you set up your business?

- 10 years
- 10-15 years
- Over 15 years

10 years	10-15 years	Over 15 years
5	178	17



Most businesses have 10 to 15 years, operating in the market. This means that those have a long tradition in the tourism industry, and are able to identify changes in their business after the entry of ICT and the Internet.

2: How long have you to use IT / Internet in business?

- 1-5 years
- 5-10 years
- Over 10 years

1-5years	5-10 years	Over 10 years
	180	20



Of the 200 enterprises surveyed, only 20 of them have over 10 years who use ICT and the Internet in their business. The rest, 180 entrepreneurship, have mostly 10 years takeovers. Though these enterprises have over 10 years in the tourist industry market, they have entered later in the so-called e-business.

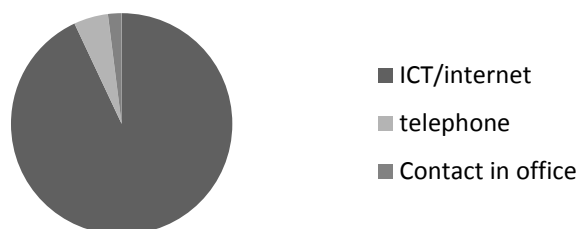
## 1. For what do you use ITC and internet?

ICT and the Internet, there is a widely used in all undertakings. In particular, the special place occupied informational portals for different advertisements that undertakings provide to our customers. And the important part is the logistical management of all enterprise. ICT, has great use, even for part of the booking, and general organization of tourist travel, offering several kinds of opportunities for clients.

## 3: How do you get most of the booking?

- IT/internet
- Telefon
- Contact in office with clients

ICT/internet	telephone	Contact in office
186	10	4



## 4: How important is the role of IT / Internet in your business?

- Very important
- Important
- Somewhat important

Very important	Important	Somewhat important
200		

For all the businesses, ICT and internet are very important. They explain that is impossible to resist in market and to profit from their business without ICT and internet. 5-Compared with 10 years ago, what has changed since the moment the use of IT / internet? Many things have changed from this time. First of all, the spending for advertising in the media and for people employed for the marketing of the company. Some years before they needed a large number of employments compared with actual number. For example for touristic agencies or travel agencies is enough one office completed with ICT and internet services and the work go on. Also now the entrepreneurship have more connections between them. They collaborate to offer the best services for clients. They have past the borders because the clients are not only local or national but international. Now everything is e-business or e-service. They can serve more client at the same time and their economically profit are larger than 10 years before, because the logistic part is more fast and qualitative. Also we have added new destinations for tourism based on client requests and specially with different prices; so many people can go with holidays.

## 6:What are the most favorite tourist areas from client?

- Rural areas
- Urban areas

Rural areas	Urban areas
200	

The answers we get from businesses are the same. All prefer more rural area as tourism destination than urbane area. Diversity of rural landscapes and environmental quality, are some of the reasons leading to the preferred choice as a tourist destination. In Albania, recently have always waits and more of a rural tourism, and for more to areas that are remote from large urban centers. Despite the fact that many rural areas, since they are new tourist destinations, not only do not have a good tourist infrastructure, but also the general infrastructure, there is no obstacle for tourists. Currently in Albania, are not only top the list at the seaside villages, but those mountains. These show us the role of ITC and internet, not only to discover new destinations, but also to change the marketing for tourism destinations.

7. Compared with 10 years ago, how have changed the prices for rural and urban tourism areas? Let's say that a reversal has occurred report. Now, in Albania, higher prices of tourism services go to rural areas. Very few, are those who choose to stay, for tourism accommodation or sand and sun in urban areas. More and smaller facilities are required, clean beaches, woodlands in mountain tourism, and above all the traditional services, especially the art of gastronomy. These requirements once came only from foreign tourists, but now the requirements come also from Albanian. It should be noted that requests come from those who have financial opportunities, to cope with prices.

### Questionnaires With Citizens

For the realization of the questionnaires, were selected 200 citizen and tourists, encountered in tourist areas, with different age, sex and belonging to different professional and social category. The aim of the questionnaire consists in the fact, to emphasize the role of ICT and the Internet, for the selection of tourist destinations. But besides this, it is also another purpose, which indirectly shows the impact that ICT and the Internet has, in tourist undertakings, revealing that, in its responses and opinions that have citizens on the following matters. Citizens interviewed reveal changes that have undergone tourist ventures, compared with 10 years ago.

1: Are you a regular user of ICT and the Internet?

- ☐ Yes
- ☐ No

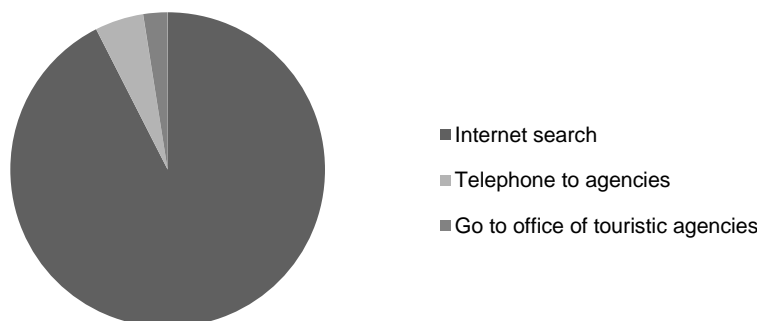
Yes	No
200	

All those surveyed were regular users of ICT and the Internet. They say he occupies a very important place, in everyday life, both for work and study, or even for leisure time, looking for and get information and curiosities.

2: Which is the method you use for selection of tourism destination?

- ☐ Internet search
- ☐ Telephone to touristic agencies
- ☐ Go to office of touristic agencies

Internet search	Telephone to agencies	Go to office of touristic agencies
185	10	5

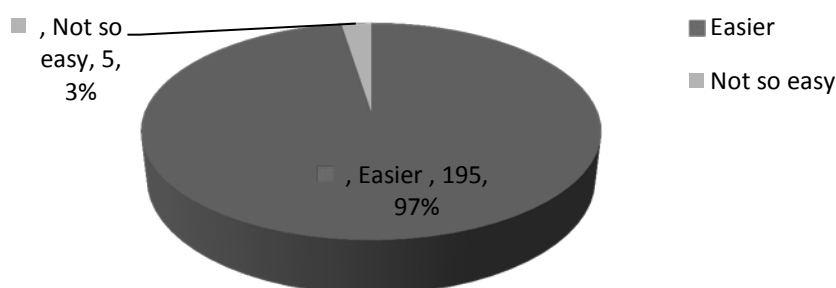


92% of citizens surveyed use the Internet to obtain information about tourism destinations, and to determine destination for their holidays. Only 5% use the phones, and 3% go to tourist agencies. This highlights the role that ICT and the Internet has in the field of tourism. ICT and the Internet now, it has become indispensable only for tourist ventures, but also for customers who already have the simplest way, and are better informed about tourism destinations and their costs

3: Launched by the IT and Internet services, is easier now to go on vacation, or more complicated?

- ☐ Easier
- ☐ Not so easy
- ☐ No

Easier	Not so easy	No
195	5	



Over 90% now think that going on vacation, is simple, because they have very little time for you booked, you only need a confirmation, and everything else is ready, and we planned to detail, from tourist ventures, which coordinate with each other, starting from transport, to the accommodation in hotels, tourist guides in the field. The other part that says it's not so simple, connecting with the fact that not decides, as a result of multiple destinations and offerings that make agencies.

4- Compared with 10 years ago, what has changed in tourist ventures, after the entry of IT and the Internet? Services are better quality, and above all fast in time. But at the same time, are added, new variations of tourism, the tourism destinations and types of tourism. Now there are many offers that are throughout the year and finds that the reasonable prices.

5: Do you think that IT and the Internet have impact on prices in the market?

- ☐ Yes
- ☐ No

Yes	No
200	

All think, that has ICT and the Internet, has a strong influence on market prices. All agencies, want to attract as many clients, attempting to find the lowest bids, in order to be as compelling for customers.

Nobody wants to spend more money wasted. They create and same about hotels and resorts, travel agencies or different categories, offering the same destination with different prices.

1. Do you think that IT and the Internet, have affected the quality of tourist services?

- ☐ Yes
- ☐ No

Yes	No
200	

100% convinced that ICT has a significant impact. Marketing, which is realized through ICT and the Internet, informs enterprising competitors, for services provided by each of them. To them, are always in competition, to enhance the image in the market, increasing quality of services.

## RECOMMENDATION

All businesses should have wide use, the IT and the Internet. They constantly need to update web service with new information. Tourism ventures, should communicated with as many other enterprises, integrated in the field of tourism, so that, their bids to be diversified. Between all actors who serve in the field of tourism, there must be a spirit of cooperation for the realization of positive goals. Enterprises should be careful in choosing and defining strategies for e-business. Local governments should support policies present, control and guidance for businesses. Undertakings operating in the field of gastronomy or even accommodation should not only have international and global approach, but in particular traditional even after the special is what defines tourist destination. Tourism ventures should lobby and constantly publish new tourist destinations, as should endeavor to maintain a balance and tourism destinations. In this way will create development opportunities and benefits for all touristic areas. Flexibility in marketing policies is one that will enable not only economic benefits for tourism ventures but also for residents of tourism areas and trying time will rouse interest for tourists who want to explore as many places.

## CONCLUSION

ICT and the Internet, has brought a revolution in the tourism industry. Today it is almost impossible to imagine tourist ventures without ITC and Internet services. Values of ICT and Internet in the tourism industry, are always appreciated by many researchers, organizations, entrepreneurs, local government etc.. Use of ICT and the Internet, has brought about radical changes in the tourism industry. ICT and internet has brought facilities for customer service, and logistical management of enterprises. But not only that, ICT and the Internet, have facilitated, and have cut many undertakings address the economic burden for commercials and advertisements and payments for marketing agents. Today, through ICT and internet marketing is provided with a minimum cost, and in many cases free of charge, through social networks. This means that the management of enterprises, after the entry of ICTs and the internet has changed the strategy. In addition to these ICT and the Internet has brought about a better all operators providing services in the tourism industry, bringing better quality services and faster in time and well placed to customers. In this way, even more benefits for themselves, because the range of services, and ever expanding, as in quality, as well as quantity, offering opportunities for all social categories and classes of society. In Albania, currently tourism, has taken an important role in the economy, although the latter is fragile, and not very stable during this transition. Most of tourist enterprises in Albania, are not more than 15 years, a period that enough, for information regarding the benefit of ICT and the Internet.

All enterprises, which have over 10 years in the market, where the focus is to make the article, not only have maintained their balance on the market, but even we are soon introduced a new line of marketing,



which converts economic activity in e-business. Undertakings with long experience in the market are those that clearly testify, the role of ICT and internet in policies of management and marketing trends. Currently the role of ITC in Albania and the internet has brought major benefits, not only to venture into the tourism industry, but also for other actors in society, especially local government, local and foreign investors, as has awakened interest in new destinations tourist previously unexplored by tourists. This is also a very good alternative for economic revitalization, especially in mountainous areas or coastal areas, which until now had remained in limbo

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# INBOUND INTERNATIONAL TOURISM TO THE UNITED STATES: A PANEL DATA ANALYSIS

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## Abstract

*The objective of this paper is to analyze the demand for tourist arrivals to the United States, using the panel cointegration technique. The study attempts to identify and measure the impact of the main determinants of the inbound international tourism flows to the United States. The study uses annual data from 1986 to 2011 for tourist arrivals from 50 major countries of origin of tourists. The specified model includes several country-specific determinants. The panel unit root tests indicate all the variables are integrated of order one. The panel cointegrations tests show that all seven test statistics reject the null hypothesis of no cointegration at the 1% significance level, indicating that the five variables are cointegrated. The results suggest that tourism demand to the United States must be considered as a luxury good and is highly dependent on the evolution of relative prices and cost of travel between origin and destination country. The results also show that tourism demand is elastic with respect to income but inelastic with respect to tourism price, real exchange rate, and travel costs.*

**JEL Classifications:** L83, O51

**Keywords:** Tourism demand, panel data, panel cointegration, United States

## INTRODUCTION

Tourism industry has emerged as one of the leading service industries in the global economy as well as in the United States economy in recent decades. It is now one of the largest foreign exchange earners in the United States, generating \$434.4 billion or 2.9% of GDP in 2011 (World Travel and Tourism Council (2012), *United States: Travel and Tourism Impact 2012.*), and is a major source of economic and employment growth. Economic flows generated by international tourism have become vital factors in economic growth and international economic relations in many countries. For example, according to the U.S. Bureau of Economic Analysis, direct tourism employment in the United States was 5.41 million and a total tourism-related employment of 7.63 million in 2011, accounting for about 5.5% of total employment. According to the U.S. Department of Commerce, Office of Travel and Tourism Industries, between 1986 and 2011, international tourist arrivals to the United States increased from 25.7 million to 63.2 million, growing an annual average growth rate of 3.5% (see Figure 1). Based on the latest forecast by the U.S. Department of Commerce, the United States is expected to see a 5% annual growth rate in visitor volume between 2012 and 2016, producing 81.5 million visitors by 2016.

Given the importance of travel and tourism industry to the United States, in order to promote tourism, the Travel Promotion Act of 2009 (TPA) was introduced and the new Corporation for Travel Promotion (CTP) was established. The CTP's main goal is to promote the United States as a premier travel destination to international travelers. However, the impacts are expected to be minimal in 2012 and increase as a proportion of normal expected growth through 2014 and then decline through 2016.

North America has been the largest source of tourist arrivals to the United State during the period 1990-2011, though its share dropped from 61.7% in 1990 to 49.3% in 2000 (see Table 1). The three largest regions of tourist arrivals, North America, Western Europe, and Asia, account for more than 85% of total

tourist arrivals to the United State. Eastern Europe and Africa regions record the lowest number of tourists to the United States between 1990 and 2011. Canada, Mexico, and the United Kingdom are the three largest sources of tourists to the United States, accounting for more than 61% of total international visitors in 2011 (see Table 2).

Table 1. International Visitors to the United States by Region of Residency, 1990-2011

Region of Residence	1990		2000		2011	
	Number of Visitors	Share (%)	Number of Visitors	Share (%)	Number of Visitors	Share (%)
North America	24,303,659	61.7	25,262,000	49.3	34,442,000	55.3
Western Europe	6,460,065	16.4	11,175,161	21.8	11,986,795	19.2
Asia	4,359,609	11.1	7,554,444	14.7	7,246,776	11.6
South America	1,327,609	3.4	2,941,471	5.7	3,756,689	6.0
Oceania	661,696	1.7	731,263	1.4	1,243,433	2.0
Caribbean	1,136,673	2.9	1,331,297	2.6	1,091,419	1.8
Middle East	365,150	0.9	702,105	1.4	810,688	1.3
Central America	412,337	1.0	821,614	1.6	747,168	1.2
Eastern Europe	198,731	0.5	421,959	0.8	673,105	1.1
Africa	137,140	0.3	295,387	0.6	327,084	0.5
<b>Total Arrivals</b>	<b>39,362,669</b>	<b>100.0</b>	<b>51,236,701</b>	<b>100.0</b>	<b>62,325,157</b>	<b>100.0</b>

Source: The U.S. Department of Commerce, ITA, *Office of Travel and Tourism Industries*.

Table 2. Top 10 Sources of Visitor Arrivals to the United States, 2003-2011

Country	2003	2004	2005	2006	2007	2008	2009	2010	2011
Canada	12,666	13,856	14,862	15,992	17,759	18,915	17,977	19,964	21,028
Mexico	10,526	11,907	12,665	13,317	14,327	13,686	13,229	13,469	13,414
United Kingdom	3,936	4,303	4,345	4,176	4,498	4,565	3,899	3,851	3,835
Japan	3,170	3,748	3,884	3,673	3,531	3,250	2,918	3,386	3,250
Germany	1,180	1,320	1,416	1,386	1,524	1,782	1,687	1,726	1,824
Brazil	349	385	485	525	639	769	893	1,198	1,508
France	689	775	879	790	998	1,244	1,204	1,342	1,504
South Korea	618	627	705	758	806	759	744	1,108	1,145
China	157	203	270	320	397	493	525	802	1,089
Australia	406	520	582	603	670	690	724	904	1,038

Source: The U.S. Department of Commerce, ITA, *Office of Travel and Tourism Industries*.

The remainder of the paper is organized as follows: Section 2 provides a brief literature review. In Section 3, the empirical framework of the current study is set out by specifying model as well as the econometric methodology. Section 4 discusses the variable definitions and outlines the data sources. Empirical results of panel unit root tests, panel cointegration tests, and error-correction model estimates are presented in Section 5. The last section, Section 6 presents a summary and a brief conclusion as to the results obtained in this study.

## REVIEW OF LITERATURE

There are a large number of studies done on tourism demand. Much of the literature in international travel research tends to rely on demand-side theories and models to explain international tourism flows. In its majority, tourism demand research has dealt with demand at the national level, although several studies have addressed demand at the regional and local level focusing on amenities, attractions, events, accommodations, seasonality, ecological concerns, etc. Demand-side studies have dealt with both outbound and inbound tourism demand, with the overwhelming majority of studies focusing on the latter. The main criticism of much of the demand-side literature is that it is excessive in its use of aggregate concepts as well as aggregate measurements, masking the many particularities of complementary destinations (Marcouiller et al., 2004 and Cortés-Jiménez and Blake, 2011).

Efforts at tourism demand forecasting have used both qualitative and quantitative methods, with the majority of studies favoring quantitative approaches (Song and Turner, 2006). Researchers modeling demand have mostly used non-causal longitudinal analysis, causal econometric models, and gravitational techniques. Each of these techniques has merits. The degree to which they lend themselves to accurate demand forecasting, and therefore policy decision making, depends on their ability to accurately measure economic theory tenets. As expected, there is no single technique that is confirmed to be best on all counts over all others (Song and Li, 2008).

Song and Li (2008) in their exceptionally comprehensive study of the tourism demand forecasting literature, report that since the 1970s time-series models have been widely used in the field. Time-series frameworks have used either single equations or systems of equations, with several researchers preferring multivariate regressions. Single equation models, used in earlier studies, tended to use ad hoc approximations to explain flows of bilateral tourism demand and therefore resulted in simplistic, yet, dissimilar findings, only partly accounting for economic theory. Critics suggest that single equation models fail to yield consistent parameter estimates and fail to address demand for complementary and competing destinations (O'Hagan and Harrison, 1984).

Cointegration techniques along with other econometric methods have been used to determine short-term and long-term relationships. "However, the identification of structural relationships is often problematic" (Bonham, Gangnes and Zhou, 2009). While models using systems of equations are more comprehensive than single equation models, they too have limitations. Some studies fail to account for the single most important cost for international tourism, namely, the cost of international travel. Studies that account for cost differences driving tourist demand by destination, tend to use Consumer Price Indices, although the 'baskets of goods and services' differ from country to country, are not consumed in similar proportions by locals and tourists alike, and lack measurement uniformity (Divisekera, 2003).

Econometric models have been also widely used, utilizing various techniques such as ordinary least squares, autoregressive distributed lag models, error-correction models, vector autoregressive models, Bayesian VAR, time varying parameter models, and variations (Song and Witt, 2006) and most of them are single equation models. System-of-equations models such as the almost ideal demand system (AIDS), good at forecasting demand for destinations within a region from a source market or a group of source markets, is a much stronger modeling approach. More recent variations of the original AIDS model have not only improved on the variables used but most importantly have taken into account the dynamic nature of the tourism industry by combining several techniques. AIDS models are well fitting in exploring substitution effects and destination competitiveness (Song and Li, 2008). The structural equation model has been used by Turner and Witt (2001) to analyze causal relationships between holidays, business visits and visiting friends and relatives. For instance, time-series models are better for short-term forecasting but rely on historical patterns instead of dynamic structural relationships, while more structural models tend to forecast short-term demand poorly. According to Cortés-Jiménez and Blake (2011), time varying

parameter models and panel data models are better at estimating inbound demand and AIDS models tend to be better in analyzing outbound demand.

Panel data analysis, by incorporating structural econometric models that include both cross-sectional and time-series techniques, has distinct benefits over other models. However, as its forecasting ability has yet to be confirmed, it has not been widely used in tourism demand research. Song and Li (2008) have found a handful of studies that have used panel data analysis between 2000 and 2007. Ledesma-Rodríguez, Navarro-Ibáñez, and Pérez-Rodríguez (2001) modeled demand for Tenerife tourism through both static and dynamic panel data analysis. They found that in the long-term inbound demand is elastic with respect to income and inelastic when it came to prices and travel costs.

In this article we employ recently developed panel data techniques to test the influence of various factors that determine the inbound tourism to the United States. Our panel data set includes 50 countries and 26 years covering the period from 1986 to 2011.

## METHODOLOGY

### Model Specification

This section discusses the model specification to identify the determinants of tourist arrivals to the United States. The study uses annual data from 1986 to 2011 for tourist arrivals from 50 major countries of origin of tourists. Tourist arrivals from these 50 countries account for more than 95% of total tourist arrivals to the United States. In the usual notation the tourism demand function can be written as follows:

$$TA = f(PCI, PT, RER, TRC, VS) \quad (1)$$

where TA is the number of visitors, RPCI is the real GDP per capita, PT is the tourism price, RER is the real exchange rate, TRC is the travel cost, and VS is a dummy variable representing visa requirements.

The data is compiled within a panel data framework in light of the relatively short time span of the data. Assuming (1) to be linear in logs, the estimated model can be written as:

$$\ln TA_{it} = \mu_i + \delta_i t + \beta_1 \ln RPCI_{it} + \beta_2 \ln PT_{it} + \beta_3 \ln RER_{it} + \beta_4 \ln TRC_{it} + \beta_5 VS_{it} + \epsilon_{it} \quad (2)$$

where  $TA_{it}$  is the natural log of number of visitors from country  $i$  to the U.S. in period  $t$ ,  $RPCI_{it}$  is the natural log of real GDP per capita of country  $i$  in period  $t$ ,  $PT_{it}$  is the natural log of tourism price of country  $i$  in period  $t$ ,  $RER_{it}$  is the real exchange rate between the U.S. and country  $i$  in period  $t$ ,  $TRC_{it}$  is the travel cost from country  $i$  to the U.S. in period  $t$ ,  $VS_{it}$  is a dummy variable representing whether or not country  $i$  is required visa to enter the United States,  $i = 1, 2, 3, \dots, N$  for each country in the panel and  $t = 1, 2, 3, \dots, T$  refers to the time period. Our panel data set includes 50 countries and covers 26 years from 1986 to 2011. According to economic theory, the expected sign of the coefficient  $\beta_1$  is positive while other four parameters,  $\beta_2$ ,  $\beta_3$ ,  $\beta_4$ , and  $\beta_5$  are expected to have negative signs. The parameters  $\mu_i$  and  $\delta_i$  allow for country-specific fixed effects and deterministic trends, respectively, while  $\epsilon_{it}$  denote the estimated residuals which represent deviations from the long-run relationship.

## DATA SOURCES AND VARIABLES

The study uses annual data from 1986 to 2011 for tourist arrivals from 50 major countries of origin of tourists. The list of the countries is presented in the Appendix. Annual data on tourist arrivals to the United States were collected from the U.S. Department of Commerce, International Trade Administration, *Office of the Travel and Tourism Industries*. Data on real per capita income (real GDP per capita at 2005 constant dollars) were collected from the United Nations Conference on Trade and Development, *UNCTADSTAT Database* at <http://unctadstat.unctad.org>.

Tourism prices, which represent the cost of goods and services purchased by tourists in the destination, are measured by relative prices. The relative price variable is given by the ratio of the tourism price index of the United States and the consumer price indices (CPI) of the origin countries. The information on the tourism price index of the United States was obtained from the U.S. Department of Labor, *Bureau of Labor Statistics* while the data on consumer price indices (CPI) of the origin countries were obtained from the International Monetary Fund, *World Economic Outlook Database* (September 2011).

Following Lim and Macleer (2001), the real exchange rate,  $RER_{it}$ , was constructed as,

$$RER_{it} = \frac{CPI_{US,t}}{CPI_{it}} \times \frac{1}{ER_{it}} \quad (3)$$

where  $RER_{it}$  is the real exchange rate between country  $i$  and the U.S. in time  $t$ ,  $ER_{it}$  is the bilateral nominal exchange rate (measured as the number of foreign currency units per U.S. dollar) with country  $i$  at time  $t$ ,  $CPI_{US,t}$  is the consumer price index (2005=100) of the U.S. and  $CPI_{it}$  is the consumer price index of  $i^{th}$  country at time  $t$ . The data on nominal exchange rates and consumer price indexes were taken from the International Monetary Fund, *International Financial Statistics database*.

The cost of travel variable was calculated combining the distance between a given country and the U.S. and the price of oil. Though some studies have used price of oil as a proxy for cost of travel (for example, see Garin-Munoza and Montero-Martin, 2007), this study estimates the cost of travel by multiplying distance between the two countries by the price of a barrel of oil. The data on oil prices were taken from the International Monetary Fund, *International Financial Statistics database*. The final variable, VS, takes the value of 1 if visa is required for country  $i$  to enter the United States or takes the value of zero (0) otherwise.

## EMPIRICAL RESULTS

After having established consistent evidence of cointegration, the panel OLS technique for heterogeneous cointegrated panels is used to estimate the model. In order to identify the impact of relatively restrictive tourist visa policy after September 2001, two separate models have also been estimated for pre- and post-2001 periods. The results of this analysis are presented in Table 3. Let us first discuss the results of the full sample covering the period from 1986 to 2011. All the coefficients have the expected signs and are statistically significant either at the 1% or 5% significance level. Given that the variables are expressed in natural logarithms, the coefficients can be interpreted as elasticity estimates. The results indicate that, for the full sample, a 1% increase in foreign income increases tourism arrivals by 1.27%; a 1% increase in tourism price decreases tourism arrivals by 0.01%; a 1% increase in real exchange rate decreases tourism arrivals by 0.01%; and a 1% increase in travel cost decreases tourism arrivals by 0.16%. The results suggest that tourism demand to the United States must be considered a luxury good. When the models are estimated to the 1986-2001 and 2002-2011 periods, two of the variables, i.e., tourism price and real exchange rate, become statistically insignificant though they still maintain the expected signs.

Table 3. Empirical Results: Panel Least Squares Estimates  
(Dependent variable: TA ; Excluding VS variable)

Variable	1986-2011	1986-2001	2002-2011
Constant	3.3340*** (9.41)	0.3427 (1.31)	4.4137*** (8.40)
<i>ln</i> RPCI	1.2077*** (9.22)	1.2754*** (7.42)	1.5483*** (7.79)
<i>ln</i> PT	-0.0179*** (2.60)	-0.0108 (1.34)	-0.0006 (1.07)
<i>ln</i> RER	-0.0072* (1.85)	-0.0034 (0.75)	-0.0017 (1.34)
<i>ln</i> TRC	-0.1584*** (9.41)	-0.1646*** (5.07)	-0.6029*** (9.59)
Adjusted R <sup>2</sup>	0.8949	0.9045	0.8949
Number of Observations	1,055	688	367

Notes: The figures in parentheses are the absolute values of t-statistics. \*\*\* and \* indicate the statistical significance at the 1 percent and 10 percent level, respectively.

## SUMMARY AND CONCLUSIONS

The objective of this paper is to analyze the demand for tourist arrivals to the United States, using the panel cointegration technique. The study attempts to identify and measure the impact of the main determinants of the inbound international tourism flows to the United States. The study uses annual data from 1986 to 2011 for tourist arrivals from 50 major countries of origin of tourists. These 50 countries account for more than 95% of the tourist arrivals to the United States. The multivariate framework includes the tourism arrivals, real GDP per capita in constant 2005 U.S. dollars, the tourism price, the real exchange rate, and the cost of travel.

The panel unit root tests indicate all the variables are integrated of order one. The panel cointegrations tests show that all seven test statistics reject the null hypothesis of no cointegration at the 1% significance level, indicating that the five variables are cointegrated. All the coefficients have the expected signs and are statistically significant either at the 1% or 5% significance level. Given that the variables are expressed in natural logarithms, the coefficients can be interpreted as elasticity estimates. The results indicate that, for the full sample, a 1% increase in foreign income increases tourism arrivals by 1.27%; a 1% increase in tourism price decreases tourism arrivals by 0.01%; a 1% increase in real exchange rate decreases tourism arrivals by 0.01%; and a 1% increase in travel cost decreases tourism arrivals by 0.16%. The results suggest that tourism demand to the United States must be considered a luxury good. When the models are estimated to the 1986-2001 and 2002-2011 periods, two of the variables, i.e., tourism price and real exchange rate, become statistically insignificant though they still maintain the expected signs.

The findings of the study could have been different if we had used a longer time period. Future research could concentrate in expanding the time period as well as the coverage of countries or focusing on few selected countries which has relevant data for a longer time period. This would help us uncover the variables that determine the tourist arrivals to the United States.

Appendix Table 1: List of Countries

Argentina	Costa Rica	Hong Kong	Nigeria	South Korea
Australia	Denmark	India	Norway	South Africa
Austria	Dominican Republic	Ireland	Panama	Spain
Bahamas	Ecuador	Israel	Peru	Sweden
Belgium	El Salvador	Italy	Philippines	Switzerland
Brazil	Finland	Jamaica	Poland	Taiwan
Canada	France	Japan	Portugal	Trinidad & Tobago
Chile	Germany	Mexico	Russia	Turkey
China, PRC	Guatemala	Netherlands	Saudi Arabia	United Kingdom
Colombia	Honduras	New Zealand	Singapore	Venezuela

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# OUTRUNNING THE ORGANIZATIONAL CULTURE CONSEQUENCES IN THE POST-MERGER INTEGRATION PROCESS AT EUROPEAN LEVEL

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## ABSTRACT

*In the post-merger integration, organizational culture plays a key role in the successful merger between Absorbance Company and the absorbed company and in that it is both effect and cause the establishment and strategic and financial objectives. An effective post-merger organization can be a source of competitive advantage; therefore, to implement specific strategies needed to conduct post-merger actions, thus it is important to assess the consequences in terms of characteristics of organizational culture at likely occurrence multicultural terms.*

*In light of these considerations, continuous improvement of management strategies should allow existing management tools to adapt to the new demands of the organizational culture of companies absorbent / absorbed, requirements imposed by changes in the stages of post-merger, that are to be carefully monitored and that the growing demands, are in a changing European companies.*

*In conclusion, simultaneously and interdependently to create the paradigm and value system, organizational culture, which supports a high degree of performance must be consistent and aligned with the new organization's overall strategy and to ensure external balance adjustment according to company requirements absorbed and cultural integration of the company's internal system absorbed under promote a successful partnership, under which umbrella to meet financial quotas to support the post-merger sustainability.*

**JEL CODES:** G34, L24, L25.

**KEYWORDS:** post-merger integration, organizational culture, competitive advantage, European companies, benchmarking.

## INTRODUCTION

Mergers among European companies tend to become a sine qua non of social and economic progress, globalization and the globalization of world economy development putting their mark on the increase concerns the internationalization of management systems.

Based on this accepted, it sees the need for optimal integration and consistency of endogenous and exogenous variables in the management subsystems of the new company created from the merger.

Moreover, the global market will gradually turn into a means of ensuring the integration and trade intense flows, fact that allows metamorphosis post-merger companies in accordance with the specificities of each country.

Thus, evolutions of unexpected mergers allow relocation and relocation of multinational companies working points, depending on business requirements and capacity. Thus, it is necessary to consider besides the cultural circumstances of the companies involved in merger and cultural context of the geographical area that will enable the new company, result of merger.

Therefore, that economic success, made post-merger, will be coupled with the cultural characteristics of communities in the vast strategic business alliances and the degree of specialization and diversification of

management tools in the context of monitoring concrete and coherent integration of managerial post-merger, both in terms of management objectives and in terms of financial targets.

### SETTING AND MONITORING MANAGEMENT PROGRAM REQUIREMENTS IN POST-FUSION EUROPEAN STRATEGIES

At European level, analysis and monitoring requirements to establish management strategies in post-merger programming allows us to analyze the quantitative importance of fundamental strategic pillars. Notice so that the three key strategic pillars are represented in decision fusion: increased market share, cost synergies, access to new geographical markets, given their percentage mark quite high: 58%, 37% and 33% of total respondents.

**Table 1. Synopsis of the main objectives of the post-merger companies and their frequency of monitoring**

Nr. C R T.	STRATEGIC OBJECTIVES OF MERGERS AND TAKEOVERS		Monitoring the post- merger management integration -per strategic objectives -		FINANCIAL OBJECTIVES OF MERGERS AND TAKEOVERS		Monitoring the post- merger management integration -per financial objectives-	
1.	Market share	58%	Weekly	9%	Revenue growth targets	42%	Weekly	9%
2.	Cost synergies	37%	Monthly	40%	Global synergy goals	35%	Monthly	57%
3.	Access to new geographical markets	33%	Semestrially	34%	Earnings before interest and taxes	31%	Semestrially	25%
4.	Access to new products	23%	Annually	5%	Return on invested capital	20%	Annually	4%
5.	Reducing the number of competitors	19%	Just once at the end of the merger	6%	Return on own capital	19%	Just once at the end of the merger	2%
			Irregular	7%			Irregular	3%

Source: Official data by PricewaterhouseCoopers LLP in: Post Merger Integration, Survey 2009, European results, Delivering Deal Value

However, the three pillars of financial origin are represented by revenue growth objectives, global synergy goals and aim revenue before interest and taxes, given and marking them in such high percentages: 42%, 35%, respectively 31% of total respondents. Also, access to new products and reduce the number of competitors are also considered along with the three mentioned above, the decision variables compelling strategic management of two companies to merge. Mark reflects their importance to the previous lower (but still impressive synoptic following its introduction in the front), with peak rates of 23% respectively 19%.

Continuing the same line financial goals include merger and absorption of the above and to the profitability and return on equity capital marking 20% and 19% of all respondents. Moreover, in addition to ranking high interest objectives, strategic and managerial level, summarizing information from the aforementioned study, gives us an opportunity to examine the frequency of monitoring the effects of the merger. Therefore, we see a strong interest in reporting monthly and 40% by 57% per strategic objectives and financial targets, strategic quarterly reporting practice followed by 34% and 25% financial, but preferably the difference is significant, monthly reporting is the most representative. In contrast, the annual reports, once at the end of merger and irregular are reporting practices, dealing with insignificant parts of strategic objectives, namely: 5%, 6% or 7% and 4% per financial goals, 2% and 3%.

### **ORGANIZATIONAL CULTURE IMPACT WITHIN POST-FUSION MANAGEMENT STRATEGIES DESIGNING**

Analysis of organizational culture at multicultural, add other primary activities of the future market prospect of implantation, as managerial strategy, given the assurance, at a defined space and time within a budget determined by a combination of optimal post-merger, to provide economic and financial benefits under which it started absorbing alloy with the absorbed companies. Therefore, continuous improvement of management strategies should allow adaptation endogenous and exogenous variables of the new company formed from the new EU requirements, requirements imposed by changes in technologies, markets and supply, ie the increasing requirements that are in a changing European consumers.

Therefore, the increasing complexity of modern society need a diagnosis to be printed, real and concise, to be able to sustain overall management of material resources, financial, human and information that will be the starting point in achieving the targets post-merger. However, organizational diagnosis, diagnosis requires a culture of its organization, establishing himself as cultural diagnostic companies, by the fact that it may impose evolutionary trend of managerial processes in the context of optimal performance of post-merger integration.

Note that there is a certain culture within the company may hamper or foster the development of companies in the context of optimal performance of post-merger integration. A strong culture, suitable environment and appropriate strategic objectives contribute to the company's development. Values as innovation, creativity, initiative, risk taking can further the objectives. Or, rather, an objective that penetrates existing markets with new products may be hampered by cultural differences between partner companies or by lack of responsibility of employees of one of the companies.

Cultural norms influence, for example, negotiations between buyers and sellers. Moreover, products must be adapted to the crop, as the name brand, as well as packaging and composition. Also, culture is one that affects the price of goods and therefore the distribution channels. Certain cultural norms prohibit price and can change the entire distribution system by redirecting channels used, in order to reconfigure the profitability curve.

All these are considered key elements that can determine the success or failure of post-merger. Thus, some organizations, according to their culture and philosophy, with increasing quality, and price increases. In contrast to other companies whose culture is not customer oriented, but at a substantial profit in the short term, in any conditions, rising prices is an increase of quality, but other considerations. This distribution channels, may be transformed in accordance with every feature of the country of origin management, or the market in the country of implantation. But, sensitive to changes in the structure should be closely monitored internal and external reaction to the new changes.

The cultural adaptation of the companies on successful post-merger objectives, strategic management should have regard to the behavior foreshadowing long-term competitive organization, taking into account both organizational culture and contextual developments. This organization reflects the culture; beliefs are components of an organization on their group's evolving ability to compete in a market, to act on that system of perception.

Organizational culture is expressed through attitudes, behaviors, belief systems, attachments, aspirations and values performers and managers, manifested in work processes. A powerful strategy project a certain behavior, organizational culture reflecting improvement in approach. The starting point for post-merger strategy should form an accurate definition of its mission, focused on the detailed explanation of the relationship between management, employees and context. This is one of the differentiations of management systems of companies in various "zones" of the world and is rooted in cultural differences between countries, attitudes towards management, to creating and maintaining an organizational climate and motivation necessary to achieve objectives.

Addressed as the product of collaboration of internal and external stakeholders, the mission of an organization, in the context of optimal performance of post-merger integration, must aim at consensus regarding the objectives set in the context of policy design and promote appropriate use of resources.

Thus, the role of formulating post-merger organization mission is to achieve consensus on the goals pursued within the organization, providing a basis for motivating the use of resources in a certain way, developing a concept for resource allocation organizations, establishing a climate, the harmony overall organization, serving as a focal point for those who can identify with the goals and directions of action of the organization and to prevent them from doing so those who are unable, to facilitate objectives reflect the organizational mechanism of the organization, formulating general goals organization and their translation to facilitate the objectives related to cost, time and results that can be assessed and controlled.

The fundamental objectives of the strategy post-merger company absorbing the starting point in shaping a system that covers all categories of targets procedural and structural components of the company.

Thus, like redesigning objectives in the context of optimal performance of post-merger integration, fundamental objectives drawn from companies absorbent / absorbed, must redesign major components of global policies or partial new organization to promote sustainable development.

## CONCLUSIONS

To achieve this competitive advantage, management organization shall, through post-merger strategy, to opt for the incorporation of endogenous and exogenous variables of the culture of both companies involved in mergers, which are rated as very important partners. These attributes can refer to reengineering management subsystems, the use of management tools, or the manner of managing global resources company.

Integration components mentioned above configuration allows specifying the overall post-merger strategy, on the organization as a whole, in the context of optimal performance of post-merger integration. It is important that post-merger organizations to develop, beginning an operational strategic outrunning of the cultural inconsistencies that can lead to erosion of the partnership, to ensure realistic recovery opportunities for their development, the longer time intervals ( three to five years), in a complex competitive environment, domestic and international, becoming stronger.

Thus, strategies brought forward the cultural mismatch must be able to ensure articulation of procedural components of the organization in an "all" coherent and print it features complex, open, adaptive organic.

But features integration post-merger management companies makes the absorbent / absorbed companies members to deal with complex problems, which in many cases are unpredictable and random and sometimes requiring complex solutions to solve.

Consider, in this respect, promoting monitoring shorter period onset of fusion, then report monthly to become a precondition for optimum performance. Also note that post-merger monitoring report only once at the end termination of the operation, opens the way for further cultural mismatch that may occur as the un-fast circumstances, the impact on the continued effective and efficient commercial activities new companies, result of merger.

Thus, accessing variables characteristic external benchmarking can benefit more, companies in process post-merger managerial integration, known as the famous saying "you learn from your mistakes", adding that the achievements and experience in advance the cultural mismatch can bring more value, the board of management will find the way to redesign the management tools for coordination purposes optimal strategic global resources of both absorbing and absorbed companies.

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# DETERMINANTS OF UNITED STATES OUTBOUND FOREIGN DIRECT INVESTMENT IN LATIN AMERICA AND CARIBBEAN: A PANEL DATA ANALYSIS

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## Abstract

*The objective of this paper is to identify the determinants of United States outbound foreign direct investment (FDI) in Latin America and the Caribbean, using the panel cointegration technique. The study uses annual data from 1982 to 2010 and covers sixteen countries in the Latin America and Caribbean region. The relationship between FDI flows and various economic variables was estimated by using pooled cross-country and time-series data to control for country-specific and time-specific effects. The study identifies and measures the main determinants of United States' outward FDI across a range of variables including bilateral and multilateral trade, market size, GDP growth, openness, and resource endowment. The panel unit root tests indicate all the variables are integrated of order one. The panel cointegrations tests show that all seven test statistics reject the null hypothesis of no cointegration at the 1% significance level, indicating that the variables are cointegrated.*

**JEL Classifications:** F21, O51, O54

**Keywords:** Foreign direct investment, panel data, panel cointegration, United States

# **DIMENSIONING EUROPEAN COMPANIES POST-MERGER INVOLVEMENT WITHIN SOCIAL RESPONSIBILITY PROJECTS - HELPING CHILDREN WITH SPECIAL EDUCATIONAL NEEDS CASE STUDY**

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## **ABSTRACT**

*Known as the worldwide features students with learning difficulties, companies with high involvement in social responsibility activities contributes to the development of international projects to support their normal development, given that post-merger financial possibilities are higher and part of the net profit can be easily redirected to support initiatives of social involvement. Moreover, the performance of any socio-economic activities is inconceivable without the presence and human intervention, not only embodies consumer needs, but also possession of skills that allow him to act to meet those needs. This paper focuses on the involvement of companies, post-merger, to support projects that involve children with special educational needs motivating economic and financial capacity increased due to their merger, thereby promoting access to long-term benefits of optimal development of this social category.*

**JEL CODES:** G34, P46, P47

**KEYWORDS:** children with special educational needs, involvement of European companies, post-merger, social responsibility, human capital performance.

## **INTRODUCTION**

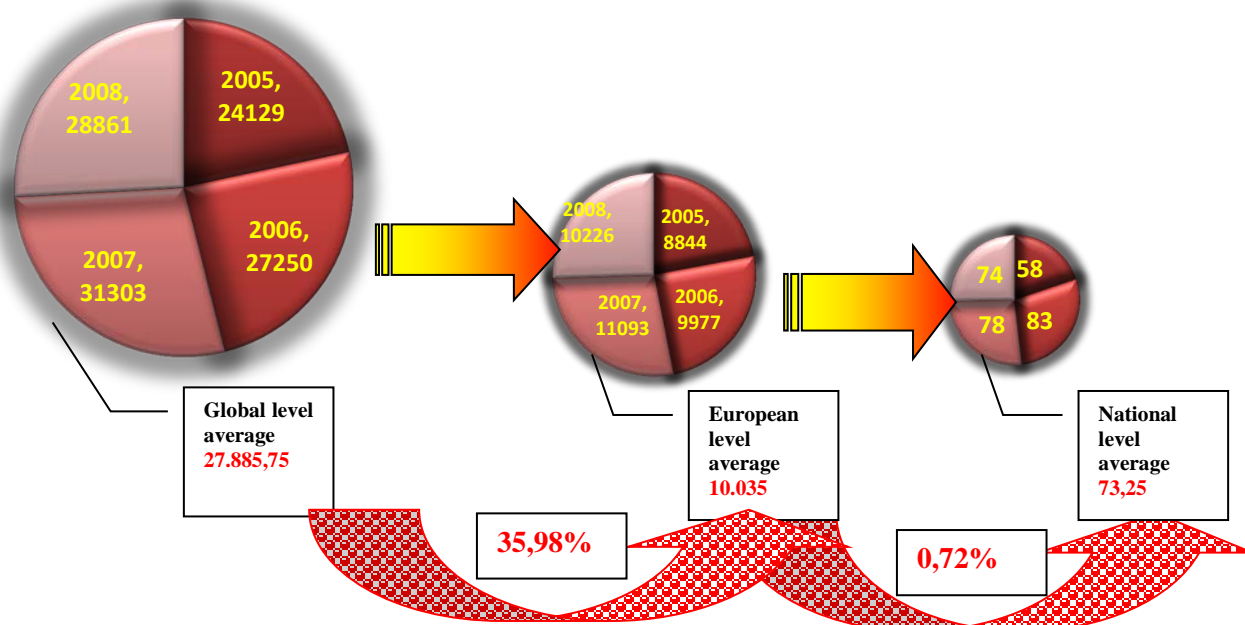
Assuming that the main wealth of society is the human resource as the only factor able to exploit all other resources of the macro creator and society itself, the main factor of production in all societies and at the same time, the key issue the economic restructuring, which began this study by stating the urgent need for companies in social projects designed to promote optimal development of children, the future intellectual capital management systems.

Known as the worldwide features students with learning difficulties, companies with high involvement in social responsibility activities contributes to the development of international projects to support their normal development, given that post-merger financial possibilities are higher and part of the net profit can be easily redirected to support initiatives of social involvement.

Moreover, the initial actions of social responsibility projects have brought to the forefront the realization that many students have school failure due to limitations in processing certain types of information, which determines various difficulties: lack of organization, socializing difficult, prone to accidents, difficult to adapt to changes, hyperactivity or lethargy, lack of attention. But most relevant is that, following internal investigations conducted by HR in consultation with department heads is observed that these symptoms are manifested among employees or among employees whose children are integrated in this category. Motivation focusing on the need for involvement of companies, post-merger, in support of projects concerning children with special educational needs lies in economic and financial capacity increased, following the merger, their access to support long-term benefits of optimal development of children in this category .

## MERGERS ECONOMIC FOOTPRINT UPON WORLDWIDE SCENE

Macroeconomic context of labor market, employment structure shows that the population underwent considerable changes from the previous period. Transition to market economy has greatly influenced the employment of the population in terms of volume, structure, and resulted in labor market adjustment policies, while redesigning the companies involved in merger and absorption processes, the border often.



**Figure 1. Quantification share mergers and acquisitions in the period 2005-2008, the European level of total world and local level in all European - made by the author upon later graphics processing statistical data provided by Thomson ONE**

Thus, the synthesis and processing of statistical information accessed through ThomsonONE, we present an average of approximately 27,886 worldwide mergers and takeovers, of which the European share is 35.98% with an average of 10,035 mergers in recent years. At the local level trend of mergers its place if we consider an average of 73.25%. We therefore consider the need to accelerate technical progress, according to a market economy based on a fierce competition management directs an organization to develop new work programs to majoreje productivity and reduce human capital costs. There is much in the European total 10,035, but the average percentage of 0.72% is Romanian companies' efforts to reach an EU benchmarking successes through organizational alloying, to activate effective in certain sectors or geographical areas.

Therefore, considering the global average, 27,886, European level, 10,035, and not from the local level of 73, subliem again that economic practice highlight the analysis: management elements of management in an efficient manner is, the sine qua non, the first step in registering companies (absorbent and absorbed) on the road to economic success. Therefore, among other interests, mainly related to social image specialist market, companies supporting the project starts this category of children under tocami inefficiency to prevent future human capital. Typically, companies with extensive experience in cross-border merger and absorption are involved in social responsibility projects, given the regular diagnostics which reveal deficiencies at a cost implication, human capital in specific business activities.



## **PROMOTING THE DEVELOPMENT OF CHILDREN WITH SPECIAL EDUCATIONAL NEEDS SUPPORT BY COMPANIES**

Of economic practice specialise incursion, we can mention that is observed in a high share, mainly involvement of pharmaceutical companies operating in the market, in corporate social responsibility. The most prominent example is the company GSK, a result of successful fusion and world renowned in the UK between Glaxo Wellcome and SmithKline. Post-merger financial goals are achieved, GSK Always record economic growth results. Moreover, the two in 2011-Q2 semestrului the întregirează powerful performance with underlying sales growth, overall group turnover was 6.72 billion pounds for euros.

Therefore, this group of economic performance, social responsibility programs are designed to focus on long term health problems and patient access to and investment in education rises in the world to brand reputation. Furthermore, with strong financial support these companies design new programs that employees have the opportunity to apply their knowledge in a completely new area with charities worldwide. Thus, post-merger social responsibility is clearly significant for social communities, if we consider partnerships with civil society as an employee of these companies work full-time with NGO partners to provide extraordinary support categories children with special educational needs worldwide. These, although aptitude for certain areas, and often have uneven performance can not be employed in regular classes.

The term learning difficulties covers a very heterogeneous group of students. Recent studies show that they can be divided into three categories, depending on the difficulty of visual-spatial perception, language and attention.

Business involvement in supporting their education, is a focal point in supporting social responsibility, especially when you consider resizing accessing human performance at work. Furthermore, the literature shows that better use of labor resources finds its source in combining intensive and extensive development factors in educational construction sequence, under the gradual deepening social and economic development, under increasing labor productivity and net profit.

Moreover, respecting European coordinates can systematically develop comprehensive policy strategies in the national reform programs to improve the adaptability of children with special educational needs in social and economic environment, to ensure a high level of employment security, respectively, can to easily find a job at any stage of active life and have a good prospect for career development in a changing economic environment.

Moreover, insurance and European funds are waiting to be accessed through social development projects. Thus, the increasing tendency of school integration in regular education facilities for children with educational needs speciale is well known both in the world and in Romania and complexity caused by the reality of normal events and integration lead to interpretations, delays, experiments, sounding, successful and failures to act of integrating children with special educational needs in schools. The category of children with SEN are both disabled children themselves - in which special needs are multiple, including educational, and children without disabilities, but who are stable inadapatare events at school requirements. So, in this category are:

- Children with sensory impairments: visual, auditory, motor etc.
- Children with mental disabilities,
- Children with emotional disorders (emotional),
- Children with associated disabilities.

We believe both companies resulting appropriate involvement of mergers, but as they have most often significant financial and economic results. And, focusing on supporting the promotion of integrated education refers essentially to integrate children with special educational needs in structures that can provide a climate conducive to the harmonious development of these children and a balancing of their personality.

Also, easy access to European funds for social development, the companies mentioned above, contributes to the flexibility of the design of recovery strategies, correction and development of cognitive skills and partial deficit, remedial action must always respect the personality and level of impairment of the child. Selection criteria for program development, stages a spring program will be the competent person: psychologist, pedagogue, teacher advisor, and here being able companies and contributes financial support to these actions by or through the provision of specialized personnel.

Thus, primarily, to promote human capital strategies will focus on the size of human capital resources according to strategic and operational needs of the national economy and ensuring efficient use of these resources. The development of strategies to underpin economic development strategy by setting future human capital requirements by identifying ways to use top of the capital, where human capital available to support the implementation of economic development plans.

Today, students with special needs, is a focal point of social concerns. Admission diversity of class and especially the idea that each has its own intellectual abilities, their needs in the assimilation of information, is the first step to support and children with special needs in education. Given the active involvement of family and parents participating with physical or mental, of children in classes or other organized activity, its involvement is direct as possible, the emotional state of parents having a major impact on the conduct of the commercial.

From this point of view, awareness of the need to support this category is very current global and local level.

## CONCLUSIONS

At the microeconomic level, the objectives to be achieved, post-merger organizations are increasingly required to cope with challenges such as to require the ability to secure and maintain competitive success by anticipating developments contextual. Therefore, a problem whose solution largely conditions the development and rational use of human resources in organizations is the introduction of human resource policies and strategies geared systematically towards long term goals. Moreover, the performance of any socio-economic activities is inconceivable without the presence and human intervention, not only embodies consumer needs, but also possession of skills that allow him to act to meet those needs.

Continuing on the same line, there is increasingly involve companies in providing necessary support design of future human capital, appropriate cost-effective business transactions. Despite the economic crisis some companies, as a result of successful merger, and have sized financial support to constintizat how their contributions are important for beneficiaries and for these donations are vital for the initiatives it supports, in some cases for many years. These companies are the result of some successful megafuziuni, are constant partners of local communities to develop programs that are innovative, sustainable and beneficial. They often focus their investments in social and health projects, carried out with strong civil society partners.

Also, dimensioning problem of child with special educational needs at the forefront of bringing our analysis and the need to involve these companies in various administrative projects and fundraising for centers dealing with this social category. Moreover, the world is encouraging long-term involvement, various sizes of companies and cultures in voluntary programs designed to provide considerable support

for disadvantaged. Thus, it is recommended, under the sustainable development of social communities, promoting business involvement in projects that will provide support with social and economic inclusion of children with special educational needs.

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Secțiunea Thomson ONE – deals analysis

# WORKING PAPER BEHOLDING HR STRATEGIES ALIGNMENT WITH THE CORPORATE STRATEGY

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## ABSTRACT

*Beholding HR strategies alignment with the corporate strategy, we took into consideration the economic environment of corporate strategies and aligning HR strategies with the main corporate guidelines, from the performance improvement point of view. Within this article we have outlined the high importance of aligning the HR strategies to the general corporate strategies.*

*Moreover, we have emphasized the fundamental guidelines in designing and implementing work policies and strategies, as considering occupational risk assessment being carried out through finding and putting into a hierarchy, according to indices of severity and probability, of exogenous variables, referred to as the performance metrics, to which human factors are evaluated upon, factors relevant to an enterprise, in the purpose of creating effective measures to prevent inter-organizational malfunctioning due to lack of coordination between departments and resources..*

**JEL CODES:** J22, J24, J28.

**KEYWORDS:** HR strategies, alignment, corporate strategies, effective measures, performance metrics.

## INTRODUCTION

Referring ourselves to the innovative HR strategies it is a must to re-underline the fact that with the introduction of new technologies, we witness a reduction in the cost of accessing, storing and transmitting information. Digital information is so accessible and having low costs, that human factor can turn into new economic and social values, revealing new opportunities for designing new services and products. Human capital, administrating such information, developed becoming a strategic resource for the digital economy, in terms of adaptation human resources strategies to corporate general strategies.

Romania's accession to European Union managed to create confusion around the people, concerning the learning system and the labor market. All the rules were taken as a must do rather than a must understand. As an example to sustain this saying we have the must change the university studies structure and the must work at a European level. And the most important issue is that these two variables were taken separately.

What should we always take into consideration is the fact that to gain productivity of labor one must put into the efficiency equation the variables: studies level and labor field. The result of this equation cannot be other than economic growth, in terms of adaptation human resources strategies to corporate general strategies.

We propose thus placing a greater emphasis on supporting the development of initial and continuing education, increase mobility, flexibility, adaptability of work and efficient use of the unemployment insurance budget in the implementation of active measures, in terms of adaptation human resources strategies to corporate general strategies.

## THE ECONOMIC ENVIRONMENT OF CORPORATE STRATEGIES

The economic reality is characterized by permanent changes in all fields of activity, especially in the social and economic domain, which has known alert rhythms of change. We are thus witnesses to the transition to a knowledge-based economy, and here are some relevant factors to be taken into consideration: the accession to the European Union, the increase of the minimal national wage, the introduction of calculation indexes of the minimal national wage according to the level of professional training, the obligation of appointing a person for a certain job according to the education requirements of the respective position (higher education, high school education, unskilled workmen), to the apparition of social groups which promote the new processes and modify the changing tendencies.

However the experience of economically developed countries, signals the need to increase investment in technical means and in particular into human capital in terms of using new technologies, in order to obtain competitive advantages onto the digital market, in terms of adaptation human resources strategies to corporate general strategies.

Certainly, the experience of developed countries shows that lack of involvement in this process of transition to the digital economy can generate serious consequences on both the survival and development of enterprises, for region or also for a state.

In this respect it must be primarily designed a paradigm of instruction of beneficial effects of the compliance with ergonomic principles at work and the methods and techniques for optimizing the human-technology interaction, that should adapt to the scientific standards established to focus on development in the field, in order to integrate theory, experience, design and practice, in terms of adaptation human resources strategies to corporate general strategies.

Educating the human operators of automated systems and improving their abilities in the purpose of preparing to conduct, in optimal conditions, their role in the work environment has an immediately beneficial effect to reduce or even eliminate the risks of human error.

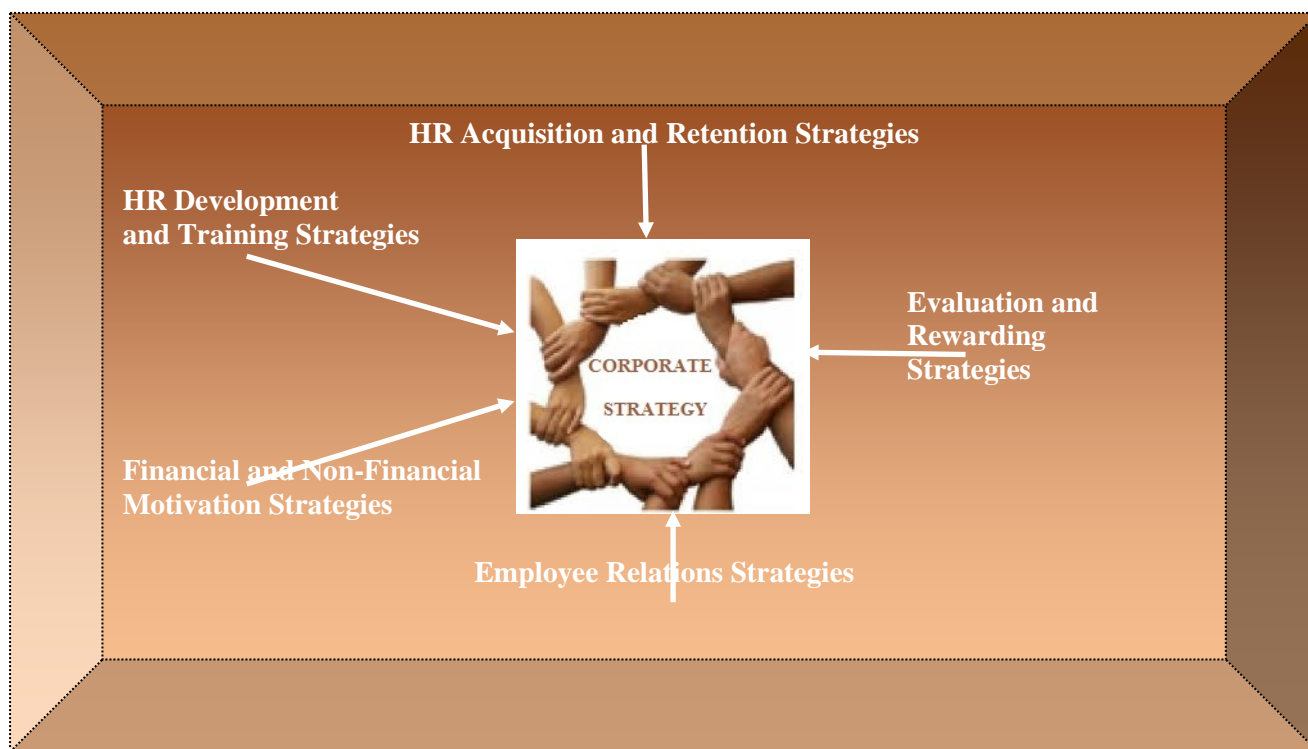
For this purpose, the objectives of increasing labor productivity must increase reliability concerns for sizing systems ergonomic human-technology interaction, which is in the current context, one of the most important factors for raising economic efficiency and the largest pool of production that exists in latent phase, in terms of adaptation human resources strategies to corporate general strategies.

## ALIGNING HR STRATEGIES WITH THE MAIN CORPORATE GUIDELINES

The materialization of the above mentioned objectives in business and organization management at the level of human operators is facilitated by the created company, in which the role of human factor increases, as people, in their double as producers and owners of the means of production, have a new attitude towards work, from which they become active participants in the process of production and continuous improvement of forms and methods of its organization, as well as in the design, implementation, evaluation and optimization of semi-computerized and fully-computerized working systems, in terms of adaptation human resources strategies to corporate general strategies.

Nowadays we may observe that the professional ethic is more and more influenced by the characteristics of the new economy – the knowledge based economy. We hereby propose to tackle the importance of the trained professionals in the financial-accounting, considering the process of alignment these field regulations to knowledge based economy requirements. So, we wonder what means being ethic.

Can we find any connection between accounting ethics and the knowledge based economy? Can this economy determine new fundamentals and principles? What are the consequences on accounting professionals?



**Figure 1. Beholding HR strategies alignment with the corporate strategy**

A fundamental step in designing and implementation of health and safety at work policies and strategies, occupational risk assessment is carried out through finding and putting into a hierarchy, according to indices of severity and probability, of exogenous variables, referred to as the risks, to which human factors are exposed to factors into an enterprise, in the purpose of creating effective measures to prevent occupational accidents.

Thus, in this framework it is found as absolutely necessary to revive the motivational process. The doctrine underlines the differences between financial and non-financial motivational methods, but it should also firmly underline the need for their strong binding, even though the financial rewards are more powerful in today's capitalized economy.

The crisis is a wake-up call; the moment when we recognize that "business as usual" would consign us to a gradual decline, to the second rank of the new global order, in terms of adaptation human resources strategies to corporate general strategies.

This is Europe's moment of truth. It is the time to be bold and ambitious. To achieve a sustainable future, we must already look beyond the short term. Europe needs to get back on track.

Then we must stay on track. That is the purpose of future Europe 2020. It's about more jobs and better lives. It shows how Europe has the capability to deliver smart, sustainable and inclusive growth, to find the path to create new jobs and to offer a sense of direction to our societies.

The transfer of brain-drain to brain-gain can be achieved only in the context of free access to information policies development, in real time, this concept will basically become the central pillar of training policies in the Member States, so young people and adult population hold the key to use economic principles in order to ensure the economic and also social progress, in terms of adaptation human resources strategies to corporate general strategies.

The interdependence between economic growth and human capital quality, determined the implementation of policies that support the return of "brains" in the country of origin, while ensuring the favorable conditions for their development in the workplace, in the purpose of promoting the maintenance and improvement of life quality for them.

Endogenous parameters that generate highly qualified human capital migration towards other Member States is being materialized in the need of human factors to size their environmental quality of living, social factors, economic and political ones having a major impact on the decision to leave the country of origin, in terms of adaptation human resources strategies to corporate general strategies.

In parallel exogenous parameters, materialized into the idea of a better life in another state, is being solidified by the advertising of economic Heaven from outside limits of the country, working together to promote the intention of migration.

## CONCLUSIONS

The striking manifestation of the knowledge revolution and many mutations produced in the world economy have led policymakers, especially within the most developed countries, to address these realities in a forward looking and pragmatic vision ensuring the transition to the new economy.

Therefore it was found mandatory to bring into the fore front the need of investments into human resources enlargement, in terms of adaptation human resources strategies to corporate general strategies.

Taking into consideration the labor productivity and life quality empowerment is necessary to align, globally speaking, the strategies of investing into human capital education and health. Promoting the new economy based on spin-offs design, the financial aid must support the intellectual capital progress.

We propose thus placing a greater emphasis on supporting the development of initial and continuing education, increase mobility, flexibility, adaptability of work and efficient use of the unemployment insurance budget in the implementation of active measures, in terms of adaptation human resources strategies to corporate general strategies.

In conclusion, we also reiterate its vitality as a sine qua non condition of inter-regional sustainable development, onto the promotion of the principles of market economy mechanisms in all areas of the country, to improve competitiveness and achieve permanent economic growth, promoting development harmonious of land and network of settlements, increasing the capacity of regions (in terms of institutional, financial, decision making) to support their own development process, creating equal opportunities in access to information, research and technological development, and continuous education and training. in terms of adaptation human resources strategies to corporate general strategies.

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# ONE ACCOUNT, TWO AUDITS: A TEACHING CASE OF THE AUDIT OF REVENUE AND ACCOUNTS RECEIVABLE

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## ABSTRACT

*The purpose of this case is to allow students to link the theory of audit risk, auditor objectives, and audit evidence surrounding the audit of revenue and accounts receivable in a practical situation. This case involves two audit teams of the same Big 4 firm who are seeking to sufficiently audit revenue and accounts receivable transactions. It is intended for upper class undergraduate students (juniors/seniors) who have completed two Principles of Accounting courses and possibly one Intermediate accounting course. These accounting courses would have provided the students with the knowledge of revenue recognition and understanding of the revenue and receivables process. This case allows students to demonstrate their understanding of the principles of revenue recognition and the audit process of revenue and receivables. Students will have the opportunity to identify audit risks and devise a plan for testing revenue and accounts receivables transactions. The objectives of this case are to apply the revenue recognition principle, identify issues with revenue recognition, recognize situations that impact the audit of revenue and receivables, understand management's financial statement assertions, understand and apply the auditor's objectives over revenue and receivables, and understand and apply test of controls and substantive testing over revenue and accounts receivable.*

## INTRODUCTION

Burned out after completing the annual audit with one of the Big 4 audit firms, Larry Thompson, the Controller of A Plus Physician Services (A Plus), was perplexed with a phone call. It was the auditor of Helping Hand Physicians (Helping Hand), one of A Plus's affiliates. In response to the auditor's request for some information, Larry asks "What do you mean you are conducting a separate audit of Helping Hand's accounts receivable balance?" He went on to remind the auditor saying, "We just finished an audit with a different audit team of your firm and this audit included the audit of Helping Hand's accounts receivable balance." Still unclear, Larry slams down the phone. Seeking further clarification, he immediately calls James Marshal, the Partner of the audit team that performed A Plus's annual audit where the following exchanges took place:

James: "James Marshal."

Larry: "Hi James, Larry Thompson."

James: "Hi Larry, how are things going?"

Larry: "Well not so good James. I received a call from another audit team of your firm conducting an audit of Helping Hand. Helping Hand is an affiliate of our organization. They are requesting to complete a separate audit related to the revenue and receivable balances of Helping Hand."

James: "Oh yes. I am certainly aware of this situation. I had a brief conversation with the audit Partner of Helping Hand's audit team."

- Larry: “Great, so that means you have everything under control and there is no need for this nonsense of an additional audit, right? You explained to him that those receivables are our receivables and they have already been tested thoroughly by your audit team?”
- James: “Well I don’t think it is quite that simple. The Partner of the audit team for Helping Hand believes that those receivables belong to Helping Hand, not your organization.”
- Larry: “Those receivables belong to my organization. This is clearly stated in the agreement. The revenue and receivables on our books include the activity for my organization and Helping Hand. When your team came to our organization to complete your fieldwork, all of our revenue and receivable balances were tested, including those of Helping Hand. Now the audit team of Helping Hand would like to test the revenue and accounts receivable of Helping Hand only. Why would they want to duplicate work?”
- James: Well Larry, we definitely do not want our firm to perform duplicate testing if it is not necessary. I am sure that my team performed a thorough analysis of your revenue and receivable balances while they were out there.
- Larry: “I know they did! I had to get the Director of the Business Office to create special reports just for your staff. These reports gave them all of the sales transactions a couple of days before year-end and after year-end. We provided documentation related to specific transactions that they requested. We also provided them with an aged listing of our accounts receivable subsidiary ledger, accounts receivables reconciliations, a narrative of our revenue and receivables process, and documentation for various sample selections. To go through this process again for balances only related to Helping Hand is absolutely unacceptable!”
- James: “I do understand that audits can be time consuming, Larry. Let me ask you, is Helping Hand a subsidiary of your organization?”
- Larry: No they are not. They are an affiliate of our organization. They operate at a separate location. Their physicians and staff members are not a part of our payroll. They have their own facilities and operational expenses. We have an agreement with them that states that we will make payments to them for the use of their physicians. Their revenue and receivables process follows the revenue and receivables process here at my organization. At the end of the month, we run a report to see how much cash we have collected based on the services provided by the Helping Hand physicians. We then issue a check to Helping Hand for 85% of actual cash received (including checks and credit card payments).
- James: Right, this rings a bell. I recall the audit partner stating that Helping Hand is currently recording their revenue based on these cash payments that they receive from you. They are not able to provide any reports from their system to support this revenue. They are also unable to answer a lot of the audit team questions. Apparently there has been a lot of turnover in the Finance department of Helping Hand.
- Larry: Well they have access to run these reports. We also provide them with monthly reports that include our calculation of how we determined the dollar amount that they are receiving from our organization.

James: Well let me touch base with Helping Hand's audit team to see what is going on. I'll get back in touch with you as soon as everything is finalized.

Larry: Thanks James.

**Background:** A Plus Physicians A Plus Physicians was incorporated in February of 2000 as a not-for-profit 501(c) (3) organization and began business on July 1, 2000. It is a multi specialty physician practice with approximately 500 physicians and 650 support staff individuals. There are 42 subspecialties of medicine within the organization. The Accounting department has 16 individuals and is headed by the Controller, Larry Thompson. Larry holds a Masters degree in Business Administration and a Masters of Accountancy. Before his employment at A Plus Physicians, he was employed at a small public insurance company for six years. He moved up the ranks from Director of Finance, to Controller, to Vice President of Finance and Treasury, and finally the Chief Financial Officer. After leaving the public insurance company, Larry secured a position with the A Plus Physicians as Controller. He has been employed with A Plus Physicians for the last six years. His responsibilities consist of producing monthly financials, assuring cash collection on non-patient related receivables, budgeting, maintaining banking relationships, managing staff in the area of accounting, finance, treasury, and purchasing, assisting with the offshore subsidiary financial information, and consolidating the financial statements.

### The Contract

In June of 2008 Helping Hand Physicians entered into an agreement with A Plus Physicians. Based on the agreement, A Plus is to pay Helping Hand for the services provided by the Physicians of Helping Hand. The payment is based on cash collections received by A Plus for services which are directly related to the services provided by Helping Hand. Helping Hand receives 85% of the cash collected by A Plus. Their revenue, accounts receivable, and bad debt is now a part of A Plus's revenue, receivables and bad debt. The patients treated by Helping Hand are A Plus's patients. In the event the agreement is cancelled, Helping Hand's accounts receivable balances will remain on A Plus's books until the cash is collected. A Plus will continue to pay Helping Hand 85% of cash collections.

### A Plus Physicians Revenue Cycle

The main line of business at A Plus Physicians is to provide services to patients. A patient will come to one of the multiple sites to see Physicians for various medical reasons. If required, the front desk attendant collects a co-pay or deductible according to the patient's insurance terms. Once the patient is seen by the Physician, the charges or revenue is entered into the sales journal and account receivable subsidiary ledger. The charge is reviewed for errors and forwarded to the insurance company for payment. Once approved by the insurance company, a check or electronic funds transfer is received by A Plus Physicians. The payment is posted into accounts receivable subsidiary ledger. Any balance not paid by the insurance company is billed to the patient. At the end of the month the subsidiary ledger activity is entered and posted to the general ledger. A monthly reconciliation is completed to reconcile the subsidiary ledger to the general ledger.

*Discussion Questions:* Assuming that you have been appointed a member of Helping Hand's separate audit team:

- 1) Identify key issues in your client's revenue and receivables process which may have impacts on audit risk.
- 2) Given the above issues you have identified, which management financial statement assertions are you concerned about?

Given the facts in the case, identify items that your audit team would like to discuss and or review with your client in order to achieve your audit objectives over the audit of revenue and receivables.

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# WORKING PAPER REGARDING HR STRATEGIES GOING ABOVE AND BEYOND MANAGING CUSTOMIZED HR SOLUTIONS

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## ABSTRACT

*During the current economic crashing environment, HR strategies have managed to offer the needed breath of innovative guidelines. Companies that have put it all on the human capital are now, mostly, found between the profitable, low affected by the crises economy elements.*

*Consulting employees is an integrated part of the HR customized solutions. Human operators should be informed concerning the evaluation and preventive measures to be taken. Risk assessment helps to minimize the possibility of workers errors during the design and implementation of general and specific strategies, to the working environment as a result of activities related improvement. It also helps maintaining competitiveness and productivity of the company, thus there are known the financial analysis that are revealing that major losses due to occupational errors.*

*Thus, we have found very profound the analysis of HR strategies going beyond managing customized HR solutions.*

**JEL CODES: E24, J24, O15.**

**KEYWORDS: HR strategies, customized HR solution, economic contextual conditions, fields of improvement, strategic and operational needs.**

## INTRODUCTION

Most of the companies, after a secure analysis, are deciding to outsource some key direction within the company. One particular field is mostly the HR activity, as per the high experience of the specialized HR companies, thus a part of the firms' strategies are going above and beyond in managing customized HR solutions, but mostly for companies that are motivated to reduce costs in payroll processing, workers' compensation, employee benefits, human resource management, employee liability, and other related HR responsibilities.

The specialized firms' professionals enable small business owners to focus on their core competencies, rather than focusing on running payroll, providing employee benefits, or the many other facets of human resource administration.

Therefore, all areas that have a great impact upon human resources interests and capacities materialized into professional competence, are being taken into consideration by the specialized firms. Being to big of an effort for a single Human Resources Department to manage all fields of expertise at a high level.

Thus, the optimal decision is under contracting specialists that are fully loaded with innovative solutions ex post the elementary and specific analysis as per the outline of the human capital development strategies focused on their dimensions in terms of strategic and operational needs.

## THE ECONOMIC EXTERNAL AND INTERNAL CONTEXTUAL CONDITIONS FOR MANAGING HR SOLUTIONS

The relevant aspect, from this point of view, as the change is a permanent characteristic of humankind, consists in the establishment and development of new processes, which generate radical changes in the configurations of the workforce and the socio-occupational and socio-professional structures.

These new processes are, in fact, the expression of new types of social actions promoted by various social actors, which hold various places in the power relations. Analyzing today's world processes and tendencies, we shall highlight the complementary processes sets with the alternative and opposition elements.

Essentially, strategies to promote human capital focuses on the sizing of human capital in terms of strategic and operational needs of the national economy and ensuring efficient use of these resources.

Developing such strategies will build strategies for economic development through the establishment of future requirements for capital, by identifying top ways to use of this capital, where available human capital will support the implementation of plans for economic development.

However, it should be maintained the aspect that there are certain restrictive barriers in the use of human capital, being offered for instance, according to literature specialists: the deficit of qualified personnel, difficulties in recruiting labor, low labor productivity, insufficient flexibility and adaptability or the climate that discourage human operator's cooperation and commitment.

For being economically competitive on the European Union market we have put on these market reliable products at the requested standards. Regarding the human resources, the reliability materializes into professional competence. The "Bologna Process" offered us the reference points for reorganizing the university studies structure in order to be able to distinguish the qualification levels closely connected to the labor market requests.

Labor fields (sectors, employers, trade unions) can be described as the relation between offer and demand. Labor markets function through the interaction of workers and employers. And in the context of Romania Accession to the European Union we can discuss about the relation between Romania's workers and European Union employers or vice versa.

In this regard, consultation with users is almost a conventional wisdom among practitioners of human capital-technology interaction. However, the validity and reliability of techniques used in consultation with users are questionable.

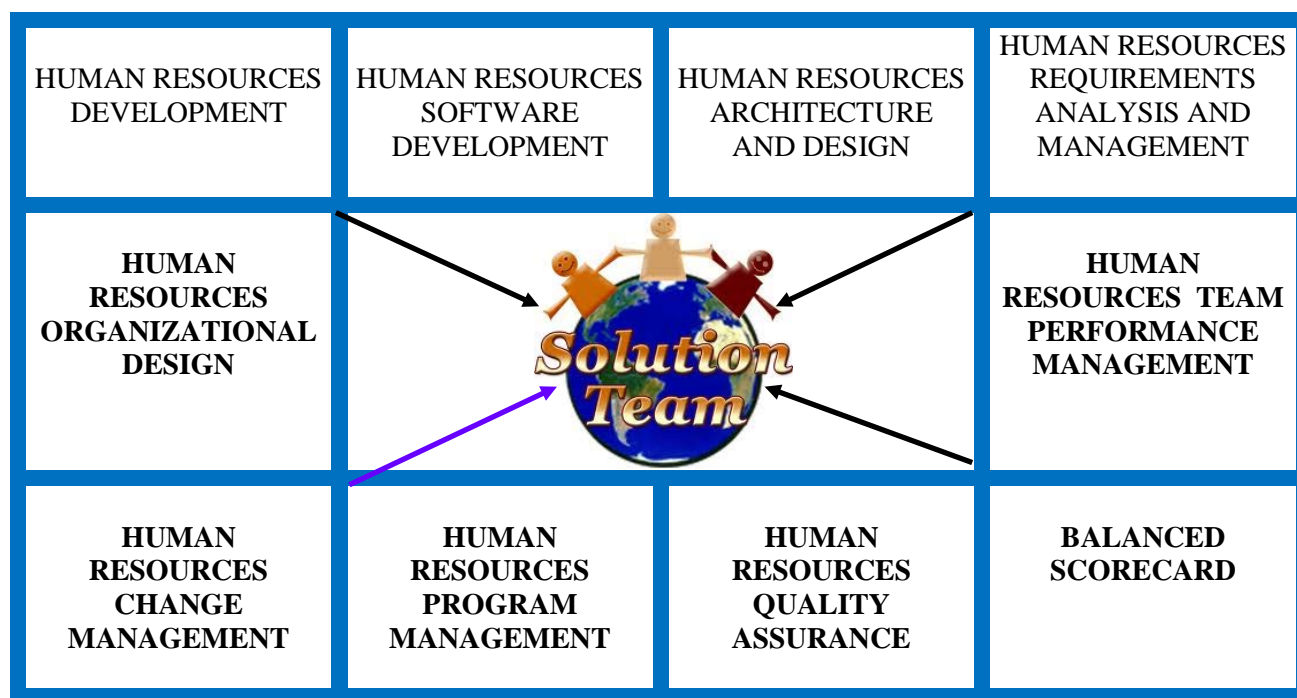
Focus groups, for example, are sensitive to a confusing number of factors: how would the results of a group, which can depend on the assessment made by a person who is leader of the group be and how the questions or topics chosen for discussion would be. Because the researcher is also part of the group, its interests, lack of attention, sensitivity to build language and other forms of nonverbal communication can influence the outcome.

Focus groups have the advantage that it offers troubleshooting problems and difficulties in identifying the user, which would be harder and more expensive to be investigated by observation. Multiple users at the same time can summarize experience in computing, over longer periods of time. Moreover, some problems may occur less frequently and can be easily omitted during a shorter period of observation.

## HR PARTICULAR FIELDS OF IMPROVEMENT WITHIN A COMPANY

Progress can be seen in the deployment of stress and utility, valid and reliable measurement scales, which adopts a pragmatic approach to their work focusing on design rather than on cognitive theories.

Figure 1. HR particular fields of improvement, Source for inside images: <http://www.solteamint.com/default.aspx>



Another relevant issue of exogenous variables codification is that the risk assessment is not necessary to be done in isolation by the employer or employer representative. Thus is necessary the involvement of all employees and their representatives.

Consulting employees is an integrated part of the process - risk assessment. Human operators should be informed concerning the evaluation and preventive measures to be taken. Risk assessment helps to minimize the possibility of injury and damage to workers to the environment as a result of activities related to work. It also helps maintaining competitiveness and productivity of the company, thus there are known the financial analysis that reveals that major losses are due to occupational illness.

This may determine a financial reports crisis? As a conclusion we try to achieve an interconnection among the financial reports applied in knowledge organizations, the professional accountant and the financial accounting policy of the Romanian companies.

The accounting professional is expected to find personalized solutions to become a person who has the right to find and to reflect on the accounting approach of each transaction, to thoroughly analyze the processes and phenomena which will be found in the financial reports.

Therefore as a developed, well capacitated society, it must be recognized that: part of establishing a productive work environment requires a strong foundation of health and welfare benefits to provide the

employee, and their family as appropriate, with the knowledge that they are protected from significant risk in these areas. A company must offer the minimum retirement benefits required by country legislation or regulations.

Any program that provides benefits in excess of the required level must be shown to be a competitive requirement. And also, a company must support a wide range of employees' needs through a variety of paid and non-paid leaves, in order to reach the employees necessities.

Therefore, taking into consideration the poor quality employment programs existing at the national level, the intellectual capital took the decision to try finding a job abroad. At this decision the poor payment system and poor working conditions brought its strong influences.

### **HUMAN CAPITAL DEVELOPMENT STRATEGIES FOCUSED ON THEIR DIMENSIONS IN TERMS OF STRATEGIC AND OPERATIONAL NEEDS**

In the light of these evolution, the core requirements, regarding migration control, should be included in the basic objectives of regional development policy and should set the direction lines towards reducing the existing regional imbalances, stimulating balanced development, revitalization of disadvantaged categories, prevention of new imbalances, regional development policies linking government development policies to stimulate interregional and international cooperation, that contributes to economic sustainable development.

In conclusion, it is also being reiterated its vitality as a sine qua non condition of inter-regional sustainable development, on promoting the principles of market economy mechanisms in all areas of the country, to improve competitiveness and achieve permanent economic growth, promoting harmonious development and growth of network of settlements, increasing the capacity of regions (in terms of institutional, financial and social decision making) to support their own progression process, creating equal opportunities in access to information, research and technological development, education and lifelong learning and training.

The human capital development strategies focuses on their dimensions in terms of strategic and operational needs of the national economy and ensuring efficient use of these resources. They will help formulate strategies for economic development through the establishment of future human capital requirements, by identifying ways to top use of this capital, where human capital will be available to support the implementation of plans for economic development. But it must be shown that there are stringent limits on the use of human capital, such as shortages of qualified personnel, difficulties in recruitment of labor, low labor productivity, lower flexibility and adaptability to climate or insufficient discourages cooperation and committed staff.

### **CONCLUSIONS**

As recognition is being known worldwide as the greatest motivator and one of the greatest strengths of any organization are the people who work there, the necessity of implementing the new total rewards process becomes acute. Long-service employees provide the knowledge, experience, and attitudes that are responsible for much of digitalized societies success. In recognition of this, new total rewards are presented to eligible employees in celebration of their career milestones and to acknowledge their contribution to the company.

Therefore, sustainable development of human resources policies and strategies must take into account the upward trend and the trend of knowledge economy; inevitably it fits himself into this development, even if they change their causes, factors and their features. The global economic crisis is also part of the causes



generating the recovery needs to intensify intellectual capital performance. Only in this way by optimizing the growth of strategies productivity human resources, we can pave the way towards progress and prosperity, the economy became more complex, more dynamic and unpredictable.

Being much more easier and profitable to obtain a job abroad, young educated people are applying for working abroad first “just for the summer” and then are coming back to and still not finding a place to work are deciding to come back permanently to other countries, sharing their profitable stories to their relatives and friends that will be step by step embracing resigning and choosing joining the others abroad.

The impact of this phenomenon is felt strongly by reducing labor productivity and by the uncertainty regarding the development plan for medium and long term business, companies in the industry have tried to reduce labor turnover by offering bonuses directly linked to the same level of absenteeism and job seniority.

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# THE IMPACT OF ECUADOR'S DOLLARIZATION ON TRADE WITH THE US: 1965-2010

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## ABSTRACT

*This paper analyzes Ecuador's dollarization effect on its import and export demand functions with the US from 1965-2010. The study uses the bounds testing approach to co-integration using an unrestricted error-correction model. Results indicate co-integration among the variables in the long run for both imports and exports trade with the US. Long-run and short-run partial elasticities of imports with respect to relative prices, real foreign reserves, exchange rate volatility, and GDP meet theoretical expectations and are mostly significant. Likewise, long-run and short-run partial elasticities of exports with respect to relative prices, exchange rate volatility, and GDP are significant and meet theoretical expectations. A dummy variable employed to capture the impact of dollarization on trade between Ecuador and the US shows that dollarization has had a significant effect on imports and exports in the short run only.*

**JEL** Classifications: F14, F31, F39, O54

**Keywords:** Ecuador, United States, import demand, dollarization, exchange rate volatility

## OBJECTIVE OF STUDY:

To determine the impact of dollarization on Ecuador's exports and imports with the US.

## MODEL SPECIFICATION, DATA SOURCES, AND VARIABLES

*The import demand function:*

$$\ln M_t = \beta_0 + \beta_1 \ln RGDP_t + \beta_2 \ln RP_t + \beta_3 \ln FR_t + \beta_4 \ln VOL_t + \beta_5 D_{1t} + \varepsilon_t \quad (1)$$

With variables imports (M), real gross domestic product (RGDP), relative prices (RP), real foreign reserves (FR), exchange rate volatility (VOL), dollarization dummy variable ( $D_1$ ), and the error term ( $\varepsilon$ ). Concomitant with theory, we expect RGDP to impact imports positively, and therefore,  $\beta_1 > 0$ .  $RP_t$ , which measures the relative price of imports, is calculated as the ratio of import price to domestic price, and we expect an inverse relationship between the relative price of imports and imports so  $\beta_2 < 0$ . The third explanatory variable,  $FR_t$  measures the availability of foreign reserves. Since higher real foreign reserves tend to encourage imports, we expect  $\beta_3 > 0$ . However, the effect of  $VOL_t$  on imports has been found to be empirically and theoretically ambiguous (e.g. Bredin, et al. 2003), so  $\beta_3$  could be either positive or negative. The last explanatory variable is a dummy variable,  $D_1$  representing the dollarization of Ecuador, and is defined to take the value 0 for years between 1965 and 2000 and 1 otherwise. Since dollarization is assumed to affect the economy positively, the sign of  $\beta_4$  is expected to yield a positive sign.

In estimating the long-run model outlined by Equation (1), we distinguish short-run effects from long-run effects by specifying equation (1) in an error-correction model (ECM) format following Pesaran, Shin, and Smith (2001). Using the bounds testing approach to cointegration analysis, we rewrite Equation (1) in an ECM format in Equation (2) below.

$$\Delta \ln M_t = \alpha_0 + \sum_{i=1}^n \beta_i \Delta \ln M_{t-i} + \sum_{i=0}^n \gamma_i \Delta \ln RGDP_{t-i} + \sum_{i=0}^n \delta_i \Delta \ln RP_{t-i} + \sum_{i=0}^n \eta_i \Delta \ln FR_{t-i} + \alpha_1 D_{1t} + \lambda_1 \ln M_{t-1} + \lambda_2 \ln RGDP_{t-1} + \lambda_3 \ln RP_{t-1} + \lambda_4 \ln FR_{t-1} + \omega_t \quad (2)$$

Except for the first difference operator,  $\Delta$  in Equation (2), all variables have been defined previously. Equation (2) undergoes two procedural steps, the first employing the Wald test for the lagged level variables to test for the joint significance of the no cointegration hypothesis,  $H_0 = \lambda_1 = \lambda_2 = \lambda_3 = \lambda_4 = 0$  against the alternative hypothesis of cointegration,  $H_1 = \lambda_1 \neq \lambda_2 \neq \lambda_3 \neq \lambda_4 \neq 0$ . Pesaran, et al. (2001) provides two sets of critical values for a given significance level with and without a time trend. One assumes that the variables are  $I(0)$ , and the other assumes that the variables are  $I(1)$ . If the computed F-value exceeds the upper critical bounds value,  $H_0$  is rejected signaling cointegration among the variables, whereas if the computed F-value falls below the critical bounds value, we fail to reject  $H_0$ . If the computed F-statistic falls within the bounds, the results are inconclusive. Once a cointegration relationship has been established, the second step involves estimating the long-run coefficients of the cointegrated model and the corresponding short-run dynamics, or ECM. The lagged error correction term (ECMt-1) in the ECM model is important for the cointegrated system as it allows for adjustment back to long run equilibrium after a shock in the system in the previous time period.

Equation (2) specifies that real imports are influenced and explained by its past values. From the estimation of ECMs, the long-run elasticities are the negative of the coefficient of one lagged explanatory variable divided by the coefficient of one lagged dependent variable (Bardsen, 1989). The short-run effects are captured by the coefficients of the first-differenced variables in Equation (2).

*The export demand function:*

$$\ln X_t = \beta_0 + \beta_1 \ln Y_t + \beta_2 \ln RP_t + \beta_3 \ln VOL_t + \beta_4 D_{1t} + \varepsilon \quad (3)$$

With variables exports (X), domestic real gross domestic product (Y), relative prices (RP), exchange rate volatility (VOL), dollarization dummy variable ( $D_1$ ), and the error term ( $\varepsilon$ ). Y impacts exports positively, and therefore,  $\beta_1 > 0$ . On the other hand, if the relative price of exports rise (fall), domestic goods become less (more) competitive than foreign goods, causing the demand for exports to fall (rise). Therefore, one would expect that  $\beta_2 < 0$ . The effect of  $VOL_t$  on imports has been found to be empirically and theoretically ambiguous (e.g. Bredin, et al. 2003), so  $\beta_3$  could be either positive or negative. The last explanatory variable is a dummy variable,  $D_1$  representing the dollarization of Ecuador, and is defined to take the value 0 for years between 1965 and 2000 and 1 otherwise, is assumed to impact the economy positively and therefore the sign of  $\beta_4$  is expected to yield positive results.

In estimating the long-run model outlined by Equation (3), we distinguish short-run effects from long-run effects by specifying equation (3) in an error-correction model (ECM) format following Pesaran, Shin, and Smith (2001). Using the bounds testing approach to cointegration analysis, we rewrite Equation (3) in an ECM format in Equation (4) below.

$$\Delta \ln X_t = \alpha_0 + \sum_{i=1}^n \beta_i \Delta \ln X_{t-i} + \sum_{i=0}^n \gamma_i \Delta \ln Y_{t-i} + \sum_{i=0}^n \delta_i \Delta \ln RP_{t-i} + \sum_{i=0}^n \eta_i \Delta \ln VOL_{t-i} + \alpha_1 D_{1t} + \lambda_1 \ln X_{t-1} + \lambda_2 \ln Y_{t-1} + \lambda_3 \ln RP_{t-1} + \lambda_4 \ln FR_{t-1} + \omega_t \quad (4)$$

As in the import demand function, we employ the Wald test for the lagged level variables to test for the joint significance of the no cointegration hypothesis,  $H_0 = \lambda_1 = \lambda_2 = \lambda_3 = \lambda_4 = 0$  against the alternative hypothesis of cointegration,  $H_1 = \lambda_1 \neq \lambda_2 \neq \lambda_3 \neq \lambda_4 \neq 0$ .

## EMPIRICAL RESULTS

### Cointegration among Variables

Table 1 shows the results of the co-integration test for the import and export demand functions. The calculated f-statistic in both models are above their upper bounds limit at the one percent level, signifying co-integration among dependent and independent variables in both import and export demand functions. Therefore, the null hypothesis is rejected, and we may estimate the long-run and short-run partial elasticities of the two functions.

Table 1. *F*- test Results for Cointegration of the Import and Export Demand Functions

Critical value bounds of the F-statistic: intercept and no trend						
K	10 percent level		5 percent level		1 percent level	
	I(0)	I(1)	I(0)	I(1)	I(0)	I(1)
5(IMPORTS)	2.26	3.35	2.62	3.79	3.41	<b>4.68</b>
4(EXPORTS)	2.45	3.52	2.86	4.01	3.74	<b>5.06</b>
<b>Calculated F-statistic:</b>						
<b>IMPORTS:</b>	<b><math>F_M(M RGDP, RP, FR, VOL, D)</math></b>				<b>6.421398***</b>	
<b>EXPORTS:</b>	<b><math>F_X(X Y, RP, VOL, D)</math></b>				<b>7.235638***</b>	

*Note: This table shows the results of the ARDL bounds testing for cointegration. The Critical values are taken from Pesaran, Shin, and Smith (2001, Table CI(iii) Case III, p. 300). k is the number of regressors. \*\*\* indicates the statistical significance at the 1 percent*

### Long-Run and Short-Run Elasticities

Table 2 reveals that long run import elasticities estimates are mixed. Only GDP, RP and FR are significant, while it seems that GDP affects imports negatively, which contradicts theoretical expectations. In the exports model, only VOL is significant and elastic with a 1% change leading to a change in exports of 1.9%. Surprisingly, in both the imports and exports models, dollarization has not had a significant long run impact on imports and exports.

Table 2. Long-run Elasticities for Ecuador's Import and Export Demand Function with the US

Dependent variable: LnRIMP			Dependent variable: LnREXP		
<u>Imports</u>			<u>Exports</u>		
Explanatory Variables	Coefficient	t-statistic	Explanatory Variables	Coefficient	t-statistic
Constant	8.428042*	0.07753456	Constant	-12.06152	-0.153159
lnRGDP <sub>t</sub>	-0.8269677**	0.04898333	lnRP <sub>t</sub>	-0.7659133	-0.7133887
lnRP <sub>t</sub>	-0.03010271	0.746747	lnRY <sub>t</sub>	2.79463	0.3026387
LnRFRt-1	1.033414***	0	lnVOL <sub>t</sub>	1.914030***	3.118156
lnVOL <sub>t</sub>	0.01751527	0.6713645	D <sub>it</sub>	3.386916	0.9399027
D <sub>it</sub>	0.8602092	0.04898333			
Adjust. R-squared ( $\bar{R}^2$ )	<b>0.9135</b>		Adjust. R-squared ( $\bar{R}^2$ )	<b>0.9801</b>	

*Note: This table shows Ecuador's long-run elasticities of the estimated import and export demand function with the US. \*\*\*, \*\* and \* indicate statistical significance at the 1%, 5%, and 10% level, respectively.*

Table 3. Error-Correction Representation for the Selected ARDL Model– Ecuador-US Short-run Elasticities, Imports and Exports

Dependent variable: $\Delta \ln RIMP$			Dependent variable: $\Delta \ln REXP$		
IMPORTS			EXPORTS		
Explanatory Variables	Coefficient	t-statistic	Explanatory Variables	Coefficient	t-statistic
Constant	0	0	Constant	0	0
$\Delta \ln IMP_{t-4}$	0.2463	1.927	$\Delta \ln REXP_{t-2}$	-0.07083*	-1.934
$\Delta \ln RGDP_t$	-3.637*	-2.643	$\Delta \ln RP_t$	-0.9527***	-35.482
$\Delta \ln RP_{t-2}$	0.1097	0.467	$\Delta \ln RY_{t-3}$	-4.454	-2.781
$\Delta \ln FR_t$	0.9281***	16.036	$\Delta \ln VOL_{t-1}$	-0.1660**	-2.861
$\Delta \ln VOL_{t-2}$	-0.01479	-0.435	$D_t$	0.2122*	2.174
$D_t$	0.8251***	4.513	$ECM_{t-1}$	-0.06265***	-5.651
$ECM_{t-1}$	-0.9592***	-6.044			

Note: This table shows the results of the short-run elasticities of the error-correction model. \*\*\*, \*\*, and \* indicate statistical significance at the 1% 5%, and 10% level, respectively.

As in the long run, Table 3 reveals that short run import elasticities estimates are mixed. Only GDP, FR and  $D_1$  are significant. As in the long run, GDP affects imports negatively, but elastically. In the exports model, except for domestic income,  $Y$ , all the other estimates are significant. Contrary to the long-run, however, dollarization has a significant short run impact on imports and exports, albeit it inelastically. The coefficient for  $ECM_{t-1}$  in the imports model is very high at 0.9592, indicating that once the model in Equation (2) is shocked, convergence to equilibrium is very fast with 96% of adjustment occurring in the first year.  $ECM_{t-1}$  in the exports model is extremely low 0.0625, indicating that convergence to equilibrium after a shock is very lethargic with only 6% of adjustment occurring in the first year.

The diagnostic tests for both models reinforce the results associated with the error correction model. In the case of imports, all the diagnostic tests reveal that the model is well specified and well-behaved. In the case of the exports model, this is not the case, with most of the results indicating that the model is not well-behaved.

Table 4. Results of the Diagnostic Test for the Selected ARDL Model

Explanatory Variables	<u>Imports</u>		<u>Exports</u>	
	Coefficient	p-value	Coefficient	p-value
$R^2$	0.9388		0.9852	
$\bar{R}^2$	0.924		0.982	
Durbin Watson Test	2.1279	0.5374	2.6704	0.09645
Breusch-Godfrey Test	2.4863	0.6539	2.9692	0.3661
Reset Test	66.1523	0	2.5868	0.09195
Jarque Bera Test	5.3557	0.6871	5.4158	0.06668
Augmented Dickey-Fuller Test	-3.2193	0.966	-1.636	0.07175

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# WORKING PAPER CONCERNING THE OUT-OF-THE-BOX THINKING UPON HR POLICIES AND PROCEDURES EVALUATION

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## ABSTRACT

*The present article is focused on the innovative HR strategies so much needed in the current economic and social companies 'crashes. Therefore we see the reengineering of the human capital management as a process that needs out-of-the-box-thinking in terms of strategic improvement. From the need for growth of viability of existing human capital interaction systems and from the need of providing a favorable context for designing new systems in order to reduce and even eliminate the likelihood of human error and technological occurrence risk, it is initially imposed the assessment of human resources existing required conditions of work in the organization, the degree of involvement of human factor in decision making on the work systems modernization and automation assessment and last but not least assessing the usefulness of new systems to identify problems and difficulties arising in using the components of complex systems, such as proposing a system that promotes human capital-technology interaction in reliability and safety conditions. Thus, we consider necessary in the future to increase the interest of Romanian economic agents to call on the professionalism of HR professional specialists, a fact made possible by a selection more accurate of those who practice this profession and embracing the out-of-the-box thinking. The importance of knowledge and application of basic principles governing HR policies and procedures represent the surety of a modern and efficient professionalism, getting the highest requirements.*

**JEL CODES:** J22, J24, J28.

**KEYWORDS:** innovative strategies, out-of-the-box thinking, HR policies, HR procedures, designing new systems.

## INTRODUCTION

"Thinking outside the box" and "thinking beyond the box" (also called "thinking out of the box" or "thinking outside the square") is to think differently, unconventionally, or from a new perspective. This phrase often refers to novel or creative thinking.

The metaphorical "box" in the phrase "outside the box" may be married with something real and measurable — for example, perceived budgetary or organizational constraints in a development project. Speculating beyond its restrictive confines the box can be both: positive— fostering creative leaps as in generating wild ideas (the conventional use of the term) and negative— penetrating through to the "bottom of the box." James Bandrowski states that this could result in a frank and insightful re-appraisal of a situation, oneself, the organization, etc. On the other hand, Bandrowski argues that the process of thinking "inside the box" need not be construed in a pejorative sense. It is crucial for accurately parsing and executing a variety of tasks — making decisions, analyzing data, and managing the progress of standard operating procedures, etc, as per Wikipedia.



## THE GENERAL INTEREST GLOBALIZED ECONOMY CIRCUMSTANCES

Under the circumstances of the complete integration within the European Union structure, global economy can be related to other social factors, which shall continue and extend the context of certain new requirements and opportunities in the field of employment policies.

Under these circumstances, the globalized economy becomes a major dimension of a globalized world, in which major problems of mankind become global problems and impose the connection between the globalized and local solutions, thus creating a new context for employment policies.

These facts being given it is vital for university studies structure to be redefined only from the labor market demands point of view. In order to do that, first, we have to take into reflection the globalization trend that shows us that we have to establish a connection between Romania's Labor Market and European Union Labor Market.

Therefore, human capital represent the amount of all knowledge skills, skills and competences acquired by the consumer directly to educational services, put forward the production capacity of the economy, whose main feature are sustainable development and maintaining quality of life for human factors.

From this perspective, human capital is indeed subject to depreciation. For this reason a decision for sizing the investment in human capital is rigorously analyzed, along with putting into balance the perspectives offered by various alternatives, and bringing into the equation the financial and non-financial efforts and the possible resulted effects.

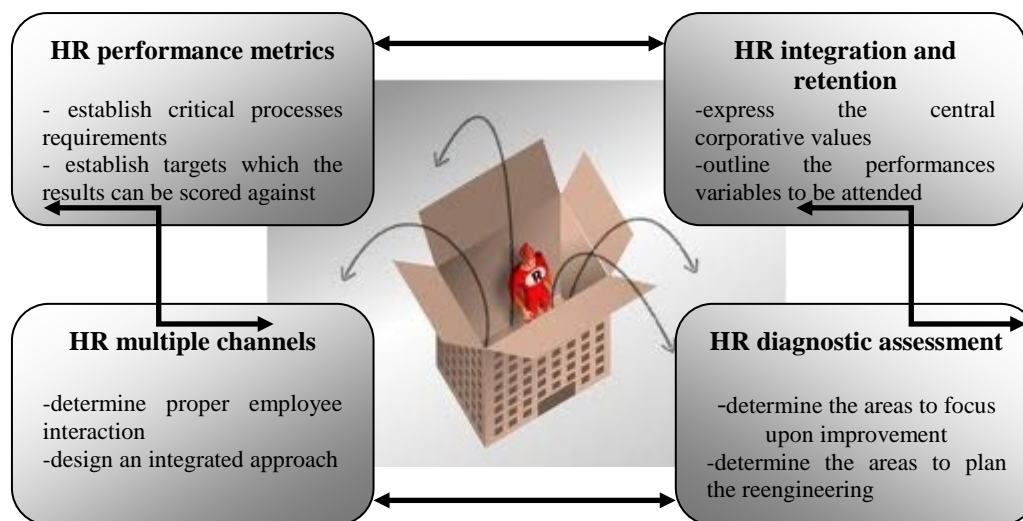
The binding agent between the two markets is no other than European Qualification Framework. What other better way to follow in the context of globalization, than to have common settlements? Putting into use the European Qualification Framework will facilitate labor market mobility across borders, using the communication between systems, following the transparency and the recognition of studies and competencies at a European level.

From the need for growth of ergonomic viability of existing human capital-technology interaction systems and from the need of providing a favorable context for design of new systems in order to reduce and even eliminate the likelihood of human error and technological occurrence risk, it is initially imposed the assessment of human resources existing required conditions of work in the organization, the degree of involvement of human factor in decision making on the work systems modernization and automation assessment and last but not least assessing the usefulness of new systems to identify problems and difficulties arising in using the components of complex systems, such as proposing a system that promotes human capital-technology interaction in reliability and safety conditions.

## THINKING OUT-OF-THE-BOX COMMITMENT

Strategies for human capital development are focusing on the dimensions of human capital in terms of strategic and operational needs of the national economy and ensuring efficient use of these resources. They will help formulate strategies for economic development through the establishment of future human capital requirements, by identifying ways to use top of this capital, where human capital is available to support implementation of plans of economic development.

But we have shown that there are stringent limits on the use of human capital, such as shortages of qualified personnel, difficulties in recruitment of labor, low labor productivity, flexibility and adaptability to climate insufficient or discourage cooperation and commit personnel.

Figure 1. HR innovative strategies for sustainable growth, Source: <http://www.outbsolutions.com/>

Accordingly, from the human operators perspective to simplify tasks and constant updating of exogenous variables generating professional risks and illnesses and also for increasing the efficiency of the system application to prevent them, it is necessary to create a software application that allows automation of many operations involved in processing results evaluation and creation of a database on assessments of the economic unit, with the possibility of tracing the evolution in time of the security level for a particular job. Access to information in real time, is a requirement of all this activity and a result of the participation of all humans within the organization.

The basic objectives and principles are not intended to be used to solve the ethical problems of professional accountants in a well determined case. However, the Code provides specific guidelines regarding the implementation in practice of fundamental principles and objectives on the number of typical situations that meet in the accounting profession.

Thus, we consider necessary in the future to increase the interest of Romanian economic agents to call on the professionalism of HR professional specialists, a fact made possible by a selection more accurate of those who practice this profession. The importance of knowledge and application of basic principles governing the accounting profession represent the surety of a modern and efficient professionalism, getting the highest requirements.

A base pay program, along with other elements of total rewards, enables the company to attract, retain and motivate talented and diverse workforce inside a company. As part of total rewards within the digitalized societies, providing a base pay intended to attract and retain a competitive workforce will make the differences between employees.

The digitalized societies, and not only, should use data from relevant markets to construct competitive pay ranges. Increases in base pay must be driven primarily through an annual performance. Increases are funded based on business performance, affordability, and investment trade-offs within the total rewards program. In addition to the above, adjustments in base pay are influenced by individual performance relative to the other members of the work team.

## NEW HUMAN RESOURCES STRATEGIES FOR A NEW WORKING ENVIRONMENT

Also, focusing on the development of modern information capacity supports the access to external workforce markets and use of modern instruments for export promotion, doublet by getting support for participation in fairs, exhibitions can be a good start in rethinking the business area, with the following positive effects like increasing the number of jobs and simultaneously reducing the unemployment ratio. In the context of a competitive pressures, commercial firms, and in particular the distribution pipes, are required to continuously develop innovative strategies and continuous diversification of activity, products and services offered, prices and information necessary for dialogue with consumers. And for this, it is needed a qualified workforce. Investing in human capital can, without any further ads, raise a company to its highest level of performance. In the social area, the economic growth of a company means new hiring, as a consequence of its expanding business areas.

Continuing on the same line, of finding strategic measures, which may lead to frontloading the unemployment growth, we find the need for public simplifying and correlating fees, integrating systematic consultation with the private sector, sustaining professional bodies and employers' strategy to boost exports, also sustaining the strategy to attract foreign investment and modernize the business are by updating it with know-how technology.

In the context of the smoothing the capital flow movement at global level sizes we are witnessing at the transformation of dimensions, forms of organization and management of firms and corporations, and the shift towards a new dimension of development strategies and policies for conducting business, having as that central pillar the intellectual capital.

Thus, in the circumstances of companies development from national to multinational, moral values and rules governing the economic game take birth under the aegis of competitive advantage, for the purpose of survival in a world market based on knowledge. From this perspective, social responsibility and ethical obligations of companies become more complex and dynamic than they have ever been before.

The transition from industrial economy to knowledge-based economy determines the incorporation of certain normative values of local business environments and their translations into a multinational and multicultural environment, based on economic sustainable development criteria more than on the moral correctness, which still show an increased dynamics.

The main factors influencing the efficiency of commercial enterprises are: the volume of goods sales or volume of trading, the size of trade margins charged by commercial enterprises, the size of commercial pricing, spending that movement, human resources, financial and material used in trade ; structure of groups of goods outlets, labor productivity, the forms of movement of goods, technical progress, movement speed, level and enterprise level management of business units, business staff incentives, forms of pay prevailing in trade; degree use of labor utilization of technical-material base, utilization of financial resources, level of organization of sales of goods, commercial technologies used, the training of commercial workers, the structure optimization staff. It is therefore apparent that endogenous and exogenous variables row are interconnected and interdependent, the central pillar being represented by the supreme factor: the intellectual capital.

## CONCLUSIONS

New human resources strategy should support actions to increase labor market participation and measures to increase the attractiveness of the workplace, by promoting a friendly work environment and improving quality and productivity at work.

However, increasing adaptability of workers involves promoting entrepreneurial culture, knowing that we face a dynamic economic environment, prepared to cope with rapid change caused by opening markets and expanding globalization, thus it requires managers who know how to make the optimal use of existing market opportunities and are the success factors of a business. Achieving a high employment and avoid the trap of inaction is essential for persons faced with the prospect of long-term unemployment, especially youth and elderly unemployed.

Establishing priorities, strategy directions, strategic objectives, operational plans, assessment and control plans and performance indicators must take account of changing endogenous and exogenous variables of the public servant itself.

Furthermore, the economic growth of a country or a public sector may be related, in terms of human resource utilization, to the increasing number of employees or to the better use of the existing employees. Therefore, a thorough analysis of the performance scale periodical is required for each public servant, in the dimensioning of proactive involvement in specific activity.

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# A UNIVERSITY BASED MICROFINANCE PROGRAM BLUEPRINT FOR MICRO-BUSINESS DEVELOPMENT TRAINING

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## ABSTRACT

*Microfinance is a program based on social collateral offering small amounts of capital to the poor to enable them to generate their own income through self-employment. Holistic microfinance also supports clients through business development training and mentoring. Microfinance, also referred to as microcredit, has been identified as one of the most widespread and dynamic approaches to poverty alleviation all over the world. The principle upon which it is based is that the poor are no less entrepreneurial than the affluent, but unlike the latter, they lack access to credit from commercial banks because they are deficient in financial collateral. For this reason world institutions have committed to the goals of microcredit include, among others, commercial banks, credit unions, savings banks, non-governmental organizations, local and regional government agencies, developmental organizations, corporations, religious institutions, service clubs and other advocates. Educational institutional commitment has mostly taken the form of research into the theoretical and empirical evaluations of the successes and failures of microfinance programs. However, universities, in addition to their academic roles, are uniquely situated to take a participatory role in microfinance outreach in their communities. The objective of this paper is to provide a case study of Stetson University's microcredit program and to provide a blue-print on how to create a business development workshop series to support very small entrepreneurs in their communities.*

**JEL classification:** L3, M16

**Keywords:** Microcredit, microfinance, university-based microcredit, poverty, entrepreneurship

# VAR AND CVAR IN THE ASSET PRICING OF CROSS SECTIONAL RETURNS: A STUDY ON THE SBF 250 STOCKS

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## ABSTRACT:

*This paper analyses the risk-return trade-off for equities of the SBF250 index during the period 1987-2009. The risk measures considered are the beta of the CAPM, the value at risk (VaR) and the conditional Value at risk (CVaR). To estimate the VaR and the CVaR, we adopt a non parametric and a parametric method (normal approach and Cornish-Fisher approach). Using cross sectional regressions at the individual equity level, we find that the CAPM beta provides insignificant results and that the left-tail risk captured by VaR explains significantly the cross sectional variation of daily returns and outperforms the Conditional Value at Risk. The study provides another interesting result: the normal approach is superior to the Cornish-Fisher approach in estimating the VaR and the CVaR. The results are unexpected and contradict the theoretical arguments suggesting that the CVaR and the VaR based on the Cornish-Fisher expansion are better measures of risk when returns are non-normal as they allow capturing the characteristics of the empirical distribution of returns. One plausible interpretation of these findings is that the extreme losses greater than VaR are viewed as infrequent fluctuations which does not have significant power in explaining the cross sectional returns. To check the validity of the empirical results on the French Market, we conduct a robustness test using the S&P500 stocks. The results are considerably different and are rather in line with theoretical predictions.*

**KEYWORDS:** Asset pricing models, VaR, CVaR, non-normality of returns, Cross sectional of expected returns

**JEL :** G12, G15, C21

## INTRODUCTION

Two very important papers on portfolio selection were published in 1952, first Markowitz paper on portfolio selection in classical portfolio theory; second Roy's paper on safety first which led to the development of downside risk measures. The difference between these two approaches according to classical portfolio theory is that an investor constructs a portfolio that represents a tradeoff between risk and return. The tradeoff between risk and return and the portfolio allocation depend upon the investor's utility function which depends only on the expected return and volatility as it presumes that returns are normally distributed. However, a large empirical literature fails to agree with this assumption and suggests that higher order moments must be considered to describe adequately the distribution of returns. Another drawback of this classical theory is that it can be hard or impossible to determine an investor's actual utility function.

Instead, Roy (1952) argued that an investor rather than thinking in terms of utility functions, first he wants to preserve a certain amount of the principal. Thereafter, he decides on some minimal acceptable return that achieves this principal preservation. Roy pointed out that a safety-first investor minimizes the probability of going below a certain target return or disaster level.

One of the most well-known measures of downside risk is the Value at risk or VaR. This tool was introduced by the JP Morgan American Bank in the beginning of the 90's. In a first time it was used to measure the market risk to which are exposed the bank portfolios. Then it was made available through the

RiskMetrics software and it was adopted as a primary risk metric in Basel Accords. Since that, it has risen to a high level of prominence as a measure of risk that it is “widely used by corporate treasurers and fund managers as well as financial institutions” (Hull, 2007).

Jorion (1997) defines the VaR as the loss that will not be exceeded over a certain time horizon, at a specified confidence level, due to exposure to market risk. For example a 99% VaR for a 10-day holding period implies that the maximum loss incurred over the next 10 days should not exceed the VaR limit once in every 100 cases.

Formally the VaR is defined as:  $VaR_{\alpha} = \min\{R | P(R_p \leq R) = 1 - \alpha\}$ , where  $P$  denotes the probability function.  $\alpha$  is the confidence level, typical value of  $\alpha$  that commonly considered are, 95% and 99%.  $R_p$  is the return of the portfolio  $P$  and  $R$  is the threshold return.

This simple definition constitutes one principal attraction of the VaR. It represents an easily interpretable summary measure of risk and also has an appealing rationale, as it allows the user to focus attention on “normal market conditions “in their routine operations (Basak and Shapiro, 2001).

The VaR enjoys many other incontestable appeals compared to the variance, the most known measure of risk. In fact, the variance assumes that investors weigh the probability of negative returns similarly as the probability of positive returns. However there is a stylized fact that financial returns are not necessarily normally distributed but exhibit non trivial skewness and kurtosis. Furthermore, there is ample evidence that agents often treat losses and gains asymmetrically. Therefore, in the case where returns are non-normal, the choice of the VaR as a measure of risk may be the best way to measure the portfolio risk. This enables a much more generalized framework to be developed and to leave the distributional assumption about the structure of tails of the distribution. In addition, the variance gives, only, information about the variations of returns compared to the mean, whereas VaR gives a perception of the magnitude of possible losses that are important for the investor.

Unfortunately, the ease and intuitiveness of VaR are counterbalanced by its mathematical properties. Rockafellar and Uryasev (2000) show that, as a function of the confidence level, for discrete distributions, VaR lacks of convexity, discontinuity and monotonicity (Alexander and Baptista, 2004, Artzner, Delbaen, Eber and Heath, 1999). Consequently, it cannot be easily optimized using the linear programming approach. Other researchers have extensively criticized the use of VaR as a measure of risk. For instance, Artzner, Delbaen, Eber and Heath (1997, 1999) show that VaR is not a “coherent” measure of risk because it fails to satisfy the “sub-additivity property” for non-normal distribution. This means that the risk of a portfolio is less than or equal to the sum of the risk of individual securities in the portfolio. Intuitively, sub-additivity requires that VaR should consider reduction of risk by the effect of portfolio diversification. Basak and Shapiro (2001) show that when an agent faces a VaR constraint at the initial date in a continuous-time model, the agent may select a larger exposure to risky assets than he would have chosen in its absence.

Furthermore, VaR entirely ignores the severity of the tail scenarios that occurs with a probability equal to the disaster level and does not provide any information about the amount of loss exceeding VaR. for example, we can significantly increase the largest loss exceeding VaR, but the VaR risk measure will not change. According to Sarykalin, Serraino and Uryasev (2008) the indifference of VaR to extreme tails may be quite an undesirable property, allowing to take high uncontrollable risks ; For portfolios with skewed distributions, risk management using VaR may result in a significant increase in high losses (Basak and Shapiro, 2001).



In the other side, Sarykalin and al. (2008) suggest that the indifference of VaR risk measure to extreme tails may be a good property if poor models are used for building distributions of future outcomes, explaining that VaR disregards some part of the distribution for which only poor estimates are available. In such cases, VaR estimates are statistically more stable than CVaR estimates. This actually may lead to a superior out-of-sample performance of VaR versus CVaR for some applications. They give the example for a portfolio involving instruments with strong mean reverting properties and argue that VaR will not penalize instruments with extremely heavy losses and they conclude that in statistics, estimators based on VaR are “robust” and may automatically disregard outliers and large losses.

Face to the shortcomings of the VaR, an alternative measure of risk called Conditional Value at Risk (CVaR) was introduced by Rockafeller and Uryasev (2000). The CVaR measures the expected loss in the left tail given (i.e. conditional on) a particular threshold that has been met, such as the worst 1<sup>st</sup>, 5<sup>th</sup> or 10<sup>th</sup> percentile of the distribution of possible future outcomes, it quantifies losses exceeding VaR and acts as an upper bound for it. Formally, CVaR equals the average of some percentage of the worst-case loss scenarios.

There are several reasons why CVaR is a preferred risk measure to VaR. To begin, contrary to the VaR, the CVaR enables to distinguish between two distributions having the same p-quantile but are different otherwise (i.e having different tails or asymmetric coefficient). Consequently, the CVaR is as much preferable as the distributions move away normality and characterized with strong asymmetry and fat tails.

Furthermore, CVaR is a sub-additive measure of risk compared with VaR and is a “coherent” measure of risk in the sense of Artzner and al. (1999). These properties were first proved in Pflug (2000) then in Accerbi and Tasche (2002). Moreover, under quite general conditions, CVaR is a convex function with respect to positions and can be easily minimized using linear programming approach, allowing handling of portfolios with a large number of instruments and scenarios (Rockafeller and Uryasev, 2001). Rockafellar and Uryasev (2001) also showed that CVaR is superior to VaR in optimization applications.

Recently, the use of VaR and CVaR as tools in financial risk management and regulating credit risk has been quite popular in academic literature. Most of studies that examined the validity of these risk measures focused on their practical, statistical and computational difficulties. Other papers have investigated them on the context of portfolio allocation. Only few studies have investigated their merits in asset pricing issues.

The remainder of this paper is organized as follows. Section 2 presents a brief review of the empirical literature concerning the use of VaR and CVaR in asset pricing. Section 3 presents the used data and methodology and different empirical analysis of the cross section returns on the French market. In section 4, we conduct a robustness test using data on the US Market. Finally section 5 concludes the paper.

## **VaR AND CVaR MERITS IN ASSET PRICING: EMPIRICAL LITERATURE**

Kaplanski (2004) is one of the pioneer papers that analyses the validity of VaR measures in explaining returns in comparison to traditional risk measures. Kaplanski (2004) develops downside risk asset-pricing model based on CVaR. His model leads to a monetary separation and yields a CVaR beta similar to the traditional beta. An empirical study indicates that CVaR beta, which considers also downside risk, has greater explanatory power than the traditional beta especially for bearish market. Moreover, a multivariate model, which uses both traditional beta and CVaR, outperforms both the traditional and the CVaR models. The results indicate that in a bullish economy, risk premiums may be partially explained by the traditional beta. However, in depressed economy investors are most likely more concerned about downside risk, which is poorly captured by the traditional beta. This downside risk can better be captured by CVaR beta, which is based on historical data and avoids assuming any prior distribution. Bali and

Cakici (2004) examined the cross-sectional relation between VaR and expected returns on individual stocks trading at NYSE, AMEX and NASDAQ. The study indicates a strong positive relationship between average returns and VaR for different investment horizons and loss probability levels.

Liang and Park (2007) analyzed the risk-return trade-off in the hedge fund industry. They compared value-at-risk (VaR), CVaR and other downside risk measures with standard deviation at the individual fund level as well as the portfolio level. They find that the left-tail risk captured by CVaR explains the cross sectional variation in hedge fund returns very well, while VaR and the other risk measures provide statistically insignificant or marginally significant results. This study provides empirical evidence on the theoretical argument advanced by Artzner et al. (1999) that CVaR is superior to VaR as a downside risk measure.

Recently Bali, Demirates and Levy (2009) examined the intertemporal relation between downside risk and expected stock returns. VaR and CVaR, among other downside risk measures, are used to determine the existence and significance of a risk-return tradeoff for several stock market indices. They find a positive and significant relation between downside risk and the portfolio returns on the NYSE/AMEX/NASDAQ stocks. Such result also holds for the NYSE/AMEX, NYSE, Nasdaq, and S&P 500 index portfolios. Moreover, they find that VaR remains to be a superior measure of risk even when it is compared to the traditional risk measures which have significant predictive power for market returns. The results of this study are robust across different loss probability levels, and also after controlling for macroeconomic variables associated with business cycle fluctuations. Another interesting result shows that incorporating left tail risk measured by the expected CVaR does not improve the explanatory power of the predictive regressions.

As we can notice from literature review, the problem of choice between VaR and CVaR in financial management has been quite popular in academic literature, but remains less recurrent in the asset pricing framework. We try to examine the cross relation between these measures and expected securities returns and to compare their predictive power and to reveal which of these risk measures captures better the cross sectional variation in securities returns when returns are non-normal.

Our empirical study employs the most used methods to estimate VaR and CVaR. Essentially, we use the cross section daily stock returns on the French market over the period 01/1987-12/2009. For the cross sectional analysis, we use the Fama and MacBeth Methodology. This paper may be a contribution to improve the literature on asset pricing using VaR and CVaR measures that take account for the non normality of return distribution which is a stylized fact in financial literature. To the best of our knowledge, this paper is the first that compares empirically alternative risk measures to explain the cross-section of returns on the French Market.

## **VaR AND CVaR AND THE CROSS-SECTION OF EXPECTED STOCK RETURNS: EVIDENCE FROM THE SBF250**

### Data

The study explores daily security returns in the French market. The test period spans from January 1987 through December 2009 including the bear markets of 1987, 2000-2001 and 2009. To estimate the concerned risk measures, an estimation period of three years is chosen. So, the data extends from January 1984 to December 2009.

We consider all stocks of the SBF250 index which entered the index before the 1<sup>st</sup> of January 2000 (the SBF250 composition is not available before this date) and were conserved until 31/12/2009. This screening process yields to a sample of 38 stocks. The daily data on closing prices and dividends are

collected from the Datastream database. The 3-months Treasury bill is chosen to proxy the risk free rate and the average return of the selected stocks to proxy for the market return.

Summary statistics (not reported here but available upon request) show that the daily returns have modest negative asymmetry in the sense of skewness. The values of excess kurtosis indicate clearly that all stocks have leptokurtic behavior which is described by fat tails in the literature. The results of Jarque Bera joint test of normality are consistent with the results of the skewness and kurtosis, strongly rejecting normality for all selected stocks at the 1% level. Thus the main features of data are that returns are slightly asymmetric and have fat tails. This first empirical result justifies the choice of the method for the VaR and CVaR estimation.

### Methodology

This paper employs Fama-MacBeth (1973) regressions often adopted by cross sectional studies to examine whether the traditional beta, VaR and CVaR can provide significant cross-sectional variations in expected stock returns. For each stock the risk measure is estimated using time series data over the previous 3-years period (estimation period). Then, for each day inside the period 02/01/1987-31/12/2009, security returns in the subsequent testing period are cross sectionally regressed on the risk measure estimated over the previous estimation period. We repeat this process for all days in the sample period producing 5803 sets of coefficient estimates. We then average the T estimates to produce a sample of Fama-MacBeth coefficient estimates and then test their statistical significance using the Student Fama-MacBeth t-statistic. Daily cross-sectional regressions are run for the following econometric specifications:

$$R_{j,t+1} = w_t + \gamma_t X_{j,t} + \varepsilon_{j,t+1}$$

Where  $R_{j,t+1}$  is the realized return on stock j in day t+1 and  $X_{j,t}$  = beta, VaR or CVaR estimated over the three years preceding estimation date t.

Concerning the choice of the estimation period, longer historical sample periods result in less variability in the VaR estimate and potentially violate the assumption of iid observations whereas short sample periods could reduce the precision of the estimate (Butler and Schachter, 1998). We reiterate tests for estimation period of one year and five years. Qualitative results (not reported here) are very similar to those found for the estimation period of three years.

Concerning the risk measures estimation, several methods are proposed to estimate VaR and CVaR in the literature. In this paper we use both parametric (normal and Cornish-Fisher approaches) and non-parametric methods to estimate VaR and CVaR for three confidence levels (1%, 5% and 10%) and for 1-day horizon, using daily returns.

### Empirical Results

Table 1 reports results of univariate regressions respectively using the traditional beta, VaR and CVaR. Panels A, B and C show results for 1%, 5% and 10% confidence level respectively. The results of Table 1 indicate that the beta fails to explain the cross sectional variations of returns. This poor performance could be due to the slightly negative skewness and considerably high kurtosis. Meanwhile assuming normality of returns could underestimate the risk.

The comparison between the results across the 3 panels of table 1 indicates that when the VaR and CVaR present statistically significant explanatory power, they are more performant when we use a confidence level of 95%. This finding is in line with results of previous studies that show that a confidence level

close to 0 or 1 provides imprecise estimation of VaR (Dowd, 1998). Furthermore, we find that the normal approach captures the tail risk better than the non parametric one the variations of cross sectional returns.

Table 1. Univariate Cross Sectional Return Regression on Beta, VaR and CVaR for SBF250 stocks

Models	$\gamma_0$	$\gamma_1$	$R^2$
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \varepsilon_t$	0.531*** (3.548)	0.182 (1.157)	3.6%
<b>Panel A : <math>\alpha = 1\%</math></b>			
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_NP_{i,t-1} + \varepsilon_t$	0,07*** (3,518)	0 ,85** (2,019)	8%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_N_{i,t-1} + \varepsilon_t$	0,08*** (3,065)	1,23** (2,262)	7,4%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_CF_{i,t-1} + \varepsilon_t$	0,04** (2,815)	0,23 (1,367)	9,7%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_NP_{i,t-1} + \varepsilon_t$	0,06*** (3,475)	0,48* 1,676	7,9%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_N_{i,t-1} + \varepsilon_t$	0 ,07*** (3,475)	0,62** (1,961)	8%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_CF_{i,t-1} + \varepsilon_t$	-	-	-
<b>Panel B : <math>\alpha = 5\%</math></b>			
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_NP_{i,t-1} + \varepsilon_t$	0,06** (2,691)	0,79** (2,091)	6,3%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_N_{i,t-1} + \varepsilon_t$	0,08*** (3,653)	1,72** (2,292)	7 ,5%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_CF_{i,t-1} + \varepsilon_t$	0,05** (2,439)	0,64 (0,848)	7,5%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_NP_{i,t-1} + \varepsilon_t$	0,08*** (3,537)	1,13** (2,152)	7,4%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_N_{i,t-1} + \varepsilon_t$	0,07*** (3,480)	0,84* (1,884)	8,5%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_CF_{i,t-1} + \varepsilon_t$	0,05** (2,552)	0,39 (0,825)	7,9%
<b>Panel C : <math>\alpha = 10\%</math></b>			
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_NP_{i,t-1} + \varepsilon_t$	0,05** (2 ,402)	1,37 (1,133)	6,5%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_N_{i,t-1} + \varepsilon_t$	0,08*** (3,629)	2,21** (2,262)	11,4%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_CF_{i,t-1} + \varepsilon_t$	0,03** (2,324)	0,43 (0,654)	9,4%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_NP_{i,t-1} + \varepsilon_t$	0,06** (2,662)	1,07 (1,478)	7,1%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_N_{i,t-1} + \varepsilon_t$	0,07*** (3,348)	1,05* (1,880)	7,04%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_CF_{i,t-1} + \varepsilon_t$	0,04** (2,202)	0,61 (0,938)	6,1%

*This table presents the time-series averages of the slope coefficients obtained from the 5803 daily Fama-MacBeth (1973) regressions for SBF250 stocks. The standard t-statistics given in parentheses are the Student-FamaMacBeth t-statistics. The average adjusted  $R^2$  values are reported in the last column. \*\*\*, \*\*, \* denotessignificance level at least at the 1%, 5%, and 10% level, respectively. the averages of the slope coefficients are expressed in percentage*

Recognizing the merits of estimation approach based on the CF expansion when returns are non-normal, we expect that VaR\_CF and CVaR will be more appropriate than the other approaches to explain the variation of the left skewed and fat tailed returns in our sample. The results do not confirm this conjuncture; table 1 indicates that VaR and CVaR estimated using the CF expansion are statistically insignificant for the three confidence levels. This result contradicts the empirical findings of Ling and Park (2007) that the CF expansion is superior to the nonparametric method in estimating CVaR in hedge

fund industry. However, our result is aligned with the Rachev and Minick (2000) results explaining that estimation based on CF expansion could provide better results only in the case where returns are slightly far from normality which is not the case of our series of returns who present substantial kurtosis.

Another unexpected result arises from this first test; we find that the VaR explains more adequately the cross sectional returns than the CVaR. These results contradict the theoretical literature proving that the CVaR is more appropriate to characterize risk profile beyond the VaR which is more considerable when return distribution is leptokurtic.

A possible interpretation for these unexpected findings could be that extreme losses beyond the VaR have no informative power and do not play any role in explaining the variations of cross sectional returns. This means that investors on the French market are concerned by downside risk captured by VaR but they are not concerned about the extreme losses beyond VaR which are probably considered as infrequent returns (outliers) and do not integrate them in the asset pricing process. Subsequently the Conditional VaR could not have significant predictive power in explaining returns.

In a second stage of this section we examine the sensitivity of the results to recession periods over the study period. We exclude the recession periods such as the stock market crash of October 1987 in the last quarter of 1987, the downturns due to the deflation of dot-com bubble and the attempt of the 11<sup>th</sup> of September, 2001 spending from 01/01/2001 to 31/01/2002 and finally the global financial crisis in middle 2007 to 2009.

The aim of this analysis is to check whether the significance of the considered measures of VaR and CVaR is sensitive to the large negative moves of returns caused by the above mentioned recessions periods. Results are reported in table 2.

It is clear that none of the considered risk measure estimation is statistically significant. This result means that VaR and CVaR have a significant power in explaining the cross sectional returns only when returns strongly deviate from the normal distribution. This is confirmed by the test of normality of returns according to the modified sample data that indicates that the skewness of the returns distribution is nearer to zero and overall kurtosis is weaker than it was for the full sample period showing that the returns distribution is less asymmetric and more peaked. This result is in line with Post and Vliet (2004) argument indicating that there is a near-perfect relation between returns and downside risk measure during bad-states of the world.

Finally we conduct a multivariate regression considering jointly the traditional beta and VaR or CVaR. This enables us to test if downside risk measures are alternatives to the traditional beta or are complementary variables that are able to provide additional explanatory power. Results of multivariate regressions are reported in table 3. Panel A, B and C present results for the confidence level 1%, 5% and 10 % respectively.

Table 3 indicates that beta becomes negative and remains insignificant and the additional risk measure turns out non-significant except for non-parametric VaR estimated with a confidence level 5% or 10%. We can see also that the global explanatory power of the models measured by adjusted  $R^2$  is slightly improved. Consequently we can conclude that non parametric VaR is an alternative to traditional beta and not a complementary risk measure. Moreover, VaR remains to be a superior measure of risk on traditional risk measure and have significant predictive power for French market returns.

Table 2. Cross-sectional Analysis Excluding Recession Periods

Models	$\gamma_0$	$\gamma_1$	$R^2$
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \varepsilon_t$	0,531*** (3,548)	0,182 (1,157)	3,6%
<b>Panel A : <math>\alpha = 1\%</math></b>			
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_NP_{i,t-1} + \varepsilon_t$	0,652*** (3,142)	2,097 (0,518)	8%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_N_{i,t-1} + \varepsilon_t$	0,714*** (3,207)	3,787 (0,778)	7,2%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_CF_{i,t-1} + \varepsilon_t$	0,540*** (3,553)	0,120 (0,087)	9,8%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_NP_{i,t-1} + \varepsilon_t$	0,543*** (2,870)	0,144 (0,055)	7,9%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_N_{i,t-1} + \varepsilon_t$	0,643*** (3,450)	1,795 (0,665)	7,7%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_CF_{i,t-1} + \varepsilon_t$	-	-	-
<b>Panel B : <math>\alpha = 5\%</math></b>			
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_NP_{i,t-1} + \varepsilon_t$	0,669*** (2,752)	4,263 (0,503)	5,8%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_N_{i,t-1} + \varepsilon_t$	0,733*** (3,315)	5,897 (0,857)	7,2%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_CF_{i,t-1} + \varepsilon_t$	0,546*** (3,174)	-0,175 (-0,056)	9,0%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_NP_{i,t-1} + \varepsilon_t$	0,654*** (2,998)	2,355 (0,472)	7,4%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_N_{i,t-1} + \varepsilon_t$	0,595*** (3,004)	0,948 (0,232)	8,6%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_CF_{i,t-1} + \varepsilon_t$	0,557*** (3,568)	0,303 (0,179)	9%
<b>Panel C : <math>\alpha = 10\%</math></b>			
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_NP_{i,t-1} + \varepsilon_t$	0,632*** (2,652)	4,143 (0,342)	6,1%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_N_{i,t-1} + \varepsilon_t$	0,687*** (3,106)	5,536 (0,626)	7,2%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}VaR\_CF_{i,t-1} + \varepsilon_t$	0,495*** (3,106)	-2,910 (-0,393)	7,5%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_NP_{i,t-1} + \varepsilon_t$	0,616*** (2,691)	0,946 (0,136)	6,9%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_N_{i,t-1} + \varepsilon_t$	0,526** (2,550)	-0,434 (-0,804)	9,1%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}CVaR\_CF_{i,t-1} + \varepsilon_t$	0,394** (1,994)	-4,050 (-0,851)	7,7%

*This table presents the time-series averages of the slope coefficients obtained from the 4823 daily Fama-MacBeth (1973) regressions for SBF250 stocks. The standard t-statistics given in parentheses are the Student-Fama MacBeth t-statistics. The average adjusted  $R^2$  values are reported in the last column. \*\*\*, \*\*, \* denotes significance level at least at the 1%, 5%, and 10% level, respectively. the averages of the slope coefficients are expressed in percentage*

### ROBUSTNESS CHECK: TEST OF S&P500 STOCK RETURN PREDICTABILITY USING VaR AND CVaR

For robustness purposes, we re-examine the performance of VaR and CVaR in explaining cross sectional returns using stocks from S&P500 index rather than the SBF250 stocks. The stocks screening is similar to that used in the previous section for the French market and it yields to 212 stocks. Given that a considerable change in the sample size could affect or even improve the quality of results in cross sectional results, we have to retain a sample size comparable to that retained in the analysis for SBF250 stocks. To do this, we select from the 212 stocks only 49 that have comparable characteristics (size, B/M

and skewness and kurtosis coefficients) to those of the retained SFB250 stocks. In fact, this selection enables us to control for the size and BM effects. In fact, there is voluminous literature documenting that size and B/M are determinant factors in describing asset returns.

Table 3. Multivariate Cross Sectional Return Regression on Beta, VaR and CVaR for SBF250 stocks

**Panel A :  $\alpha = 1\%$**

Modèle	$\gamma_0$	$\gamma_1$	$\gamma_2$	R <sup>2</sup> Ajusté
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{NP_{i,t-1}} + \varepsilon_t$	0,05** (2,373)	-0,02 (-0,716)	0,17 (0,377)	12%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{N_{i,t-1}} + \varepsilon_t$	0,05** (2,389)	-0,01 (-0,552)	0,4 (0,662)	11,7%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{CF_{i,t-1}} + \varepsilon_t$	0,05*** (3,256)	-0,02 (-1,063)	0,05 (0,311)	13,7%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{NP_{i,t-1}} + \varepsilon_t$	0,04** (2,411)	-0,02 (-1,038)	-0,01 (-0,038)	11,7%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{N_{i,t-1}} + \varepsilon_t$	0,05** (2,496)	-0,02 (-0,882)	-0,13 (0,026)	11,9%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{CF_{i,t-1}} + \varepsilon_t$	-	-	-	

**Panel B :  $\alpha = 5\%$**

$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{NP_{i,t-1}} + \varepsilon_t$	0,07*** (3,091)	0,00 (-0,141)	1,67* (1,721)	10,6%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{N_{i,t-1}} + \varepsilon_t$	0,05** (2,426)	-0,02 (-0,633)	0,51 (0,591)	11,7%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{CF_{i,t-1}} + \varepsilon_t$	0,04* (1,858)	-0,01 (-0,449)	0,18 (0,203)	11,3%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{NP_{i,t-1}} + \varepsilon_t$	0,05 (2,510)	-0,01 (-0,572)	0,43 (0,726)	11,6%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{N_{i,t-1}} + \varepsilon_t$	0,04 (2,170)	-0,02 (-1,024)	-0,13 (-0,268)	12,3%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{CF_{i,t-1}} + \varepsilon_t$	0,04 (2,061)	-0,01 (-0,623)	0,04 (0,072)	11,4%

**Panel C :  $\alpha = 10\%$**

$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{NP_{i,t-1}} + \varepsilon_t$	0,06 (2,604)**	0,01 (0,279)	2,37 (1,727)*	10%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{N_{i,t-1}} + \varepsilon_t$	0,05 (2,364)**	-0,02 (-0,692)	0,51 (0,466)	11,6%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}VaR_{CF_{i,t-1}} + \varepsilon_t$	0,04 (2,044)**	-0,01 (-0,688)	0,18 (-0,380)	13,7%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{NP_{i,t-1}} + \varepsilon_t$	0,05 (2,513)**	-0,01 (-0,735)	0,43 (0,642)	11,1%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{N_{i,t-1}} + \varepsilon_t$	0,04 (2,527)**	-0,02 (-0,782)	-0,13 (0,396)	12,7%
$r_{i,t} = \gamma_{0,t} + \gamma_{1,t}\beta_{i,t-1} + \gamma_{2,t}CVaR_{CF_{i,t-1}} + \varepsilon_t$	0,04 (1,754)*	-0,01 (-0,449)	0,04 (0,205)	9,9%

*This table presents the time-series averages of the slope coefficients obtained from the 5803 daily Fama-MacBeth (1973) regressions for SBF250 stocks. The standard t-statistics given in parentheses are the Student-Fama MacBeth t-statistics. The average adjusted R<sup>2</sup> values are reported in the last column. \*\*\*, \*\*, \* denotes significance level at least at the 1%, 5%, and 10% level, respectively. the averages of the slope coefficients are expressed in percentage*

Results from SP500 stocks (not reported here but available upon request) are considerably different than those on SBF 250. It seems that the results found in the first test are inherent to the French market. In fact, in this analysis, it is shown that CVaR is superior to VaR as a risk measure for the different confidence levels and different estimation approaches. We also provide evidence that the cross-sectional variation in expected returns of S&P 500 can be explained better when we take higher order moments into consideration when using the CF-expansion to estimate the VaR and CVaR. These results confirm the theoretical argument in the literature stipulating that CVaR is a coherent measure of risk while VaR is not

and those proving the superiority of non-parametric estimation of VaR and CVaR based on CF-expansion on the Normal approach in case of departure from normality. Our findings are in line with empirical studies of Bali, Gokcan, and Liang (2006) and Bali and Cakici (2004).

## CONCLUSION:

Several studies have proved the superiority of downside risk measures compared to traditional ones in the apprehension of the return-risk trade-off. This paper focuses on VaR and CVaR as alternative risk measures to beta of the explanatory power of cross-sectional variations for the SBF250 stocks daily returns. This study contributes to the literature examining the importance of VaR and CVaR for asset pricing in case of non-normal returns by providing extensive evidence from the French Market. With notable exception of Bali and al. (2006) and Bali and al. (2004), little evidence has been provided so far for this market.

To estimate the VaR and CVaR, we use different approaches (parametric and non parametric) and retain three confidence levels (1%, 5%, 10%). The empirical results can be summarized as follows. First, we find that VaR and CVaR measures have a positive relation with returns for the considered confidence levels and seem to be superior measures of risk when they are compared to the traditional risk measure, the beta. Second, results from the comparison between the different approaches adopted to estimate VaR and CVaR are in contradiction with the theoretical literature implying the superiority of the approach based CF expansion on other approaches as it considers higher order moments when returns are non-normal. Moreover, we find that VaR captures better the tail risk than CVaR, which is another inconsistent result with the theoretical arguments. Further, we examine the effect of recession periods that have largely affected the French stock Market. We show that the explanatory power of the VaR and CVaR is inherent to the large moves due to these downturns periods.

Using multivariate regressions, we demonstrate that VaR and CVaR are not complementary risk measures to traditional beta but they could be better alternatives especially when normal approach is adopted for estimation of these measures. Finally, as a robustness test we re-examine the relation return-risk with the same risk measures using 50 S&P500 stocks. The results are considerably different and are rather in line with preceding studies.

We conclude that the French market reacts differently to extremes losses that losses beyond Value at risk are considered as infrequent events which have poor informative power in explaining the return variations and they are not integrated in asset pricing process.

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# AMERICAN HIGHER EDUCATION AT A CROSSROAD

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## ABSTRACT

*In recent years, for-profit business models has been heralded by many policy makers as being inherently superior to non-profit models in providing appropriate guideline for managing public higher education. It is argued that if market oriented models can solve resource allocation and distribution problems in the for-profit businesses, they may just as well work for non-profit institution. This paper attempts to develop an analytical model for optimal resource allocation in higher education by taking into consideration the social costs and benefits (externalities) of producing education. It will argue that for-profit business models are inherently faulty to address resource allocation issues when externalities are present. Since higher education institutions create huge positive externalities, relying on private market blueprints generates incorrect information signals for resource allocation.*

**JEL:** A2; H0

**KEYWORDS:** Non-profit, externalities, social costs

## INTRODUCTION

The seeds of modern American higher education were originally planted during the 17th and 18th centuries. It was patterned after the British concept of the liberal arts education. Initially, U.S. colleges, like their British counterparts, were generally elitist church-sponsored private colleges. The mission of these institutions was to develop societal leaders who learned the art of living and leadership in order to run the country. These institutions provided a classical education for the wealthy elite of society. The elitist private colleges gradually became out of place. America needed entrepreneurs, a highly skilled labor force in medicine, nursing, engineering, farming, and crafts; the necessary ingredients, which the status quo educational system could not supply. With less than 1% of the U.S. population having access to higher education, the rest of the population was shut out of this opportunity. There was a dire need for a new educational system and an emergence of a new social paradigm. Hence, the land grant university concept was developed to “serve the society”.

Despite the public higher education’s enormous contributions to the welfare of the American society, the status of public higher education has become increasingly marginalized. There seems to be a national bewilderment regarding the role of higher education in America. Questions are raised regarding the essence and role of higher education in the United States: Does higher education serve the individual and societal needs and expectations? Should college curriculum concentrate on training students in marketable fields of study and drop programs in arts and classics? Should American higher education be accessible to all people or a select few? Interestingly, similar confusion about the mission and role of the university in the American culture existed in the 19<sup>th</sup> century that led to the creation of the land grant universities.

This paper attempts to develop an analytical model for optimal resource allocation in higher education by taking into consideration the social costs and benefits (externalities) of producing education. It will argue that for-profit business models are inherently faulty to address resource allocation issues when externalities are present. Since higher education institutions create huge positive externalities, relying on private market blueprints generates incorrect information signals.

## DOWNSIZING IN IRAN: CULTURE VERSUS NECESSITY

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### ABSTRACT

*This case follows the experience of an Iranian small business owner facing changing environmental forces. The most notable forces of change are the Iranian economy and policies, internal/external Iranian politics and global competition and relations. In order to save the organization the owner decides to downsize and decentralize aspects of managing the organization. These changes are initially unpopular and culturally sensitive. Eventually the owner succeeds with the changes and gains employee and management support.*

In 1995, Haida\* started working in XYZ Co. (XYZ), a small company that produced polymer based products. XYZ was established in Esfahan, Iran by Haida's father and uncle. When the company started, it produced and sold industrial products, but gradually it shifted into making medical products. At the same time Haida was taking Mechanical Engineering at university. After three years, Haida became the Procurement Manager at XYZ, and two or three years after that he became the company's CEO. The company expanded rapidly; opening an office in Tehran, and an inventory centre in Eslamshahr. By 2003, XYZ was exporting products many of which were the company's inventions. In 2004, XYZ became ISO 13485 certified, a globally recognized quality certification for medical products. Despite tremendous growth and market opportunities, the company started to encounter problems due to increasing global competition.

Running a company in Iran is challenging. There are external and internal forces that are constantly changing which affect the business environment. From the time Haida joined the company there were changes occurring. By 2000 these forces were having a significant influence on XYZ. The problems had been present for a while but the pace of the problems increased. The most notable of the forces of change were the Iranian economy, internal Iranian politics and policies and Iranian global relations such as its relations with China.

Haida is a person who needs to be continuously learning. He pushes himself, and, by association, the people around him, to question complacency and to solve problems. Running the company was demanding. He had lots of questions about managing an organization and was actively looking for solutions to these questions. Haida read books and magazines about business that helped. He did not know there was a university degree called an MBA. Then an acquaintance told him that because his undergraduate degree is in Mechanical Engineering, it is easy to go to a school of management for higher education and there is a degree called an MBA that would likely be of interest. Haida thought he could benefit from formal training in business for all his business positions. Haida was not just a manager of his company; he was also working with other companies as a board member or consultant. In 2007, after looking at several programs, Haida started an MBA in Iran, run by a foreign university. He chose a program located in Iran because of his need to supervise his business. In the program he found he was discussing many of the challenges his business faced operating in Iran. Such as product dumping, obtaining loans and dealing with double digit inflation.

\*Name changed to maintain confidentiality.

## **CHINA AND IRAN: RULES ON DUMPING**

Relations between Iran and China are very positive. The Iranian government supports the Chinese government because China often backs Iran in international politics such as dealing with sanctions from other countries. In the case of dumping, for example, if a company started dumping their products into Iran from Germany or Switzerland, the Iranian government would stop the company and put the name of that company on a blacklist. When companies from other countries, such as China (and Italy in the past), dump products into Iran, the Iranian government takes less notice and in some cases it takes no action at all.

Such dumping creates problems for Iranian manufacturers. For this reason, sometimes business connections between Iranian and Chinese companies are viewed negatively by domestic Iranian firm. For example, in 2009, XYZ wanted to import a specific detergent from Switzerland. The company was able to obtain a very good price for the detergent. When the company started to import, the Iranian government said that the price of the detergent was very cheap so they believed the Swiss company was dumping its product in Iran and therefore the product delivery should be stopped. But with Chinese companies XYZ finds the situation is different. It seems Chinese companies have a lot more freedom to sell cheap products into Iran. But in many situations companies like XYZ do not want to buy products from China, or at a minimum, they want a choice.

## **LOANS FOR IMPORTERS**

Another reason Haida's company faced problems was the special government funding opportunities for importers. The government can help a business gain financing from foreign banks in the country of origin and provide a guarantee for the foreign banks. On the other hand, domestic manufacturers, when they want a large loan, find a loan very hard to obtain. It takes time. You have to develop relations with official party members of the Iranian government to obtain a large loan. This policy favours importers over domestic manufacturers.

## **INFLATION RATE**

The Iranian government has difficulty managing inflation. The average annual inflation in Iran is around 15 to 20 per cent. At the same time the foreign currency rate of exchange is essentially constant. As a result, the cost of goods sold for Iranian manufacturers keeps going up. Meanwhile, for importers, with a near constant foreign currency exchange rate, the cost of goods sold does not change, making the cost of imports cheaper over time and the cost of domestically made products constantly increasing.

## **A CHANGE IS NEEDED IN XYZ**

In April of 2008, Haida took an Organization Theory course as part of his Masters of Business Administration (MBA). In the course, the concept of downsizing was discussed. A video was shown featuring Robert Reich, who had been the U.S. Labor Secretary when Bill Clinton was president, and Al Dunlop, also known as "Chainsaw Al" who discussed the pros and cons of downsizing. The class also examined company reorganizations, which in some cases included downsizing.

When Haida returned to his company after the course, he had a meeting with his managers. It was the start of the Iranian New Year. The managers discussed a growing problem they had with the level of competition, particularly from importers. They were waiting for Haida to learn from his MBA about possible alternatives and solutions to help the company deal with the competition. Haida told them that during this course, he had learned how to downsize a company, and explained a bit about what that meant and how it was done.

In 2008, the Iranian economy was hit with a pronounced rise in inflation, which was advantageous to importers but not domestic Iranian manufacturers. This was very serious for Haida's company. Company costs were increasing, but due to the pressure from imports XYZ could not charge more for its products or customers would move to the competition. The competition was manufacturing in countries where inflation was not a large problem and as a result they were not faced with rising costs like XYZ.

Haida and his managers concluded that they needed to decrease their costs by 15 percent or they would not be in the market much longer. Fifteen percent is a large amount to cut. This was the impact inflation was having on domestic manufacturers, but not importers. The managers told Haida we have no other choice but to stop manufacturing several of our key products. Haida responded, "No, there is another choice. I think the size of our company is not in line with our production level and our margins. We have to downsize our company." Haida's managers asked "What do you mean by downsizing?" He replied, "I don't know at the moment, but let me think about this and I will come back to you in one week." Haida also asked all of his managers to help him manage the downsizing. The meeting was the first time Haida used the term downsizing for his company. Over the week Haida thought a great deal about how downsizing could be applied to his company. The concept, first introduced in the Organizational Theory course, gradually evolved into a plan for Haida.

One week later Haida met with his managers to discuss downsizing. The meeting lasted five or six hours. It was the first of many such meetings. It was very intense and emotional. During this meeting the team discussed how they would complete the downsizing. Haida and his managers brainstormed. There was very deep organizational resistance and some managers in that room could not believe that they might be required to leave the company so they started to argue. They made comments like "No, you cannot save the company with this downsizing. Maybe it will buy you some time, but after that you will lose everything. Nobody can help you to make this work because nobody can do all these jobs." The second meeting was too long because many of the managers wanted to argue against the concept of downsizing. Because the meeting was so intense, the team took at least two breaks. The emotions in the meeting were running high.

## THE COMPETITION

In Iran, there is a large public company called SUPA. Haida's company is able to compete with this company easily because XYZ has a greater focus on quality. Most of the products of XYZ company have around eighty percent of the Iranian manufactured market share. But this market share was being eroded by XYZ's international competitors, such as Chinese companies. For a buyer in a big city such as Tehran, Isfahan or Shiraz, the buyer can receive financial assistance from the Chinese company. They import the goods and after one year they are charged only five percent on the loan from the time they acquire the goods to the time they pay the loan off. For large buyers, this loan is a real incentive to purchase Chinese products.

XYZ has less than 30 percent of the market share for some of its products. For example, it took a while to create an interest in XYZ's disposable glasses, a product that was Haida's innovation. XYZ found markets in the industrial medical dental field. XYZ had 100 percent of the market originally, but now it has less than 30 percent after a Chinese company copied Haida's product. XYZ had about two and a half years where it reaped the benefit of Haida's innovation until a Chinese company brought a copy into the market. Haida first found out about the copy of his product from one of XYZ's representatives. The representative called Haida and said "You told me it is your innovation, but we have found a Chinese company in the market with the same product." Haida said "No, it's impossible." So the representative sent a pair of the replica glasses to Haida – He was really surprised. It was his innovation imported from

China. XYZ could not do anything about the issue of imitating and intellectual property protection. Such a legal battle would not be effective across borders.

### **PERCEIVED QUALITY OF IRANIAN PRODUCTS**

One of the problems with selling Iranian-made products in Iran is the perception that the Iranian-made products are of poor quality. During the eight-year war between Iran and Iraq the Iranian government closed the market to foreign companies. You could not buy foreign products. That was about 28 years ago. During that time, the Iranian companies started to produce products to meet market demand, but the quality was very poor. After the markets were opened up again to foreign companies, the European, Japanese and Chinese, brought their products back into the market. The foreign products were less expensive and of better quality. This forced many Iranian companies with poor products out of the market. As a result of this past experience there is a belief that Iranian products are of low quality. And this belief has been transferred to the next generation of Iranians.

Also due to Iranian rules you cannot choose foreign names for a brand or a product. There are some Iranian words that sound like foreign words and Iranian companies believe that to attract customers, they should choose names with such words because the customer may think that they are under a foreign company license, and that the product is not Iranian. This is very negative identification. Iranian businesses must have exceptional products and service to compete in Iran.

### **DOWNSIZING MEANS LOST JOBS**

The problem in Haida's company was not the products or the perception of the products, it was the productivity. It was a hard decision to downsize XYZ. Haida decided that with the intense competition he had to make a change or the company might fail. XYZ had one employee for each simple job. Haida saved sixty percent of the jobs by cutting forty percent of them. Making short-term sacrifices like this meant the company could stay in business and maintain jobs in the long run.

It is not a common practice for Iranian companies to reduce their workforces. As a result, an employer ends up with unnecessary employees. To start a company you only need a few employees. After one or two years, the new company might need a specialized employee in areas such as finances, research and development or purchasing. Lots of jobs are created like this in Iran - created according to need at the time, rather than an overall strategy. After 10 years the company has lots of people in charge of special functions, some of which are no longer needed. But in Iranian culture, employees are reluctant to take on new responsibilities so it is hard to change employees' responsibilities. This is particularly true of less skilled jobs. It is likely that an employee in charge of procurement would resist taking on added responsibilities such as inventory and purchasing.

Iranian companies face challenges due to cultural and salary expectations. In Iran, employers have to pay employees a minimum wage that covers daily expenses. This wage is supplemented with benefits that nearly equal wages, including extra costs (tax, insurance, holiday pay and a New Year gift). As a result employees are relatively comfortable. The minimum wage and benefits discourages employees from embracing a job change or promotion. Employees do not try to increase their work as they are generally satisfied. This impacts low-level jobs more than high-level jobs.

Another challenge for an employer is the government emphasis on maintaining jobs. When you want to downsize and you want to lay off more than two or three employees you have to mount a very good case for your actions. The Iranian rules appear to Haida to support employees at the expense of the employer.

Another issue is how reducing a company's workforce impacts government funding. Most business owners close their company rather than downsize it because of the power the government exerts on them. It is a dilemma for the government and employers. Ultimately, the government does not want to see jobs cut. If a business owner wants to be more competitive and upgrade their company in such ways as introducing automation into their manufacturing – the government responds by withholding bank funding and asks why the company is firing someone if it is in such a good financial situation that the company can expand. As a result, the government may take the position that if a company lays off employees, it will not extend financing for the company's expansion plans.

When all of these impediments are put together (employees reluctant to assume new responsibilities, government support of employees over employers, and the impact of downsizing on the availability of funds) you can see that it is hard to downsize. As a result, most people decide to close their company rather than downsize. But closing a company is not the end of the story for a business. For most businesses, the products that companies are manufacturing are available in India, Europe or China. Businesses may have to stop manufacturing but they still have market opportunities. If a product has a good name in the Iranian market one can shift to importing the product since in many cases importing is less expensive than manufacturing. As a result, many companies close their business and open a new business importing the same product that they were manufacturing. In most cases this becomes an easier option than downsizing. Haida would not have thought of downsizing if he had not studied it in an MBA class. Haida was also thinking of closing production and importing, but was more interested in the downsizing alternative. Importing would not have solved all XYZ's problems.

## PRODUCTIVITY IN IRAN

A central problem regarding productivity in Iran is the minimum wage. If you hire somebody, you have to pay minimum wage so pay depends on the hours worked not the employee's performance. The Iranian government has a strong protectionist approach regarding employment and jobs. Employees do not have to work towards improvement or any performance measures to keep their job. This aspect of minimum wage is very difficult for hiring and motivating employees. It can make workers lazy. To complicate matters, if a worker tries hard, other workers may stop him or her. They will say "What are you doing? Because of how you are behaving tomorrow the employer will want us also to work hard." So if somebody really wants to work hard, they can be stopped.

All these changes in work ethic have come about recently. For example, 100 years ago in Iranian traditional neighborhoods, Iranian workers did the building. But now-a-days less skilled building and construction workers come from Afghanistan. They are illegally working in Iran. The police arrest them, sometimes beat them and force them to return to Afghanistan. Afghani workers will work hard for less than minimum wage. A profound change in worker attitudes has occurred during the last 40 years. Over this time, government rules changed Iranian work culture. Employees are generally less willing to work hard and they do not feel motivated given the comfortable living at a minimum wage. This impacts productivity.

However, slowly, over the last couple of years, this culture of complacency is changing for those paid minimum wage. The economy has changed. Workers know that if they lose their job it is very hard for them to find another job in this economy. Factories are closing one by one. Because of the threat of losing their jobs, workers are starting to shift their attitude and work harder. This changing condition has made it easier for XYZ to entice workers to low-level jobs to change their ways and expectations, but there is still some resistance, especially from workers who have not had to face a job search in the current economy.



# **INFLUENCE OF THE CAPITAL MARKETS AUTHORITY'S CORPORATE GOVERNANCE GUIDELINES ON FINANCIAL PERFORMANCE OF LISTED AND UNLISTED COMMERCIAL BANKS IN KENYA**

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## **ABSTRACT**

*Good corporate governance is indispensable for the survival and performance of corporate entities. The Capital Markets Authority's (CMA) Guidelines on good corporate governance were developed purposely to improve governance practices in the corporate sector, as well as attract and retain investors for sustained economic growth. This study was inspired by an increasing trend of commercial banks being placed under receivership in the past five years, despite the existence of CMA Guidelines. Primary data was sourced from 16 commercial banks, 7 of which were listed at the Nairobi Stock Exchange (NSE). The results show that listed and unlisted commercial banks were significantly different in terms of board size, proportion of executive and non-executive directors, gender composition, cost of board maintenance, composition of audit committees, frequency of financial disclosures and more importantly, financial performance. The study emphasizes the need for a legal framework to enforce alignment with CMA Guidelines to safeguard members of the public from losing their savings and also ensure stability of the financial sector to enable the country attain targeted economic growth at 10% per annum.*

## **BACKGROUND OF THE STUDY**

Good corporate governance has become a subject of global interest because corporate entities play a vital role in promoting economic development through employment, wealth creation, as well as goods and services that provide solutions to emerging challenges. Besides, good corporate governance is a pre-requisite for effective financial performance and greater autonomy (Matama, 2008; Colpan, Yoshikawa, Hikino and Miyoshi, 2007; Akodo & Moya, 2005; Sanda, Mikailu and Garba, 2005).

In 2002, the Capital Markets Authority (CMA) developed a set of Guidelines on corporate governance to guide public listed companies in Kenya in streamlining their corporate governance practices. The Guidelines were formulated in accordance with the provisions of sections 11(3) (v) and 12 of the Capital Markets Act (Cap. 485A). The Guidelines were also developed in response to the growing importance of corporate governance in promoting the growth of domestic and regional capital markets through better financial performance, capital formation and maximisation of shareholders' value (CMA, 2002; Matama, 2008).

The concept of corporate governance has been defined in different ways by various management scholars. For instance, Fourier (2006) notes that corporate governance is the trend towards greater responsibility in managing corporate entities and the conduct of business within acceptable ethical standards. Abu-Tapanje (2005) explains that corporate governance promotes fair, efficient and transparent management of institutions to meet well-defined objectives through effective practices and structures. According to the CMA Guidelines, corporate governance is the process of managing business affairs of an institution to achieve financial prosperity, accountability and improve shareholders' long-term value (CMA, 2002).

The overall objective of the CMA Guidelines is to strengthen corporate governance practices among listed companies in Kenya. In this regard, the directors of such institutions are expected to comply with good corporate governance practices, as part of their obligations to sustain their listing at the Nairobi

Stock Exchange (NSE) market. The Guidelines outline various corporate governance principles, touching on structure and functions of the board of directors; the rights and responsibilities of shareholders; auditing and accountability, as well as public disclosure.

### Corporate governance and financial performance

Good corporate governance can attain better financial performance of both private and public institutions. According to Matama (2008), financial performance has several dimensions, including capital adequacy, asset quality, returns on capital and share price among other parameters. Capital adequacy determines how well financial institutions can cope with shocks to their balance sheets. In commercial banks, capital adequacy is measured in relation to the relative risk weights assigned to the different category of assets held both on and off the balance sheet items (Fourier, 2006; Matama, 2008).

Asset quality is an indicator of solvency. Financial institutions are usually at risk of solvency when their assets become impaired, so it is important to monitor indicators of the quality of their assets in terms of overexposure to specific risks such as non-performing loans (Fourier, 2006). Credit risk arises when a borrower defaults on loan repayment agreement. A financial institution whose borrowers default on their repayments may face cash flow problems, which eventually affect its liquidity position and bears negative impacts on profitability (Matama, 2008).

Financial performance can also be gauged through returns on capital. In this regard, Matama (2008) argues that the continued viability of a bank depends on its ability to earn adequate returns on its capital. High returns on capital may enable a bank to fund its expansion, remain competitive in the market and replenish its capital. As noted by Abu-Tapanje (2005), a high financial performance in terms of returns on capital also ensures that shareholders reap higher dividends on their shares. Hence, high share prices reflect the level of returns on capital for a financial institution (Abu-Tapanje, 2005; Matama, 2008).

Various studies have linked corporate governance to financial performance of corporate entities. These include Matama (2008); Colpan, et al. (2007); Fourier (2006); Akodo and Moya (2005); Sanda, et al. (2005); Abu-Tapanje (2005), as well as Klapper and Love (2002), among others.

This study determined the influence of corporate governance on the financial performance of listed and unlisted commercial banks. While listed commercial banks are under obligation to comply with CMA Guidelines, unlisted banks are merely requested to practice good corporate governance (CMA, 2002). These two scenarios have the potential to influence financial results of listed and unlisted banks over a period of time. The study focused on three pillars of corporate governance, namely board structure and functions, auditing and accountability, as well as transparency and disclosure. Financial performance was gauged in terms of net returns on capital in the immediate financial year. As noted by Colpan, et al. (2007), net returns on capital is an appropriate measure of financial performance because it is applicable to both listed and unlisted organisations.

### Statement of the problem

The CMA Guidelines were developed to enhance sound economic growth through higher financial performance, capital formation and maximisation of shareholders' long-term value (CMA, 2002). All listed corporate entities in Kenya are expected to embrace good corporate governance practices in line with provisions of the Guidelines, as a pre-requisite for their continued listing at the NSE. However, unlisted firms are encouraged to practice good corporate governance (CMA, 2002). This implies that listed and unlisted institutions in Kenya are operating under different governance policy environments, which is likely to create variation in their financial performance.

Nevertheless, no academic initiative has comprehensively assessed and documented the variation in financial performance of listed and unlisted commercial banks. The few most recent studies focusing on the application of CMA Guidelines targeted the manufacturing and utility industries (Mutuku, 2005; Kiplangat, 2005; Gitari, 2005). This study examined the listed and unlisted commercial banks in terms of selected indicators of good corporate governance, including board size, proportion of non-executive directors, board maintenance cost and gender composition of the board. Additional indicators included the proportion of non-executive directors as well as the number of public disclosures in the immediate financial year. Besides, the study determined the influence of each indicator of good corporate governance on the financial performance of commercial banks.

### Significance of the study

Developing economies need good corporate governance practices to build resilient banking systems that would survive in an increasingly open business environment (Kaheeru, 2001). Commercial banks play a crucial role in channeling citizens' savings into investments and providing necessary credits to the private sector. Hence, the stability and sustained growth of an economy is closely linked to the stability of its banking system (Matama, 2008).

Good corporate governance is an indispensable pre-requisite for the survival and high performance of corporate entities. In developing countries, corporate governance is particularly crucial in establishing the foundation for sustainable economic development (Matama, 2008). The CMA Guidelines therefore, aims at improving the capital market in the country, with a view to attracting and retaining investors to achieve economic growth.

The information yielded by this study is likely to stimulate policy debate on the need for both public and private institutions to comply with CMA Guidelines to enhance their contribution to the national economy. In addition, the information improves existing literature on corporate governance and financial performance of corporate entities; thus, making the output a valuable resource material for business administration and management scholars.

## **DATA AND METHODOLOGY**

Using the cross-sectional design, primary data was sourced from 16 commercial banks; 7 (43.8%) of which were listed at the NSE, while 9 (56.2%) were not listed. The data was collected between May and July 2010. The information was obtained from senior managers after approval by their respective boards of directors. The sampling frame was stratified to ensure the inclusion of both local and international banks. However, based on the pre-study agreement with the banking institutions, their names remain confidential.

Quantitative analysis was performed at the bivariate and multivariate levels. In bivariate analysis, one-way Analysis of Variance (ANOVA) was performed to determine the statistical significance of variation between listed and unlisted commercial banks in terms of board size, proportion of non-executive directors, board maintenance cost and gender composition of the board; proportion of non-executive directors as well as the number of public disclosures. Bivariate analysis also yielded Pearson's Correlation Co-efficient, denoted by letter  $r$ . This statistic is often used to measure the degree of correlation between interval-scaled variables. Its value lies between -1 and 1. When  $r = -1$  or 1, then the correlation between two variables is perfect. The larger the absolute value of  $r$  the stronger the degree of correlation between the two variables.

In multivariate analysis, multiple regression model was applied to determine the influence of each indicator of good corporate governance on net returns on capital, while considering intermediate variables

such as the number of account holders and bad debt portfolio. In general form, multiple regression models are based on the premise that  $Y$  is a function of a set of  $k$  independent variables ( $X_1, X_2, \dots, X_k$ ) in a population (Bryman & Cramer, 1997).

$$Y_j = \beta_0 + \beta_1 X_{1j} + \beta_2 X_{2j} + \dots \beta_k X_{kj} + E_j$$

Where:  $\beta_0$  - the intercept;  $\beta_1 \dots \beta_k$  - partial regression co-efficients;  $E_j$  - error term;  $Y_j$  - dependent variable;  $X_1 \dots X_k$  - independent variables

In this study, the dependent variable ( $Y_j$ ) is net returns on capital, while the independent variables ( $X_1 \dots X_k$ ) included board size, number of non-executive directors, cost of maintaining the board, number of female directors in the board, proportion of non-executive directors in the audit committee, and the number of public disclosures. Both bivariate and multivariate analyses were facilitated by the Statistical Package for Social Sciences (SPSS) software package. The following publications detail information on the research design, approaches and methods used in this study (Nachmias & Nachmias, 1996; Bryman & Cramer 1997; Mwanje, 2001).

## STUDY FINDINGS

This section has been organized into two parts. The first part determines the variation between listed and unlisted commercial banks in terms of key indicators of corporate governance. The second part examines and determines the influence of corporate governance factors on the financial performance of commercial banks.

### Attributes of listed and unlisted commercial banks

The corporate governance attributes, which were of interest to this study included board size, proportion of non-executive directors, board maintenance cost and gender composition of the board; proportion of non-executive directors as well as the number of public disclosures. These elements were clustered into two broad groups, as indicated in the following sub-sections.

### Board size, composition and maintenance

Board size refers to the total number of directors who served in the boards of commercial banks in the immediate financial year. According to the CMA Guidelines, board size should neither be too large to undermine deliberations and costly to maintain; nor should it be too small to compromise effectiveness in terms of skills and expertise. In this regard, the Guidelines suggest a board size ranging between 7 and 11 members. In this regard, table 3a below presents bivariate analysis results and table 3b provides a summary of the one-way ANOVA results.

Table 3a: Board size, composition and maintenance

		N	Mean	Std. Deviation	Std. Error	Min	Max
Number of board members	Listed	7	8.71	1.380	.522	7	11
	Unlisted	9	11.89	1.764	.588	9	15
	Total	16	10.50	2.251	.563	7	15
Number of non-executive directors	Listed	7	5.29	1.604	.606	3	8
	Unlisted	9	3.00	1.936	.645	1	7
	Total	16	4.00	2.098	.524	1	8
Number of female directors	Listed	7	2.43	1.397	.528	0	4
	Unlisted	9	1.22	1.202	.401	0	3
	Total	16	1.75	1.390	.348	0	4
Cost of board maintenance (million KES)	Listed	7	52.00	44.423	24.587	24	85
	Unlisted	9	126.78	77.298	29.099	91	360
	Total	16	85.31	34.410	53.603	24	360

Table 3b: Summary of ANOVA results

		Sum of Squares	df	Mean Square	F	Sig.
Number of board members	Between Groups	39.683	1	39.683	15.297	.002*
	Within Groups	36.317	14	2.594		
	Total	76.000	15			
Number of non-executive directors	Between Groups	20.571	1	20.571	6.340	.025**
	Within Groups	45.429	14	3.245		
	Total	66.000	15			
Number of female directors	Between Groups	5.730	1	5.730	3.447	.085***
	Within Groups	23.270	14	1.662		
	Total	29.000	15			
Cost of board maintenance (million KES)	Between Groups	1300829.882	1	1300829.882	48.355	.000*
	Within Groups	376625.556	14	26901.825		
	Total	1677455.438	15			

\*, \*\* and \*\*\* => significant at 0.01, 0.05 and 0.1 error margins respectively

The results in table 3a shows that listed banks had an average of 8.7 directors in their boards, while unlisted banks reported an average of 11.9 directors. As indicated in table 3b, the analysis of variance obtained a calculated F-statistic of 15.297, which was significant at 0.01 error margin. This suggests up to 99% chance that listed and unlisted commercial banks were significantly different in terms of board size.

The CMA Guidelines encourages a balance between the executive and non-executive directors. This provision is based on the premise that non-executive directors provide a useful check to the activities of executive directors. A strong composition of non-executive directors ensures that executive directors act within set guidelines and ensures that the latter group is held accountable for their actions.

The Guidelines specifies that non-executive directors should form at least one-third of the boards of companies. The results in table 3a shows that listed banks had an average of 5.3 non-executive directors, while the unlisted banks reported an average of 3 such people. The ANOVA obtained a calculated F-statistic of 6.340, which is significant within 0.05 error margin. This implies a probability of up to 95% that listed and unlisted commercial banks were significantly different in terms of the number of non-executive directors.

The CMA Guidelines is advocates for the engendering of boards of directors of corporate entities. Better still, effective boards should reflect the structure of shareholders in terms of gender composition. Hence, women should form at least one-third of the boards of directors, as a sign of good corporate governance practice. The findings presented in table 3a above shows that listed banks had an average of 2.4 women directors, while unlisted banks reported an average of 1 woman director. Although, the results reveal a significant difference in women's involvement in the boards of listed and unlisted commercial banks, it is

important to note that no group of banks had attained the one-third minimum threshold advocated for by the CMA Guidelines. Furthermore, the ANOVA results in table 3b listed and unlisted banks were significantly different in terms of the number of women directors.

The cost of board maintenance is another critical indicator of good corporate governance that the Guidelines talk about. The variable refers to the total amount of financial resources used to maintain the board of directors in the immediate financial year, in terms of allowances. Sustaining a board of directors can be overwhelming, especially in situations where an institution has low returns on capital. The cost of board maintenance is directly correlated with board size and can have serious implications on net returns on capital, particularly where such boards are inefficient in decisions, strategies and resource utilization.

The results summarized in table 3a above shows that listed banks spent an average of KES 52,000,000 on board maintenance costs, while unlisted banks reported an average of KES 126,000,000. These results show that unlisted banks spent about twice as much as listed banks in maintaining the activities of their respective boards of directors. Table 3b shows that the analysis obtained a calculated F-statistic of 48.355, which was significant at 0.01 error margin. This implies up to 99% chance that listed and unlisted banks were significantly different in terms expenditure level on board maintenance.

#### Accountability and transparency

The number of non-executive directors as a ratio of the total directors, who served in the audit committee in the immediate financial year is one of the factors likely to influence the level of financial transparency in corporate governance. The CMA Guidelines indicate that audit committees should consist of at least three non-executive directors, which is crucial in enhancing transparency and ensuring that excesses of executive directors are checked. In this regard, table 3c shows that listed banks reported an average of 1.8 non-executive directors in the audit committees, while unlisted banks had an average of less than 1 such directors. In table 3d, the analysis obtained a calculated F-statistic of 8.429, which was significant at 0.05 error margin. This shows that the two sets of banks were significantly different in terms of the inclusion of non-executive directors in their respective audit committees.

Table 3c: Accountability and transparency indicators

		N	Mean	Std. Deviation	Std. Error	Min	Max
Number of non-executive directors in the audit committee	Listed	7	1.86	1.069	.404	0	3
	Unlisted	9	.56	.726	.242	0	2
	Total	16	1.12	1.088	.272	0	3
Number of public disclosures	Listed	7	2.71	1.113	.421	1	4
	Unlisted	9	.44	.527	.176	0	1
	Total	16	1.44	1.413	.353	0	4

The disclosure of financial reports to stakeholders and shareholders is a critical element of good corporate governance, as outlined under section 2.5 (2.5.1) of the CMA guidelines. Good corporate governance would be achieved with regular disclosures to stakeholders and shareholders to expedite corrective measures for negative issues affective financial performance.

Table 3c indicates that listed banks had done an average of 2.7 public disclosures of their financial reports arising from continuous monitoring and evaluation activities, while the unlisted banks had disclosed their financial reports fewer than once over the preceding financial year. Further analysis results contained in table 3d suggests a probability of up to 99% that listed and unlisted banks were significantly different in terms of the frequency of disclosure of their financial reports.

Table 3d: Summary of ANOVA results

		Sum of Squares	df	Mean Square	F	Sig.
Number of non-executive directors in the audit committee	Between Groups	6.671	1	6.671	8.429	.012**
	Within Groups	11.079	14	.791		
	Total	17.750	15			
Number of public disclosures	Between Groups	20.287	1	20.287	29.429	.000*
	Within Groups	9.651	14	.689		
	Total	29.938	15			

\*, \*\* and \*\*\* => significant at 0.01, 0.05 and 0.1 error margins respectively

### Financial performance

Financial performance was measured in terms of net returns on capital during the immediate financial year. 'Net returns on capital' refers to net income after taxation for both listed and unlisted commercial banks. Table 3e presents the descriptive statistics regarding net returns on capital, where it may be noted that listed banks recorded an average of KES 421,000,000 net returns on capital, while unlisted banks reported an average of KES 319,000,000.

Table 3e: Net returns on capital

		N	Mean	Std. Deviation	Std. Error	Min	Max
Net returns on capital (million KES)	Listed	7	421.14	86.713	32.774	344	591
	Unlisted	9	319.00	80.759	26.920	135	497
	Total	16	307.44	131.196	32.799	135	591

Table 3f: Summary of ANOVA results

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	160893.080	1	160893.080	23.152	.006*
Within Groups	97290.857	14	6949.347		
Total	258183.938	15			

\*, \*\* and \*\*\* => significant at 0.01, 0.05 and 0.1 error margins respectively

Using one-way ANOVA to compare the means, the analysis obtained a calculated F-statistic of 23.152, which is significant at 0.01 error margin. Consequently, listed and unlisted banking institutions were significantly different in terms of net returns on capital.

### Factors influencing the financial performance of banks

Using Pearson's Correlation Coefficient  $r$ , each corporate governance factors of interest to this study were correlated with net returns on capital to determine financial performance. The value of  $r$  lies between -1 and 1. When  $r = -1$  or 1, then the correlation between two variables is perfect. The larger the absolute value of  $r$  the stronger the degree of correlation between the two variables.

Table 3g: Summary of Pearson's Correlation Co-efficient results

Factor	Calculated $r$	n	Sig.
No. of board members	-0.505	16	0.046**
No. of non-executive directors	0.588	16	0.017**
No. of female directors	0.706	16	0.002*
Cost of board maintenance	-.429	16	0.179
No. of non-executive directors in audit committee	0.491	16	0.053***
Frequency of disclosure	0.665	16	0.013**

\*, \*\* and \*\*\* => significant at 0.01, 0.05 and 0.1 error margins respectively

The results in table 3g show that all the corporate governance factors were significantly correlated with the financial performance of commercial banks, except the cost of board maintenance. Besides, variables such as the number of board members and cost of board maintenance were negatively correlated with net returns on capital. The corporate governance factors included in the multiple regression analysis included board size, number of non-executive directors, proportion of female directors, cost of board maintenance, number of non-executive directors in the audit committee and frequency of public disclosures. The summary of regression results are presented in table 3h below.

The strength and direction of influence of each factor is indicated by the partial regression co-efficients ( $\beta$ ). Whereas the direction of influence is indicated by the sign before  $\beta$ , the strength is signified by the value of the regression co-efficients. Based on this understanding, the results show that gender composition of the boards had the strongest positive influence on the financial performance of commercial banks. Consequently, increasing the number of female directors in the boards would cause a proportionate improvement in financial performance of the banks. The influence of this factor is significant at 0.01 error margin.

Table 3h: Summary of the regression analysis

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	112.455	228.716		.492	.035**
Number of board members	-5.130	22.265	-.642	-.236	.015**
Number of non-executive directors	10.632	16.914	.170	.629	.011**
Number of female directors	49.714	26.680	.527	1.863	.000*
Cost of board maintenance	-.014	.149	-.036	-.094	.287
Number of non-executive directors in the audit committee	1.873	41.420	.016	.045	.135
Number of public disclosures	36.488	38.958	.393	.937	.003*

\*, \*\* and \*\*\* => significant at 0.01, 0.05 and 0.1 error margins respectively

The number of public disclosures of financial reports also had a strong positive influence on the financial performance of commercial banks. The results further show that the influence of this factor is significant at 0.01 error margin. Public disclosure is a critical element of transparency and has positive effects on the level of trust and confidence among stakeholders, including clients and shareholders. In turn, the level of trust and confidence bestowed on a banking institution is an indispensable for its natural marking and expansion of the business horizon.

Another variable with a strong positive influence on the financial performance of commercial banks is the board composition in terms of executive and non-executive directors. The influence of this factor is significant at 0.05 error margin. The kind of check provided by non-executive directors against the excesses of executive directors is likely to enhance accountability and trust in the eyes of stakeholders. This is likely to have a positive influence on the financial performance. In view of this, increasing the proportion of non-executive directors in the board is likely to cause a proportionate improvement in financial performance.

The number of non-executive directors in the audit committee also returned a positive influence on the financial performance of commercial banks. However, its influence of this factor is not significant at any point within the 0.01 error margin. This suggests the number of non-executive directors on net returns on capital was insignificant, at least with the sample of banks involved in this study.

The results in table 3h further show that the number of board members had a strong negative influence on the financial performance of commercial banks. This suggests that increasing the board size would result



to a proportionate decrease in net returns on capital and vice versa. The influence of this variable is significant at 0.05 error margin. The influence of this variable is significant at 0.05 error margin.

The cost of board maintenance returned a weak negative influence on the net returns on capital; suggesting that increasing the cost of maintaining the board is likely to cause a proportionate decline in net returns on capital. However, the influence of this variable is not significant at any point within the 0.1 error margin.

The explanatory power of the model is indicated by the coefficient of determination ( $R^2$ ). However,  $R^2$  is often adjusted for the number of independent variables included in the model. This obtained an  $R^2$  of 0.687, suggesting that the model was able to explain up to 68.7% of variance in the net returns on capital for the commercial banks involved in the study. However, when this is adjusted to take care of the independent variables used in the study, the adjusted  $R^2$  reduced to 0.478, which means the adjusted model explained up to 47.8% of variance in the net returns of commercial banks. The associated analysis of variance obtained a calculated F statistic of 3.293 and a p-value of 0.053, which shows that the model was significant at 0.1 error margin.

## SUMMARY OF FINDINGS AND POLICY IMPLICATIONS

The overarching objective of the study was to determine the influence of CMA's Guidelines on good corporate governance on the financial performance of commercial banks. To bring out the value of the Guidelines more effectively, the study covered a set of commercial banks listed at the NSE and another set of unlisted banks. Whereas listed banks have no choice about aligning their governance structures and operations with CMA guidelines, unlisted banks have no such obligation. This creates two different policy environments, which have the potential to shape the performance of commercial banks in the two scenarios.

Bivariate analysis results indicate that commercial banks operating in the two settings were significantly different in terms of key governance indicators, including board size, proportion of executive and non-executive directors, gender composition, cost of board maintenance, composition of audit committees and the frequency of financial disclosures. Although the findings suggest that listed commercial banks were adhering to the CMA Guidelines more than unlisted banks, some indicators such as gender composition and composition of audit committees suggest that neither group had attained the minimum threshold prescribed by the Guidelines. Nonetheless, the results indicate that listed banks recorded better financial performance than those unlisted, an achievement that was largely attributed to conformity and alignment with the Guidelines. Consequently, the value of the CMA Guidelines on good corporate governance cannot be over-emphasized for the stability and sustained growth of the financial sector in the country.

The national economic development blueprints such as the Vision 2030, have documented the national desire to achieve an economic growth rate of at least 10% per annum by the year 2020. The blueprints also articulate the strategies through which a sustained growth rate of the national economy shall be achieved, which include good corporate governance. There is no doubt that the corporate sector has a crucial role to play in Kenya's quest for a sustained economic growth as envisaged in the blueprints. The financial institutions are particularly very instrumental in mobilizing savings and financing investments. The stability of the financial sector is therefore, of great importance to economic stability and growth at the national level. However, how well the corporate sector fulfils its expectation largely depends on the effectiveness and efficiency of governance structures. Whereas well-organized and streamlined governance can propel organizations to the greatest height of success, poor governance practices can bring down some of the world's mightiest corporate bodies.

The financial sector is particularly very sensitive to poor governance. In the past, a number of commercial banks such as Trust Bank Ltd, Daima Bank Ltd and Trans-National Bank Ltd, just to mention but a few, have collapsed and sunk with millions of Shillings with which they were entrusted. Forensic analysis of the collapse of such commercial banks reveals serious issues, which could have been avoided through good corporate governance practices. It is therefore, important that the Government of Kenya should enact a legal framework to enforce alignment with CMA Guidelines on good corporate governance, especially by corporate entities entrusted with financial resources belonging to members of the public. Such a move will not only safeguard members of the public from losing their savings, but also and more importantly, ensure stability of the financial sector to enable the country attain the targeted economic growth at 10% per annum.

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# CAN SERVICES CHANGE AN EVERCHANGING ECONOMY

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## ABSTRACT

*The current paper addresses and tries to argue why services are the hope for an economy gone wrong to recover. It addresses several key points and arguments in order to build a case for services as the chance that economies the world over have to bounce back after the most devastating crisis of modern times. There are also several solutions being offered, as well as a final question, without an easy answer, a matter of trust in a system that betrayed its principles.*

## INTRODUCTION

In spite of the progress that our world has made over the last few decades, in spite of the advances in technology that we are now using, in spite of our progress overall, we found out that nothing really changes and that our world today is still as vulnerable to financial and economic crisis as it has always been.

It has been a rather sad confirmation of the fact that the economy is cyclical and that we will never be able to fully understand how a crisis works, let alone to control it. Economic theory only goes so far, and our limits of comprehension are shamed yet again, as we are unable or unwilling to do something concrete to counteract the cause of a crisis, not only the effects.

The current crisis has been official ever since the fall of Lehmann Brothers, in 2008. Since then, rivers of ink, thousands of internet pages, TV shows, online debates, more or less spirited, which showed more or less adequate or prepared people, specialists, economists, psychologists, talking about a crisis which makes more or less sense. Questions about the current crisis, because, in our opinion, we believe that it is still going as strong as ever, therefore, it is current, will continue to rise many years after it will be dead and buried.

The current paper wishes to address specific questions to whether or not services, as an important sector of the economy, and, in developed and developing countries, the most important sector in an economy, can constitute an engine of growth, more so than the other sectors of the economy, which have proven to be somewhat limited, due to their own nature. Can services help develop the world or have they indirectly lead to the current downfall?

## GLOBALIZATION AND ITS RISKS

We can already notice that the world is in an advanced state of globalization. This is the current state of things, the current "status quo" and in our opinion, this will not change soon. In spite of the current financial crisis, in spite of all the negative things that can have happened and that are happening, the process can not be slowed down. Elements which have been set in motion can not be undone, as we shall see. Ergo, the current situation affects us all, and will do so for quite some time.

The banking system has so many flaws, that simply counting them could take a lifetime. However, although we believe that the system was the cause of what we are witnessing today, this is not an only cause. A disaster like the one that we are experiencing is simply not able to be produced by a single element. Therefore, we have to mention the fact that fault lies within us all, within governments which

allowed the financial institutions to grow in power and not protecting the interests of the common citizen. When dealing with major corporations, a simple citizen is often daunted and the institutions which should protect the citizen are simply not doing their job.

So, we can conclude that we, as simple human beings, have traded several things for others. Are we really free? Or are we slaves to a system designed to enslave? We now have hi-tech devices, countless credit cards, but how much closer are we to being free?

We all lavish in the benefits of globalization such as quasi-free communications, social media sites, the possibility to purchase anything online. What have we traded that for? Some argue that we traded our very souls. This is because states have continuously traded parts of their own sovereignty for financial concessions, for access to markets. The costs of such decisions, often made by corrupt politicians, are almost always paid by the population of such states.

Now, we face the other side of globalization. We face the dark side. We have to face the fact that countries from different areas in the world are increasingly dependent on each other. This means, in cases of crisis, that we have a "domino effect", meaning that the fall of a country has a direct effect on the countries that rely upon it. And because most economies in the world are unable to depend upon themselves to pay their outrageous levels of debt, there is only one option which they have to follow, namely to default on their debt.

This, however, does not mean that countries will have their debt erased, as some would believe, rather that the time span for paying such debts is being widened, to allow the economy to recover, and then pay its debts. Such deals, made by politicians, not economists, for tiny perks, have enslaved nations.

We must perceive the development of globalization as a desire from almost all the nations on the face of the earth. Too few have been the ones which have opposed it, quickly crushed by organisms such as the World Bank, the International Monetary Fund, or giant corporations, nameless in their quest to subdue those who oppose the globalization tide.

Of course, this point of view is considered rather disturbing for the common man, whose attitude towards economists and bankers in particular, is becoming one of discontent and even rage. Economic data is increasingly difficult to understand, and things such as CDS (credit default swaps), graphs are more and more difficult to explain. The most recent turn of such events is the evolution of movements such as the "Occupy Wall Street" movement, which is now on a global rising tide.

Coming back to the positive aspects of globalization, we must note, among other things, the development, without any precedent, of services. The current paper addresses the main three categories, namely the categories of tourism services, communication services and financial services. Their development, and of all subsequent services, for that matter, has been influenced by the fact that organisms such as the World Trade Organization continue to advocate for free trading and thus, a lowering of all the trade barriers, including barriers for services. Services have not only developed within a country, but have also extended themselves to other countries, as we shall see. Thus, international trade with services was born, having globalization as a prerequisite and developing itself on the wings of free trade, in spite of all the risks undertaken.

#### International trade in services

Of course, when we are talking about services, we are talking about very specific segment of global markets, a segment which, in the last 30 years in particular, has developed almost undaunted by restraint. We mention this because we have to take into account the fact that regulation concerning services are quite often much more drastic than those concerning goods and merchandise.

The specificity of services lies within their core characteristics. Namely, services are intangible, but we wish to point out another one of their characteristics for the sake of our argument. Namely, the impossibility of separating the provider of a service, from the consumer of such a service. This means that when a company that is a service provider wishes to extend its business over the borders of a nation, it has to take into account that it comes in direct contact with the consumers of its service within the country where they are locating their new investment.

This leads to another interesting element, namely the fact that reputation is paramount when talking about services. The providing of a service is difficult, particularly because the negative feedback from a consumer can damage the reputation of an entire company. Classic law suits can argue that affirmation.

Yet still, in spite of the current world crisis, the service sector has been at the core of its development. Only if we mention the financial services sector, which, until 2008, was the engine of development within the world, we find several interesting facts. Tourism and communications follow closely.

Key economic data from the year which has passed, published by the World Trade Organization (International Trade Statistics, 2010), reveal several interesting figures. Concerning services, as a whole, it is becoming clear that we have two major providers of services within the global economy. Namely, Europe and Asia. Other interesting data reveal that Europe's share of world exports of commercial services accounts for roughly 50% of the total exports, whereas Africa, for that matter, accounts for only 2,3 %.

Also, more than half of these services are noted, within the same publication (International Trade Statistics, 2010, pag. 1350 as other commercial services, including everything from financial services to sexual services – of course, in countries where such services are legal.

Thus we can observe the fantastic impact that services, as a whole, and financial services, in particular, have on the world. A world still in crisis, no doubt. A crisis brought forth by globalization, including services, although some would argue that it was greed, rather than the services themselves, which provided the outcome of things as it is today. But also, we believe, a crisis which the service sector must solve, and can solve.

#### The question remains

So, can the service sector, and the financial sector in particular, one guilty of many wrongdoings in the past, if we are to include frauds by people such as Bernard Madoff and Robert Stanford, become a saviour of the world economy? Our argument is yes.

This is not a full hearted "yes", rather, we are obliged to believe that this sector can truly pull us out of the deep recession. It may sound silly, even risky, but we believe that this is the only way. Of course people will be furious that, in spite of all the harm did by banks or faceless corporations, we must trust in them again. We should, however, consider the alternatives.

We are unprepared for another disaster, and the magnitude of the 2008-2011 crisis revealed only weaknesses, not only for the economic side, but also for politicians, which even now, squabble about, in stead of trying to prevent the fall of the euro, for example. We are also not willing to go through another disaster, such as the one we are just getting out of.

But there is absolutely no possible scenario in which we can exclude financial services, and thus, banks and financial institutions from our world. We would have no money, no credit, ergo, no crisis. But we would be back to trading such as we did during the beginning of man's history. And that is simply not an option.

We could think of another world financial system, with a completely different architecture, in which crises would be a thing of the past. True, if such a system would be possible. Economists the world over have shown that cycles are a normal thing within an economy. Everybody from Kondratieff to Keynes have agreed on the fact that whatever we do, cycles, namely periods of growth and downfalls, can not be avoided.

However, what we can do, is to apply the only theories that have proven to be somewhat succesful in overcoming crisis periods: keynesian methods. Keynes correctly revealed that the state must act, through its means of action, to decrease booming growth, in periods of growth, which can lead to inflation and spark off crises, and as a fact of stimulus in periods of recession, easing the pressure on small and medium enterprises, and safeguard the financial sector.

This system has unfortunately not been selected in Bretton Woods, in 1944, where Keynes` system, built on its essential conditions, was not selected. In stead, people choose the financial system of Harry Dexter White, which has proven faulty not once, but several times. We are mentioning, as arguments, the oil shocks of the 70s, the Asian crisis of the 90s and the current world setback. Of course, this system was chosen then because of the American domination and eventual victory in the Second World War. History, then, as it is now, is written by the victorious.

Regardless, a new financial system is not doable simply because there is neither the political will, nor the patience from markets, governments, and, to some extent, even citizens, to take part in the painfull process of a new financial framework, which would lack credibility.

So, it would seem that the only choice that we have is to trust again. Forgiveness is something that most religions of the world can agree on. But is there place, time, for forgiveness in the business world? How can the thousands of suicides forgive the fact that because of banks, they have took their lives? How can we forgive corporate fatcats, which make a habit of robbing the poor for their own benefit? How can we forgive monster corporations which push their own dark and obscure agenda?

We can not. But it does not matter, because what we must do now is not forgive, rather, to think which are the best means for salvation. As far as we are concerned, the service sector provides the key. International statistics reveal this clearly.

Another upside to the problem is the fact that the financial system seems to, and this is generous, but seems to have recovered. According to the Economist, "many banks have barely recovered from the 2008-09 recession, so the prospect of slowing economic growth—and less stimulus from government this time round—has most on edge". Yet we must treat such affirmations with optimism. They got us into this mess, they can get us out.

We continue our argument with an important change in people perception: paying down their debta in stead of borrowing. According to the same source, "households in developed markets will focus on paying down debt instead of borrowing. Companies, flush with cash and fearing weak demand, will not provide much business for investment banks. New regulations on capital and liquidity will require banks to brave hostile markets to raise more than \$1trn in fresh funds over the next few years. Exposure to debt issued by sickly euro-area governments will arouse fear".

When banks and financial institutions issue credits, they create inflation. Right now, due to tighter regulation, a new fiscal treaty in place within the E.U., at least in theory, we should be relatively safe. Of course, there is always the danger of a "W shaped" crisis, but as we go on, the danger subsides. Loan

growth in America and Japan, the latter hit particularly hard by both the crisis and the devastating earthquake, will outpace inflation.

It is true that investment banks, a main engine of the financial sector, will be forced to hold more capital and reduce leverage, so they will not easily earn their cost of capital; pay cuts and job losses will be common within such institutions. The Economist notes that "hedge funds will have trouble justifying their steep fees as their performance in extreme market volatility—when they are supposed to shine—disappoints".

And still, in spite of all the uncertainty, things finally seem to be heading upward. The governments of states, corrupt in various degrees, must step in and hold speculators at bay. In spite of cases such as Greece or Ireland, even Romania, for that matter, everybody has learned a costly but valuable lesson.

All this information and perspectives of the financial sector finally doing something right for a change, collaborated with the political will to recover from this debacle and with other areas of the service sector, which have proven to be much more stable than the financial sector, set the course for a recovery driven by services.

Agriculture and the industrial sector can help, but only to some extent. There are only so many tons of cereals that can grow on a acre of land. There are only so many cars that a manufacturer can produce. However, with services, the possibilities are unlimited. Their development is astounding, and it shows no sign of cooling down.

In the end, this is just a question of lesson learned or not. As history reveals, those who do not know it, shall repeat its mistakes. Hopefully, we can prevent that. And hopefully, services as a whole, including international trade with services, can set the basis of a new growth, much more stable, much more reliant, much healthier, for years to come.

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# THE INVESTMENT POLITICS AND THE DIVERSIFICATION OF FINANCING RESOURCES IN ROMANIA

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## ABSTRACT

*Romania's priority is to maintain an high investment rate ,higher than the one of the EU member states, because these countries modernized their energetic, transport and public utility infrastructures, they developed their educational and the public health systems, they reduced the technological and informational differences, decades ago. Through the investment politics, Romania will continue to attract foreign investments, whose annual average was remarkable. For the financing of the investments, a diversification of the internal and external resources is necessary. The internal resources are based on the development of the saving instruments: the development of the market for transaction of state titles, public and corporative obligations, the settlement of the mortgage credit market; the stimulation of the public placement instruments, the fiscal instruments, the extension of the capital market, public-private partnership, initial public offers, a reduction in the usage of the public money. The external resources will also be diversified by using: European funds, credits from foreign funds, financial assistance from foreign governments, loans from the World Bank, the International Monetary Fund and the European Investment Bank. The purpose for any investment effort is the economic growth and development.*

**KEYWORDS:** direct foreign investments, investment effort, financial resources, saving money instruments, substantial economic growth.

We consider that in the solving of the world's major problems, the investments play an important role. These are essential in the evolution of every economic system because, through them, the economic growth is regenerated, bettered and stimulated. The present and the specific needs of the economic development of Romania, that could help our country become an active, competitive and respected partner of the EU, need to involve, both actively and responsibly, the public institutions ,central or local, the private system, the professional associations, the social partners and the civic society, in the maintaining of a favourable environment for the investments of local and foreign capital, destined for the modernizing and the developing of the country. We need to underline the role of the investments destined for the productive economic activities because these stimulate the demand and the offer and create national riches.

For it to become compatible with the EU principles, norms, mechanisms and institutions, Romania is mainly concerned with a sustainable economic growth, with a promotion of a coherent investment politics and with the creation of a favourable business environment. The politics regarding the intensification of the investment process is one of the main priorities of the Romanian economic politics. The maintaining of an investment rate in Romania, which is than in the other EU member states, is necessary for the realization of a real convergence.

The modernization of the energetic, transport and public utilities infrastructures, the education and the public health systems, the rural development and the reduction of the technological and informational differences involve a great investment effort. While most of the EU members states faced the same problems decades ago, in Romania they presently represent essential priorities.

For the growth of the investment rate, for medium and long term, we need to continue the investment politics in order to attract direct foreign investments, especially those one that can substantially contribute to the growth of exports, so that this can become the main component of our economic development.

The main factors of the economic development are: the technological process, the scientific and the technological research, the innovations, the investments, the foreign trade, the population growth and others. We consider that, at the present development stage of Romania, the investments represent the most important factor that stimulates the economic growth, while the other factors are, at their turn, influenced by these investments. Any investment has as a purpose the realization of future advantages under the form of profit maximization and of riches growth. In the specialized literature, it is said that a sustainable economic growth is done through savings and investments.

In the present situation, that of a severe international financial crises, the strategic orientation of local and foreign investors supposes a good knowledge of the present and future social and economical environment and it demands identifying the causes of the permanently changing economical system in which these investors operate.

The restructuring of the national economy, the growth of the national production or the equilibration of the balance of foreign payments can be done through an ample investment politics and strategy, taking into consideration the economical, the social, the financial and the political impact, that these investments have. The public or the private investor puts into practice only those investment projects with huge chances of success, and which will generate beneficial effects for the entire life period of the project in question, adapting itself to the ever changing economic and social environment. This approach is important for the investments made in the field of the public urban equipment, where the major projects need to fit perfectly between the axis of the local and the regional strategies.

A priority for every Romanian government, regardless their political orientation, was the promotion of direct foreign investments for the establishing of an annual target, meant to align Romanian to the politics of the OECD countries. Because of this investment politics, that has been sustained all these past 4 years, 2004-2007, the evolution of the direct foreign investment politics with a annual average of 6.2 billion Euros, creates the premises for the its stabilization and , in the following years, to comparable levels , even under a huge absence of privatization by the attraction of Greenfield investments.

In order to sustain the present investment politics, the financing resources for the public investments and for the private ones, need a gradual growth of the internal saving rate from 15.3% in 2007 to over 20% in the following years, because of the reduction of the consume tendencies. Mainly, the financing resources can be internal and external.

As far as the internal financing resources are concerned, these are linked to the population possibility and will to save money. The factors that influence the saving rate are the GNP/citizen, the growing rate of their income and the income distribution. The will to save money depends on the existence of a developed monetary-financial market and of solid and reliable financial institutions. The economic theory shows that in a market economy, for net revenue, the saving rate is reflected by the reserve of the saving instruments, by the bank system credits, by the market interest and the degree of macro-economical stability.

The financial environment, which favours saving money, is an important factor for the mobilization of resources, for the creation of the necessary investment capital. The development of the saving instruments, bases for the successfully applied practices in the other EU member countries, can include:

- the development of a market that can freely make transactions of state titles, public and corporative obligations, long term placement instruments to which the population can also have access.

- a settlement of a mortgage credit market that can freely make transactions with the bank rights and guarantees;
- the stimulation of the collective placement instruments, respectively of the supplementary pension funds and of life insurance , which can attract important sums of money through long term commitments;
- the encouraging of the saving banks to extend their activity towards the rural environment.

The internal financing can be done from the state budget, only if the budget investments are bigger while the budgetary deficit is smaller. Usually, the budgetary deficit is financed through the loan method or through the printing of money.

If the government gathers more money than it consumes, on goods and services, the budgetary surplus can be invested by the government in infrastructure, state enterprises, private companies, etc. The growth of the taxes under any form or the good collection of those taxes can not sufficiently help the growth of the budget for the financing of the investments.

On short term, the reduction of the taxes determines the increase of the budgetary deficit, because the number of those that are subject to taxation does not grow immediately. Because of the reduction of the tax level, the economic agencies keep a large part of their gained profit, so they will raise their revenues, the savings grow and in the same time the investments grow.

In order to increase the investment degree, Romania needs to adopt a tax reduction policy; also, it would be useful to examine the costs and the benefits of using the fiscal instruments for the realization of such politics by:

- the reduction and the annulment of the interest for the bank deposits of the population, because the maintaining of the present rate discourages the saving of money, the buying power of such deposits is, in many cases, smaller than at its beginning;
- the reduction of taxes on the reinvested profit in the purpose of stimulation of capital expenses for the growth of product and services competitiveness and for the diminishing of the present consumption generated by the spending of the money coming from the dividends.

Another source for financing investments can be realized by the extended use of the capital market. This can be done by the listing of the companies where the state still holds significative stock packages and trying to make things better in this area by attracting a considerable amount of capital in order to assure a supplementary financing for the great infrastructure projects and help them end earlier than intended.

By its investment politics, the state sustains the development of public, private partnership, that do not need to limit themselves only to concessions. Even though, these concessions need to be encouraged under the favourable economical and the financial conditions to sustain investments.

The financing of new companies, only partially capitalized by initial public offers, in which the state or the local authority holds the minor package by listing it to the stock market, this can constitute another solution to reduce the the initial budgetary effort and the expenses made on maintenance after being give for exploitation, in the case of infrastructure investments.

Other investment financing method is represented by the external resources. These are: the direct foreign investments, credits taken from foreign banks, financial assistance from foreign countries, long term loans from the World's Bank, short and medium term loans from the International Monetary Fund.

The direct foreign investments have beneficial effects on the development of the economy by: technology transfer, a better quality for the products given to the consumers, new income resources for the budget, a higher export capacity of the economy.

In the theory of the monopole advantage and in the theory of internalization, one can find the theoretical fundaments of the impact of the direct foreign investments on the receiving companies and on the companies that are fully dependable on local capital.

The new member states of the EU accept the idea of a positive impact of the foreign investments in the process of transition from a controlled economy to a market economy. The motivation for the flux of foreign investments is linked to the existence of some competitiveness and internalization advantages, which come from operating in an organizational structure and in a unique property.

Based on these advantages, the foreign companies overcome their difficulties of working in a foreign environment, having to deal with local competition and be profitable in the same time. In this context, by the investment politics, the Romanian state is interested and forced to create the conditions, to stimulate the foreign investors in the process of saving and investing money in the purpose of sustaining their own economy.

The second foreign financing category is the credits taken from the foreign banks. Generally, the economic agents take credits from foreign banks, money that is used for investments. The other forms of external capital, such as: financial assistance from foreign governments, long term investments from the World's Bank and short and medium term loans from the International Monetary Fund, are contracted by the state as investment resources which contribute to the economic growth or for economic crises.

The complete and effective use of the European funds allocated through the EU programs, can substantially contribute to the growth of the investment rate and to a deficit reduction, taking into consideration their PIB value of 2.5% in 2008 and of 3% that will be in 2010-2013, while the Romanian contribution to the community budget is reduced from 0.98% from the PIB in 2008 to 0.70% in 2013

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# MARKET ORIENTATION IN LOCAL GOVERNMENT: CREATING A MEASUREMENT FRAMEWORK BASED ON THE ANALYSIS OF MUNICIPAL WEBSITE CONTENT

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## ABSTRACT

*Increased competition between cities requires them to adopt concepts and methods that have been used by the private sector, such as market orientation, strategic management, marketing, human resources management, competitive advantage or the definition of a competitive image and brand, etc. The aim of this study is to analyze the market orientation in Spain's regional capital cities by examining the content of their municipal websites. Local governments are increasingly represented on the Internet. The Internet enables them to combine elements of a town hall, tourist information bureau, chamber of commerce, business directory, shopping mall and local newsmagazine. This study also analyses whether, as a result of market orientation in management, the cities studied have fostered marketing strategies, such as the segmentation strategy, brand strategy, or city internationalisation, and it proposes a standard framework for measuring the city's market orientation by examining the content of the municipal website.*

**JEL:** M31

**KEYWORDS:** Market Orientation, Local Government, Websites, Competitive Advantages.

## INTRODUCTION

One of the most important phenomenon in the late twentieth century was the globalization of the international economy. Faced with a global economy and as integration processes intensify, the role of cities and competition among them has become more significant. Cities face the challenge of being able not only to manage the resources at their disposal, but also to attract new resources, forcing local authorities to make decisions that optimize their intervention styles, in order to thus achieve greater competitiveness at the regional, national, and/or international levels.

This situation has forced cities to adopt business management principles, concepts and tools, such as market orientation, strategic planning, marketing, human resource management, the search for differentiation, definition of an adequate image, brand and positioning and, in short, a number of competitive advantages that allow them to meet the demands of all their target audiences and face the competition. In this vein, the adoption of market orientation is considered equivalent to developing a competitive advantage for the organization that is based on identifying, creating value and achieving customer satisfaction.

The presence of local governments on the Internet is growing and the advantages it offers as a marketing tool (Küster, 2002; Currás and Küster, 2005), such as accessibility to information, offering relevant information, complaints management, low cost and customer service, are considerable, although research on the role it plays in urban management has not been studied in depth (Sicilia and Pérez, 2007). In this study we propose a standard measurement framework to measure a city's market orientation through its municipal website content.

## MARKET ORIENTATION IN MUNICIPAL MANAGEMENT

The implementation of the marketing philosophy and principles in cities requires market-driven planning, which involves an orientation in all actions towards the different target audiences, rather than towards service offerings, as in the past.

The analysis of market orientation at the municipal level can be conducted along the lines of Kohli and Jaworski's basic model (1990) of market orientation from a behavioural perspective. This model has also been applied in the field of local governments and its consequences on citizen participation has been analyzed (Cervera, 2004). According to this model, the core of this orientation in the profit and not-for-profit, private and public sectors rests on three pillars: *generation of information* from the market that makes it possible to understand their needs, *dissemination* of that information to share that understanding and lastly, *responsiveness* to the information in order to satisfy market needs.

## EMPIRICAL ANALYSIS OF THE MARKET ORIENTATION IN MAJOR SPANISH CITIES ON THE BASIS OF THEIR MUNICIPAL WEBSITE CONTENT

The research conducted aims to analyze the market orientation of the capital cities of Spain's different regions. To achieve this, the content provided by each municipality's official website was used as a source. The use of the Internet and new information technologies in general as a marketing tool has been the object of numerous studies (Ju-Pak, 1999, Wilkie and Kollmann, 1998; Alet, 2001; Küster, 2002; Currás and Küster, 2005). However, from the field of marketing in urban management, research studies on the Internet's role as an environment for exchanging market information are not so numerous (Sicilia and Pérez, 2007). From this perspective, the dimensions offered by the websites as a marketing tool (Küster, 2002; Currás and Küster, 2005) are: accessibility, obtaining relevant information, handling complaints, cost advantages, and customer service.

## RESEARCH METHODOLOGY

The methodology for collecting information on the cities under study is based on an analysis of content (Bigné, 1999) and its specific application to the analysis of websites (Dholakia and Rego, 1998; Rodriguez, 2002; Bellman *et al*, 2006). A total of 18 cities were analyzed: Madrid, Barcelona, Las Palmas de Gran Canaria, Tenerife, Pamplona, Santander, Santiago de Compostela, Valencia, Vitoria, Saragossa, Logroño, Toledo, Oviedo, Merida, Murcia, Valladolid, Seville and Palma de Majorca for Spain's 17 regions (Las Palmas de Gran Canaria and Santa Cruz de Tenerife share being the Canary capital), which represents 100% of the population under study.

### Definition of study variables

This study analyzed 14 variables corresponding to the three dimensions of Kohli and Jaworski's market orientation model (1990), and also included as a variable to be analyzed the municipal budget for each city in question, to the extent that available financial resources may explain differences in behaviour between the cities.

## RESULTS

The first analysis obtained Cluster 1, which is made up of the cities of Barcelona and Madrid. Cluster 2 is formed by the cities of Las Palmas de Gran Canaria, Murcia, Logroño, Santa Cruz de Tenerife, Santander, and Merida. Cluster 3 includes the cities of Oviedo, Toledo, Santiago de Compostela, Valencia and

Valladolid. Lastly, Cluster 4 is formed by the cities of Palma de Mallorca, Pamplona, Seville, Vitoria and Saragossa. The variance explained by the participation in the four clusters is 61.88%.

Table 1. Study variables

<b>Variables corresponding to the “Generation of information” dimension:</b> n° of opinion polls conducted, n° of municipal networks to which the city belongs, Incidences, complaints and suggestions through the municipal website, n° of on-line surveys on services provided by the website, Citizen participation on the website.
<b>Variables corresponding to the “Dissemination of information” dimension:</b> n° of municipal periodicals, n° of councils, n° of languages on the municipal websites, n° of languages on the tourism websites.
<b>Variables corresponding to the “Responsiveness to information” dimension:</b> n° of segments in which the tourism website is divided, n° of plans underway including the strategic plan (SP), n° of segments into which the municipal website is divided, n° of social networks to which the municipality belongs, Public/Private collaboration between the municipality and the city’s main private stakeholders.
<i>A total of 15 variables corresponding to the three dimensions of Kohli and Jaworski’s market orientation model (1990) were analysed. Also included as a variable to be analyzed was the municipal budget of each city under study. Source: in-house. Data processing: Dyane version 4.</i>

Based on the analysis of the content of the municipal websites of the cities analyzed, the Cluster 1, has the highest mean in the following variables: municipal budget, number of opinion polls conducted, number of on-line surveys, number of municipal periodicals, number of councils, implementation of plans and membership in social networks, giving equal weight to the three dimensions of Kohli and Jaworski’s behaviour model of market orientation (1990). Cluster 2, has the highest mean in the following variables: number of segments into which the tourism website is divided and public-private partnership between the municipality and the city’s main private stakeholders. Both of these variables belong to the Responsiveness to Information dimension in the behavioural model. The cities in Cluster 3, have the highest mean in the following variables: number of municipal networks to which the city belongs, incidents, complaints and suggestions through the municipal website, citizen participation webpage, number of languages on the tourism website and number of segments into which the municipal website is divided. Although these variables cover the three dimensions of the behavioural model of market orientation, the Generation of Information dimension has the highest representation. Cluster 4 is not characterized by higher means in almost any of the variables analyzed.

## CONCLUSIONS

The investigation of the 18 Spanish regional capital cities, based on the analysis of a cluster of fifteen variables representing Kohli and Jaworski’s behavioural perspective of market orientation (1990), allows for the verification of four clusters that are differentiated in terms of the importance they attach to the different dimensions of market orientation based on the analysis of the municipal website content.

In this study, we propose a framework for measuring market orientation through the content of the municipal website (see table 2), in which we distributed the variables that allow us to measure market orientation in the three dimensions of Kohli and Jaworski’s behavioural perspective of market orientation (1990); it also allowed us to classify the variables in relation to the target public to which they are aimed (Resident, Tourist and Investor).

Although we are aware of the limitations of this research, which are due to the limited number of cities considered (regional capital cities in Spain), we aim to expand the number of cities to be analyzed and differentiate the cities within each dimension by the actions they aim at their respective target publics, taking into account the variables and the model template proposed.

Table 2. Variables to be considered in modelling the measurement of the city’s market orientation through the content of the municipal website

## OTHER VARIABLES

Var. A	Var. B	Var. C
N° of inhabitants in the city	Regional GNP	Municipal budget

## CITIES

*This table shows the variables to be considered in modelling the measurement of the city's market orientation through the content of the municipal website when they do not belong to the behavioural model. Source: in-house.*

## Generation of Information

Opinion polls conducted			Membership in municipal networks	Incidences, complaints and suggestions			On-line surveys of services provided through the website			Citizen participation on the website
C	T	I		C	T	I	C	T	I	C

## CITIES

*This table shows the variables to be considered in modelling the measurement of the city's market orientation through the content of the municipal website when they belong to the Generation of Information dimension of the behavioural model. Source: in-house.*

## Dissemination of Information

Municipal Periodicals			Information on councils	Use of different languages for the information on the website			Services provided to different target publics through the Internet			Updated municipal budget available
C	T	I		C	T	I	C	T	I	C

## CITIES

*This table shows the variables to be considered in modelling the measurement of the city's market orientation through the content of the municipal website when they belong to the Dissemination of Information dimension of the behavioural model. Source: in-house.*

## Responsiveness to information

Strategic Plan underway (*) Action plans			Social networks to which the city belongs			Public/Private Collaboration (P.P.C.)			Presence of the different target publics in the website segments		
C	T	I	C	T	I	C	T	I	C	T	I

## CITIES

*This table shows the variables to be considered in modelling the measurement of the city's market orientation through the content of the municipal website when they belong to the Responsiveness of Information dimension of the behavioural model. Source: in-house. (\*) Strategic Plan in place: Whether or not the strategic objectives covers action lines and focal points for each one of the city's different target publics must be verified.*

The city's different target publics

C= Citizen, residents

T= Tourist, Visitor

I= Investor, businesses



## ANNEX

### Annex 1. Table of the municipal websites used in the analysis

MUNICIPALITY OF BARCELONA <a href="http://www.bcn.es">www.bcn.es</a>	MUNICIPALITY OF S. DE COMPOSTELA <a href="http://www.santiagodecompostela.org">www.santiagodecompostela.org</a>
MUNICIPALITY OF LAS PALMAS DE GRAN CANARIA <a href="http://www.laspalmasgc.es">www.laspalmasgc.es</a>	MUNICIPALITY OF SANTANDER <a href="http://www.ayto.santander.es">www.ayto.santander.es</a>
MUNICIPALITY OF LOGROÑO <a href="http://www.logro-o.org/">www.logro-o.org/</a>	MUNICIPALITY OF VALENCIA <a href="http://www.valencia.es">www.valencia.es</a>
MUNICIPALITY OF MADRID <a href="http://www.munimadrid.es">www.munimadrid.es</a>	MUNICIPALITY OF VALLADOLID <a href="http://www.ava.es">www.ava.es</a>
MUNICIPALITY OF MÉRIDA <a href="http://www.merida.es">www.merida.es</a>	MUNICIPALITY OF VITORIA <a href="http://www.vitoria-gasteiz.org">www.vitoria-gasteiz.org</a>
MUNICIPALITY OF MURCIA <a href="http://www.murcia.es">www.murcia.es</a>	MUNICIPALITY OF SARAGOSSA <a href="http://www.zaragoza.es">www.zaragoza.es</a>
MUNICIPALITY OF OVIEDO <a href="http://www.oviedo.es">www.oviedo.es</a>	MUNICIPALITY OF SANTA CRUZ DE TENERIFE <a href="http://www.sctfe.es">www.sctfe.es</a>
MUNICIPALITY OF PALMA DE MALLORCA <a href="http://www.a-palma.es">www.a-palma.es</a>	MUNICIPALITY OF SEVILLE <a href="http://www.sevilla.org">www.sevilla.org</a>
MUNICIPALITY OF PAMPLONA <a href="http://www.pamplona.net">www.pamplona.net</a>	MUNICIPALITY OF TOLEDO <a href="http://www.ayto-toledo.org">www.ayto-toledo.org</a>

*This table includes the names and e-mail addresses of the municipal websites used in the analysis of content. Source: In-house.*

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# WHO INFLUENCES WHO (STOCK AND BOND MARKETS)?

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## ABSTRACT

*In the literature of Longstaff(2008), the investigation was only limited to the existence of spillover effect among ABX indexes and the existence of contagious effect caused by different ranking of ABX index on stock and bond market during the sub-prime crisis period. In the researches such as Longstaff, Mithal and Neis (2003), Zhu (2004), Norden and Weber (2004) and Blanco, Brennan and Marsh (2005), it was pointed out that CDS market index is the leading indicator of stock and bond market index. Zhu (2004) had compared, in the period from 1999 to 2002, the credit risk and bond market price in the CDS market of US and Europe, and it was found that Yu-Tai t in the US and Europe market, CDS spread significantly leads the bond spread. Blanco, Brennan and Marsh (2005) had inspected CDS index and the credit spread of investing rank company in USA and Europe, it was found that co-integration long term relationship exists. When VECM model was used for analysis and measurement, it was found that CDS market index leads bond market index. Longstaff et al. (2003) had used VAR architecture to analyze CDS spread variation and the “leading-lagging” relationship between the corporate bond spread and stock return among 67 US enterprises, and it was found that CDS spread and stock return lead synchronously the corporate bond spread. Norden and Weber (2004) had analyzed, in the period from 2000 to 2002, the related stock market and CDS market for 24 US companies, 58 European companies and 8 Asian companies, it was found that CDS market index leads the stock market index. After summarizing related literature, it was ensured that CDS market has price finding function on bond market, that is, there is close relationship in the risk premium between CDS market and bond market; however, whether CDS market leads stock market, the empirical result in different literature is quite diversified. In this article, it is expected that CDS market will lead stock market because sub-prime credit crisis will lead to giant increase in the default rate in the global financial market, which will push CDS price higher directly and deepen the panic index among investors, and eventually, stock market will drop, hence, we conclude that CDS market index leads stock and bond market index.*

*National risk is mainly to evaluate the economic and political factor risk of a country, which has great influence on the financial market and investment environment. If the national risk of a country is higher than that of other country, then when financial crisis is encountered, the impact and loss of the country will be increased significantly. The most direct method to evaluate national risk is to measure the fluctuation of the financial market, for example, the caustic drop in the stock price, the significant increase of foreign exchange trading and the continuous increase of the accumulated selling from the foreign investors, etc. Merrill Lynch, in a very important report announced in 2008, mentioned that it has made ranking on all the countries around the world based on seven national risk variables, namely, 1. Capital shortage of current account, 2. Ratio of foreign reserve/short term external bond, 3. The percentage occupied by export on GDP, 4. The ratio between loan and GPD, 5. Growth in the personal credit loan, 6. Ratio between loan and deposit and 7 Capital adequacy ratio, hence, it can construct nine high risk countries and nine low risk countries. In that report, it was pointed out that countries with the weakest ranking in national risks include EMEA area, America and emerging EMEA area; however, newly emerging markets such as BRIC, Latin America and Asia have become the safest places. Generally speaking, a country's import and export situation, government deficit, the percentage occupied by monetary supply to the foreign reserve, external debt ratio, deposit interest, deposit and loan ratio and capital adequacy ratio of the financial industry, etc., are all variables that have significant influence on national risk. Variables such as the percentage occupied by financial deficit to GNP and oversea direct*

*investment have more influence on the risk of the developed countries; however, the control of external bond situation has more significant influence on the newly emerging countries. In this study, three influential factors such as representative financial deficit, oversea direct investment and external bond situation are selected from the economic aspects to explain if, after the occurrence of sub-prime crisis, such variables of each country will enhance the crisis contagion effect.*

## **BIOGRAPHY**

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# SUSTAINABILITY FOR HISPANICS IN CALIFORNIA: DO THEY REALLY CARE?

Mary Beth McCabe, National University

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## ABSTRACT

*A study about the perceptions of well-educated Hispanics living in California regarding environmental sustainability.*

*Hispanics in the US are growing three times faster than non-Hispanics and now comprise 16% of the population, or more than 50 million. Just in the last 10 years, Hispanics grew 43%, equivalent to more than half of the growth of the entire US population. Given its importance and the undeniable needs of creating a conscious for sustainability in California, we developed this study to learn about the attitudes and perceptions of Hispanics regarding environmental practices, vs. non-Hispanics, in an effort to find out any differences between the two groups, and how this could be beneficial for many companies trying to market their products and services to this vibrant target market. The results from our survey showed that affluent Hispanics (\$ 100K +) showed a greater propensity to use less water and recycle waste than non-Hispanics in the same income group, and are more inclined to buy hybrid cars, which were both surprising. Furthermore, 23% of affluent Hispanics currently have a water heater at home; vs. only 5.7% of non-Hispanics. 10% of highly educated Hispanics have a solar water heater at home, vs. 6.7% for non-Hispanics in the same education group. This research also showed that Hispanics prefer TV and the web for media, and non-Hispanics selected newspapers and web, which is very relevant for marketers. Almost half of the Hispanics never use car pool, vs. a much lower 37% for non-Hispanics. Finally, in Social Media preferences, Facebook® ranked about the same for both groups, but Twitter® is only used by 5% of Hispanics, vs. 18.4% for their counterpart, which was also very interesting.*

**KEYWORDS:** Hispanics, sustainability, environmental, marketing strategies, eco-friendly behavior

## INTRODUCTION

Given the importance of the rapid growth of Hispanics in the US and particularly in California, associated with the impact of new and evolving environmental laws for all residents of California, as well as the promotion of a recycling culture and sustainability practices, the authors believe a new research is required to investigate the perception of attitudes of Hispanics living in California towards these practices, given its growing numbers in population. Moreover, the authors developed a research question or hypothesis to investigate whether or not Hispanics perceive and react differently than non-Hispanics to these environmental issues and practices. The implications of this research question are enormous since the marketing strategies and promotion channels to reach this population may have to differ substantially, given its cultural and social nuances. With this goal in mind, the authors created a survey to be sent electronically to all possible Hispanics and non-Hispanics persons, and discover these possible differences. If indeed there are distinct differences, the authors would incorporate some specific recommendations to reach this group more effectively.

## LITERATURE REVIEW

According to the 2010 U.S. Census there were 308.7 million people living in the United States, of which 50.5 million (or 16%) were Hispanics or of Latino origin (2010 census). Hispanics grew at an amazing

rate of 43% between 2000 and 2010, four times faster than the general population at 10%. More than half of the growth of the entire US population was due to the increase in Hispanic population.

The preceding data enhances the relevancy of the Hispanic population in the United States and their influence in the long term future of our country, both politically and economically as well as the many cultural aspects that will be merged with the already diversified American melting pot. For marketers and business owners, this information is very relevant regarding the current and future marketing strategies to reach this lucrative market segment. In 2009, the U.S. Hispanic Buying Power reached \$ 978.4 billion, and is projected to reach \$1.3 trillion in 2014 (San Diego Ad Club, 2011), making it a very important part of the total US economy, estimated at \$15 trillion for 2011 according to the International Monetary Fund (IMF). Of the over 50 million Hispanics cited above, 63% are Mexicans, 9.2% Puerto Ricans, 3.5% are Cubans, and the rest are coming from Central America, South America and Spain. California has the largest Hispanic population in the US with over 14 million, or more than 37% of the total Hispanics, followed by Texas with 18.7%, Florida with 8.4%, and New York with 6.8%.

Hispanic or Latino? Numerous studies have been published about the possible differences between the term “Latino” and “Hispanic” in the U.S. to identify people coming from Mexico, Puerto Rico, Cuba or other Latin American countries. Most of them agree that there are really no differences and the terms are the same. Some of the commonalities of this group are that they all come from Spanish-speaking countries and have specific customs and values. Most Hispanics or Latinos identify themselves in relationship to their country of origin, e.g. Mexicans, Cubans, or Colombians. Other articles show that some people in this group associate the term Hispanic with the Spaniards who conquered many of this countries, with a negative connotation, and hence prefer to be recognized as Latinos. However, for the purpose of this article both terms will be used to identify this segment, interchangeably.

Current research in Hispanic Marketing is insufficient and do not reflect the rapid population growth which translates directly into economic clout. Furthermore, the complexity of the Hispanic Market is growing almost as fast as its sheer size as a result of second generations of Latinos as well as the constant influx of immigrants to the United States, both legally and illegally. Therefore, new research is needed in order to understand the dynamics and changes of this vibrant generation of Latinos that is influencing our society.

The challenge to reach this segment is so significant that several prominent universities, namely Southern Methodist University, Florida State University, UCLA, and De Paul already have Ethnic Marketing programs and in particular Hispanic Marketing programs, courses and seminars (Sebor, 2007).

Recent studies show that culture significantly impacts customer responses, levels of satisfaction, propensity to buy products and services, and most significantly the relationship between a company or brand and the consumer. Moreover, cultural differences do impact assessment of quality and satisfaction of products and services (Ueltschy & Krampf, 2003). As stated by the Office of Minority Health, “Hispanics/Latinos are disproportionately underrepresented in research activities. Without adequate and targeted research, Hispanics/Latinos are disadvantaged in policy making, resource allocation, program planning and program implementation activities” (Diaz, 2005).

## **SUSTAINABILITY AND GREEN ISSUES**

There is extensive literature addressing sustainability/green issues for organizations, in general, and marketers, in particular. This literature focuses on the strategies (e.g., Chen & Lin, 2011; Hedman & Henningsson, 2011; Parguel, Benoit-Moreau, & Larceneau, 2011; Muster, 2011; Laughland & Bansal 2011; Rüdiger 2011; Burgin, 2010; Raghavan, 2010). These strategies range from the economic value to companies of internal green activities to incorporating green into the company’s business model. Literature more directed to marketers focused on green brand management and promotional messages

(e.g., Yakup & Sevil, 2011; Chen, Y., 2010; Schubert, 2010; Dos Santos, 2009). Additional research examined consumer responses to sustainable/green products and services (Singh, 2011). These studies were completed in a great variety of locations around the world (e.g., Chen & Chai, 2011; Choi & Ng, 2011; Cohen, 2010; Huang, 2011; Savita, 2010; van Rijswijk, Fewer 2008).

The greatest surprise in reviewing the literature was the lack of academic research addressing questions about the attitudes and behaviors regarding environmentally sustainable activities. Searching a variety of databases of academic journals resulted in only one article directly on this subject (McCabe & Corona, 2011). The surprise was that this market, the second largest in the United States, was not the subject of intense research exploring its approaches to the growing effort to promote sustainable activities and purchases. Ignoring the unique dynamics within the Hispanic community would appear to be a poor business decision for organizations wishing to grow their market share.

## METHODOLOGY

This research was designed as an exploratory study of the similarities and differences between Hispanic and non-Hispanic attitudes towards sustainability and their engagement in associated activities. A convenience sample was utilized, drawn from contacts maintained by the three researchers and databases of members of a variety of Hispanic professional organizations. While convenience sampling has known limitations, such as potentially not being representative of the larger population, this approach has been used productively in other studies, especially exploratory research. Particular attention was made to include a sizable proportion of known Hispanics in those invited to participate.

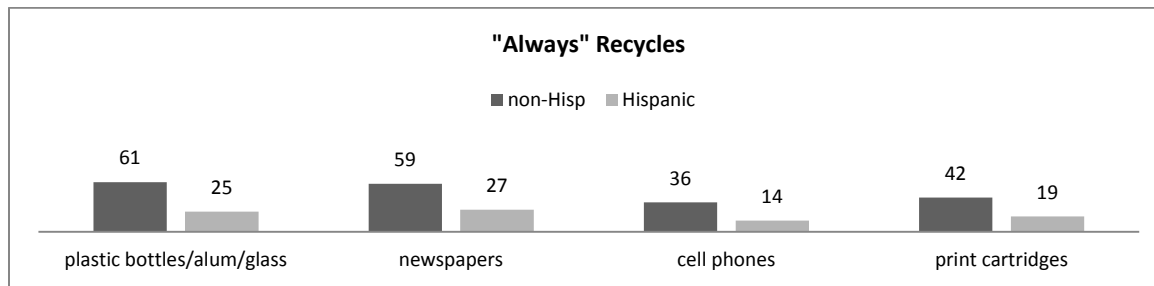
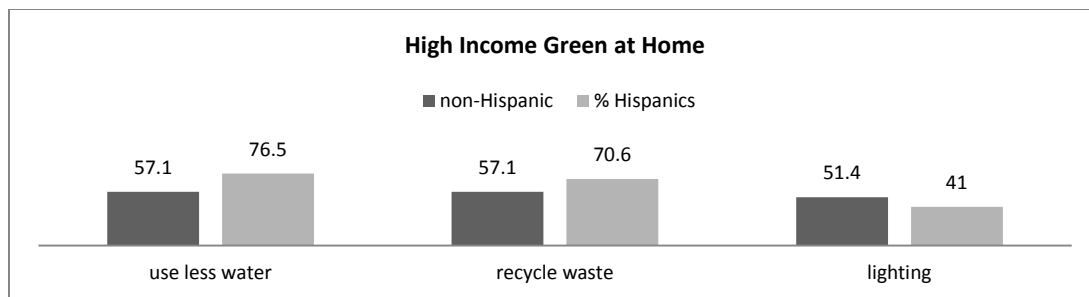
The survey instrument was developed to collect green activities and interests plus standard demographic information. The instrument was tested and appropriate modifications were made to increase both clarity and ease of completion. Potential responders were invited via email to participate. The instrument was made available utilizing SurveyMonkey.com over a two week period in November, 2011. A total of approximately 310 invitations were sent to potential responders. 144 completed the survey. This constituted a 46% response rate. Of these, 29 were discarded due to respondents not being residents of California. The remaining responses were sorted, tabulated, and correlated using standard statistical processes.

## FINDINGS

After collecting all data from the surveys the answers to the direct questions were analyzed and tabulated, as well a series of cross tabulations based on the relevancy of the findings to take advantage of the data as much as possible. The finding were categorized as follows: Sustainable behavior and intentions, Energy, Media Preferences, Sustainable activities, and Demographics

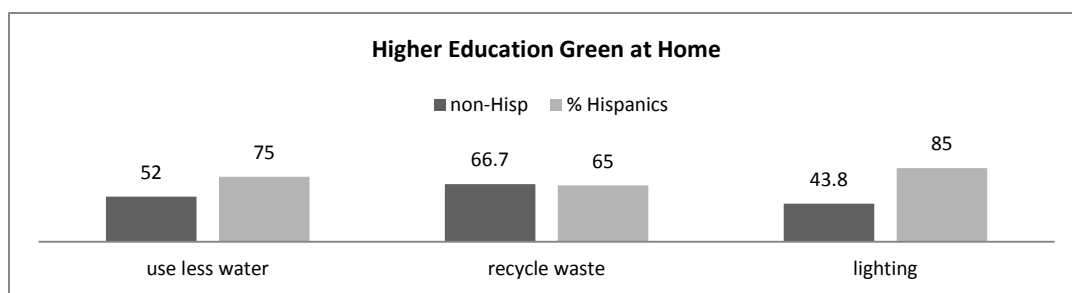
### Sustainable behavior and intentions

For all respondents to the question of “always” recycle, non-Hispanics recycle substantially more than Hispanics; 42% vs. 19% in print cartridges, 36% vs. 14% cell phones, 59% vs. 27% newspapers, and 61% vs. 25% plastic bottles, aluminum cans and glass. The highest recycling level for Hispanics was 27% for newspapers.

Figure 1: “Always” RecyclesFigure 2: High Income Green at Home

Between both groups who make \$100K or more, there is a large difference in the amount of water they plan to use over the next year. As we see in Figure 2 (above), Hispanics are 19.4% more likely to use less water than non-Hispanics in the year ahead. They are also 13.5% more likely (70.6% vs. 57.1%) to recycle waste than non-Hispanics.

The opposite was the result in lighting. Only 41% of the Hispanics plan to change their lighting or appliances to energy efficient, while 51.4% of non-Hispanics plan to make this change.

Figure 3: Higher Education Green at Home

If we take higher education as a basis for comparing both groups, Hispanics are far ahead in planning to use less water and change lighting to a more efficient one and about the same in their willingness to recycle waste.

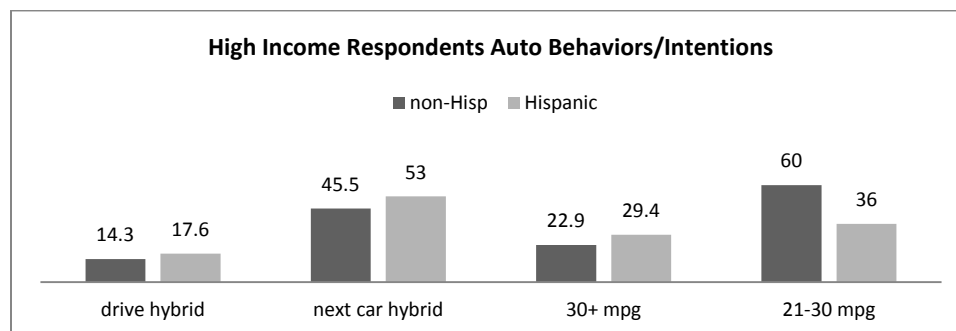
## FINDINGS RELATED TO ENERGY

The finding that was most revealing was that of energy-related products and services. Hybrids were a topic of interest as 44% of all our respondents plan to purchase a hybrid car next. That is an increase in



purchasing intentions from 14% who drive one now, and is a strong indication of behavior change. Looking at only Hispanics surveyed, 46% plan to buy a hybrid and 13% already drive one. That finding was higher than expected for both categories of Hispanics, purchase intention as well as already drive one.

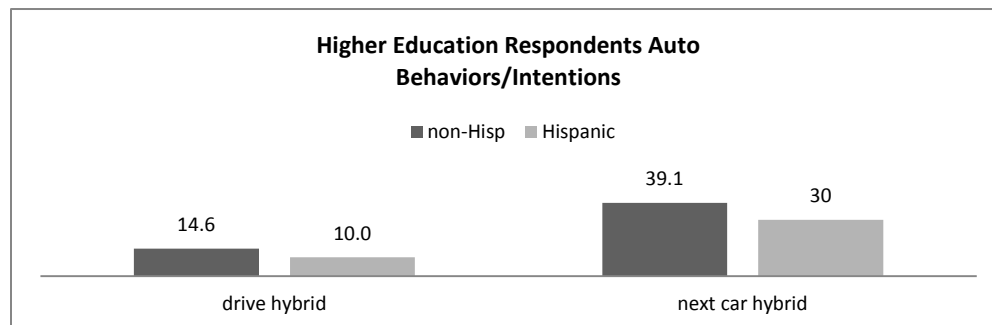
Figure 4 High income Respondents Auto Behaviors/Intentions



When we looked further at those Hispanics who earn more than \$100,000, we saw even more revealing information. Of those Hispanics, 17.6% drive a hybrid and only 14.3 of non-Hispanics with that income do the same. Hispanics drive more hybrids at higher income levels.

High income Hispanics are more inclined to purchase a hybrid car, (53% vs. 45.5%) than their counterpart high income non-Hispanics, as shown in Figure 4 above.

Figure 5 Higher Education Respondents Auto Behaviors/Intentions



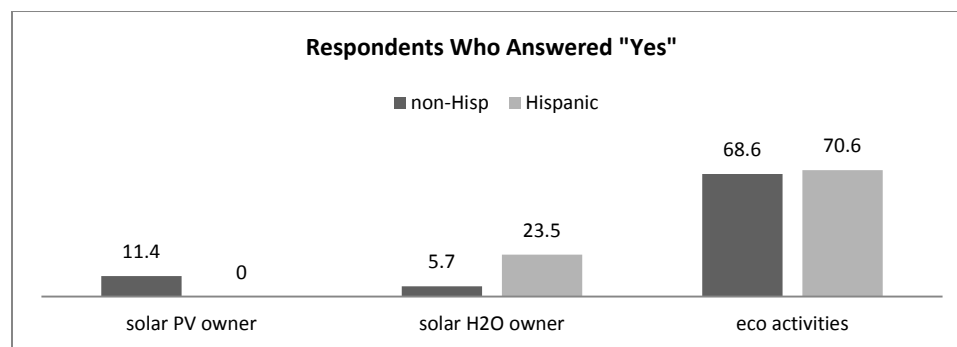
For the higher educated Hispanics, 10% drive a hybrid now and 30% plan to purchase one next time. For non-Hispanics, 14.6% drive a hybrid now and 39.1% plan to purchase a hybrid next. What this tells us is that the more educated Hispanics are different from those with money. These Hispanics are not greener than their non-Hispanic counterparts. With higher education, the preference to buy a new hybrid is 30% less for Hispanics than non-Hispanics. This finding surprised the researchers.

California is known for being a state in love with the automobile. We wanted to learn more about vehicle mileage comparing Hispanics to non-Hispanics. In the more than \$100K income segments, the major finding was that some Hispanics are not driving cars with good mileage. Hispanics that drive 21-30 MPG were 36%. Non-Hispanics in the same category are at 60%. For the more than 30 mpg, Hispanics have the edge at 29.4% vs. non-Hispanics at 22.9%. For the middle, 21-25 mpg, non-Hispanics are at 34.3% vs. Hispanics at 29.4%.

The 21-25 mpg segment was very similar among both Hispanics and non-Hispanics, averaging at about 33-34% for all income levels surveyed. There was a larger difference in Hispanic vs. non-Hispanic as the mpg numbers increased or declined, especially in the high mileage categories, i.e., more than 30 mpg. For non-Hispanics in over 30 mpg vehicle mileage was 24% of respondents and for Hispanic responders the more than 30 mpg mileage was 15% (all respondents). One in four non-Hispanics has a primary vehicle with mpg greater than 30 mpg. The opposite was true for the low mileage vehicles, with 10% of Hispanics primary vehicle getting less than 15 mpg. They may be driving older trucks. Hispanics are paying attention, as 43% of them are now driving cars with more than 26 mpg. That number is similar for non-Hispanics, at 45%.

For the higher educated, 45% drive a vehicle with 21-25 mpg. This 30% drive vehicles with more than 26 mpg. For highly educated non-Hispanics, 50% drive vehicles with more than 26 mpg, clearly a large difference.

Figure 6: Respondents Who Answered “Yes”



**Solar Water Heaters:** Among high income Hispanics (\$100k+) 23.5% have solar water heater vs. only 5.7% of non-Hispanics with \$100k incomes have solar water heaters.

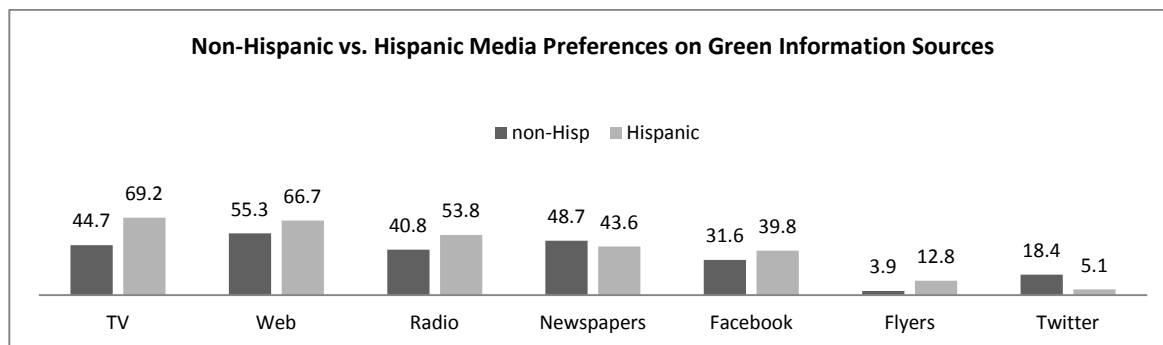
**Solar Discussion:** Regarding solar energy, we found that none of our Hispanic respondents had solar PV installed; however, 13% had a solar water heater, nearly double of the non-Hispanic response. The average cost of installing solar PV is still considerable, and the cost of solar water heaters is roughly one quarter to one third of the price. Our non-Hispanics at 10.5% had installed solar PV, and only 7% had solar water heaters, which was another unexpected response. Looking at the higher incomes, still zero Hispanics have solar PV, and a higher 11.4 non-Hispanics have solar PV homes. Among high income Hispanics 23.5% have solar water heater compared to only 5.7% of non-Hispanics with this feature. This finding indicates that for the same incomes, four times as many Hispanics chose to use a solar water heater than non-Hispanics. Looking at the more educated graduate Hispanics, 10% have a solar water heater at home vs. 6.5% for non-Hispanics, consistently lower ownership rates for this segment.

**Green Event Participation:** Among these \$100k incomes, 70.6% of Hispanics have participated in green events, vs. 68.6% of non-Hispanics who have participated. Slightly more Hispanics have participated in green events at the high income levels. That finding changes if you look at our summaries, where only 56% of Hispanics participate in green events vs. 72.4% of non-Hispanics participate. It would seem that the more Hispanics earn, the more likely they become active in green activities. Of higher educated Hispanics, 60% have been involved with green events vs. 68% for non-Hispanics with graduate degrees.

### Media Preferences and Demographic

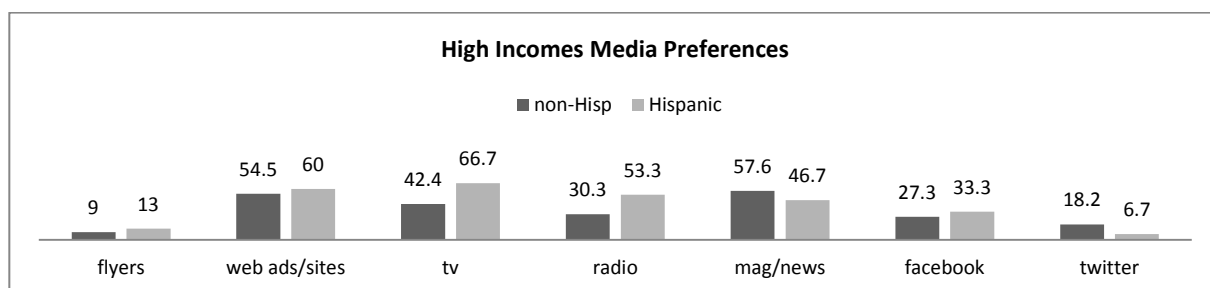
Hispanics clearly responded to the question about what media they prefer to get information about green products and services, and with higher response rates to electronic news versus print or magazines. (Figure 7) Hispanics slightly prefer TV over the web and then radio. Non-Hispanics prefer the web, then Newspapers/Magazines, then TV then radio. (See Figure 7 below) Nearly 70% of those Hispanics responding overall indicated a preference for TV to get their information. The findings about Facebook's popularity with both Hispanics and non-Hispanics are very similar, at nearly one third of respondents. However, what was not expected was the difference in Twitter response. Three and a half times more non-Hispanics prefer Twitter to get their information than Hispanics.

Figure 7: Hispanic vs. Non-Hispanic Media Preferences on Green Information Sources



As shown in Figure 8 below, the top choice for Hispanics earning \$100K and over is TV and second is the web. Both choices were for 60% or greater of the respondents. For non-Hispanics, it's very different: the top choice was newspapers, with nearly 60 % and the second was the web, with nearly 55%. As incomes rose for non-Hispanics, newspapers became more important as a resource for information. Non-Hispanics in the higher income categories did not rate other media as their preference for information about environmental issues. For non-Hispanics, they selected TV at 42.4% vs. 66.7%. Facebook was similar, with Hispanics ranking that higher. Hispanics preferred Twitter only 6.7% compared to non-Hispanics, who preferred it 18.2%, nearly 3 times more frequently.

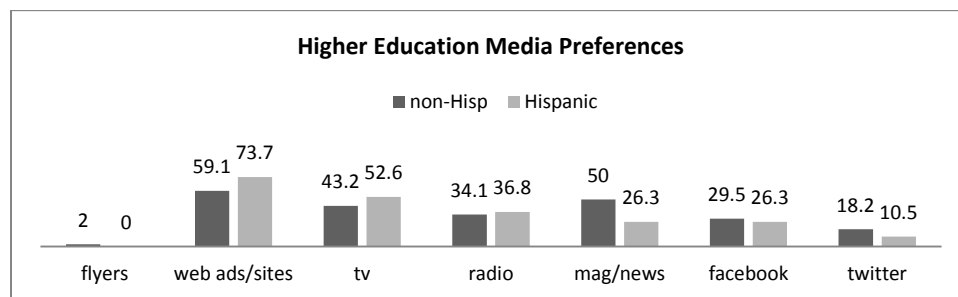
Figure 8: High Incomes Media Preferences



The Figure above describes the high earning Hispanics vs. non-Hispanics choices for media to inform them about environmental issues. TV is the most frequently selected, followed by the internet for Hispanics when it comes to learning more about environmental issues. Respondents were asked to select all that apply. For non-Hispanics, magazines and newspapers were the top choice, followed by the internet and then TV.

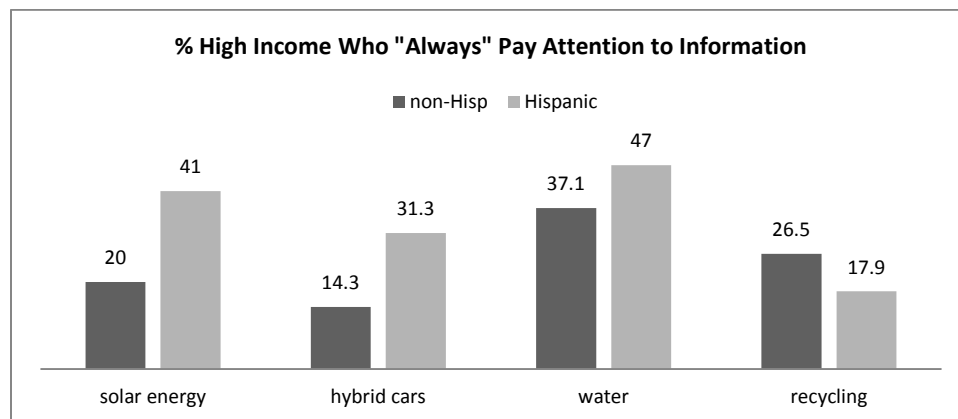
The top choice for Hispanics with graduate degrees is web ads and websites, with second being TV, and then radio. Only 10.5% use Twitter. The top choice for non-Hispanics with graduate degrees is web ads, then magazines/newspapers, and then TV. 18% are using Twitter, 80% more than Hispanics in the same education category. These findings had us consider selective perception and if people are paying attention to messages, they may be likely to act.

Figure 9: Higher Education Media Preferences



### Sustainable activities

Figure 10: High Income who Always Pay Attention to Information



In responding to the “always” pay attention question for the high income category in both groups, Hispanics want to know more about Solar Energy and non-Hispanics were more interested in water than solar energy.

The answer “always” for Hispanics was water with 47%, vs. non-Hispanics was only 37%. For Solar always were 41% vs. 20% for non-Hispanics. Hybrid was 31.3 for always for Hispanics and 14.3 for non-Hispanics.

In the never category, for Hispanics: Hybrid was 18.8, solar 17.6 and water use and recycling 5.9, were the same. For non-Hispanics, never Hybrid was 14.3, Solar 11.4, Water was 8.6 and recycling was 8.8. So, in summary for the never, Hispanics were more on never with hybrid and solar (more expensive propositions) and they were less likely to say never on the water use and recycling, which are less expensive.

For the question about willing to pay for organics in Figure 11 below, Hispanics responded 35.3% sometimes vs. 48.6 % for non-Hispanics. Clearly, Hispanics are not willing to pay as much, which could be attributed to insufficient information.

Figure 11 Sometimes Willing to Pay Extra for Organics

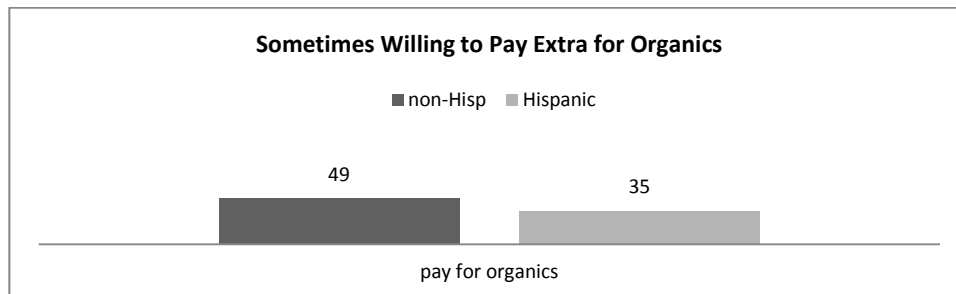
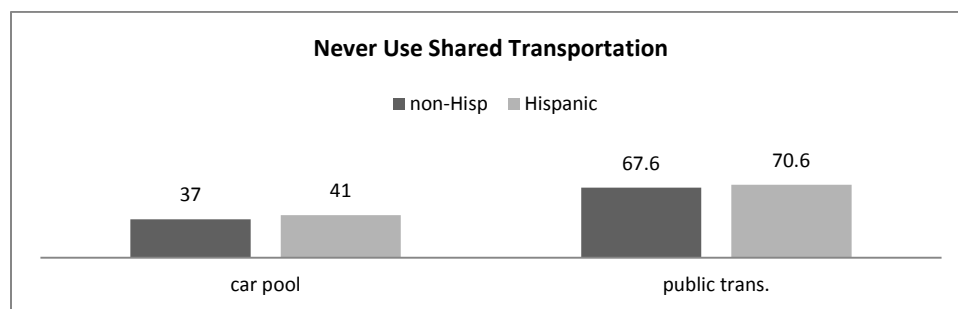


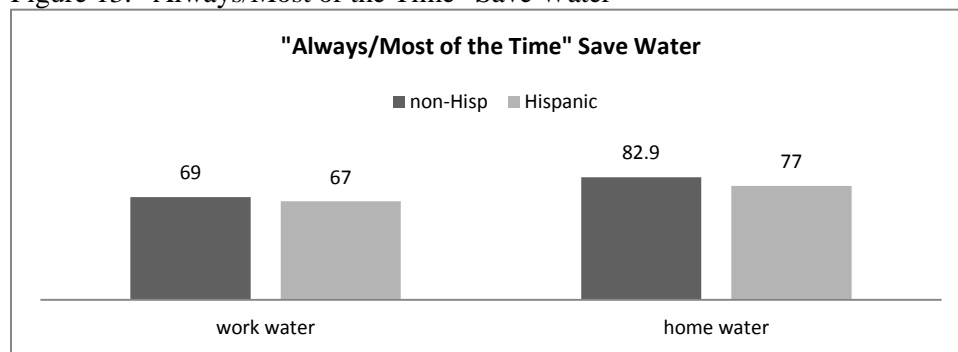
Figure 12 Never Use Shared Transportation



Of all Hispanics surveyed, 41.2% never use a car pool vs. 37% for non-Hispanics. 70.6% of Hispanics never use public transportation, and of non-Hispanics, 67.6 % never use public transportation. Although the difference is not significant, Hispanics are slightly less likely to use shared transportation than non-Hispanics.

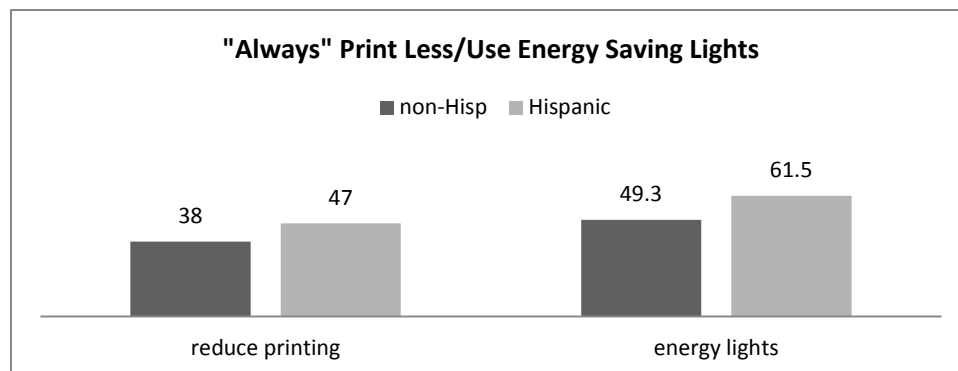
Compare Hispanics to non-Hispanics on saving water at work vs. at home. As depicted on Figure 13 below, Hispanics and non-Hispanics tend to save 10% more at home than at work. What this may mean is they have more control over their home environment. Hispanics are slightly less inclined to do both of these activities always or most of the time.

Figure 13: "Always/Most of the Time" Save Water



Finally, Figure 14 below shows that Hispanics tend to reduce their printing and are more concerned about energy saving lights, than non-Hispanics.

Figure 14: Always print less/use energy saving lights



## CONCLUSIONS

After reviewing the results, we conclude that there are substantial differences in Hispanics with higher income and education than the perception of the general public has for this Hispanic market in general. These variables are relevant in comparing both Hispanics and non-Hispanics regarding the perceptions and attitudes about the environment, and more specifically recycling newspapers, plastic bottles, cell phones and cartridges. For the affluent Hispanic with income of over \$100k, the study showed a greater propensity to use less water and recycle waste than non-Hispanics, which was surprising. The results were different using Higher Education for both groups and therefore can infer that these two independent variables are very significant for both groups, and with a low correlation factor.

High income Hispanics are more inclined to buy a hybrid car than non-Hispanics that was also an interesting discovery from this study. 10% of educated Hispanics have a solar water heater at home vs. only 6.7% of non-Hispanics. Similarly, 23.5% of high income Hispanics has a water heater at home vs. only 5.7% of their counterpart. Regarding involvement in green activities, it would seem that the more money Hispanics make, the more likely they become active in green activities: 60% of them with graduate degree are involved vs. 68% of non-Hispanics with same education.

Regarding attention to media, Hispanics prefer TV and the web, and non-Hispanics prefer newspapers as number one, followed by the web. This may be of some interest for marketers trying to reach the Hispanic segment. Interestingly, Hispanics responded very low to their attention and involvement with Twitter (only 5.1%) vs. 18.4% for non-Hispanics. Facebook was very similar for both groups. The study also revealed that Hispanics are less likely to pay for organic products than non-Hispanics. In regards to transportation, 41.2% of Hispanics never use car pool vs. 37% for non-Hispanics, and the ones who never use public transportation was consistently high for both, 70.6% for Hispanics vs. 67.6 % for non-Hispanics.

These findings bring some significant light to the behaviors and attitudes of Hispanics vs. non-Hispanics in California regarding environmental issues, which can be used for marketers in conveying their messages to this important growing segment of the population. Nonetheless, more in-depth research is needed to find out other variables and factors that may affect the results.

## BIOGRAPHY

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# **IS COSTCO BETTER THAN WAL-MART? A COMPARATIVE ANALYSIS BASED ON ENTERPRISE MARKETING EFFICIENCY**

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## **ABSTRACT**

The purpose of this research was to analyze the operations of Wal-Mart and Costco during the period from June 2006 until August 2008 from the standpoint of the efficiency of their operations in utilizing the resources to create shareholder's value, using key performance and enterprise marketing ratios. This study is relevant given the different business models and strategies used by both companies, as well as their intense rivalry in the retail industry. The results showed that Wal-Mart is clearly superior in attracting investors willing to pay a premium for the stock, but Costco is far more efficient in the use of Selling, General and Administrative expenses to generate profits. Furthermore, the Maximum Earnings Market Share (MEMS) calculations evidenced that Costco could have made \$3,660 million more in that period, whereas Wal-Mart overspent \$26,300 million more than needed to maximize earnings (EBITDA) in the same period.

Key words: marketing, enterprise marketing, market value, efficiency, market share, Costco, Wal-Mart, retail industry.

## **INTRODUCTION**

The retail industry in the US is represented by four companies that compete intensely to attract more customers and increase sales and profits. These companies are Wal-Mart, Costco, Target and Sears, and each one has its own business model, follows a unique strategy, has different locations and store sizes, and generates different sales revenue. Each faces unique challenges and targets markets, and uses distinct positioning strategies. Most of them operate on a global scale and confront different cultural challenges and adaptations to survive in an increasingly competitive landscape. Wal-Mart is the behemoth that dominates the industry with its traditional low prices everyday (recently changed to "Save money. Live better") approach, and has become the largest company in the world with more than \$378 billion dollar in sales in 2008 ([Wal-Mart](#)). Costco, on the other hand, has been growing steadily during its twenty-six years of operation and has become a world leader in the warehouse type of sales, with operations in seven countries of the world. Moreover, Costco has created a good deal of excitement to its more than 29 million members by offering premium, new and seasonal items including fine crystal, famous names' handbags, the latest in consumer electronics, plasma TV's, gourmet cheeses, imported wines, leather jackets and lobster (McGregor, 2008). Target has been constantly refocusing its retail strategy with a unique combination of stores decorated in a bright, red color and a combination of soft goods, appliances, electronics, house wares, and gifts that has successfully positioned its stores in the minds of the consumers. Finally Sears, the over 100-year-old company well known for selling large appliances and tools to many generations, which purchased 54 K-Mart stores in 2005 to become one of the largest retailers in the United States.

The purpose of this research is to analyze the operations of Wal-Mart and Costco in the ten quarters from June 2006 until August 2008 from the standpoint of the efficiency of their operations in utilizing their resources to create shareholder's value by using key performance and enterprise marketing ratios. This study is relevant, given the different business models and strategies used by both companies, as well as their intense rivalry in the retail industry. Moreover, there is a growing concern around the world about

the strategies and tactics required to compete with the giant Wal-Mart and its enormous economies of scale that is putting many companies out of business world-wide.

### Strategic group

First, a selection was made a strategic group of companies, or cluster, to create a sub-segment of the industry with true competitors. The selection of these companies is based on the concept of strategic group within an industry defined as a set of companies that can (or might) serve common customer's needs, and have (or might acquire) equivalent resources ([Competing for Customers and Capital](#), 15). In other words, companies in a strategic group are essentially competing for the same customer, both existing and potential. The companies selected for this strategic group were Wal-Mart, Costco, Sears and Target. Although very different in size and resources, these four companies have a large amount of common products and services that appeal to a similar client, but each one with a different approach, business model, positioning and pricing strategy, number of stores and their size, number of items per store, promotions, and advertising strategies.

Sears (SHLD)

Sears Roebuck and Company started in 1886 and has been the quintessential retailer for over 100 years ([Sears's profile](#)), but in 2004 merged with K-Mart and formed a new group consisting of 1,426 K-Mart stores across 49 states, 872 full-line Sears stores and 300 specialty stores. Sears is a strong competitor in appliances, automotive and hardware stores nationwide, and with the creation of its own brand, Sears Home Central, it has become an icon in the retail industry for every household in the nation (Moon, 2005). Sears has postponed global expansion due to the disappointing financial results in the US, and thus concentrated in Canada and Mexico only, with mixed results. Sears acquired Land's End, a leader in catalogue sales of clothing for middle to middle-upper class, to complement their line of products and now has available a large variety of branded products in their stores to attract more customers. On June 30, 2004, Sears agreed to buy 54 K-Mart stores with an investment of \$620 million (Canlen, 2004) and also lease seven stores from Wal-Mart in an effort to revamp its Sears Grand store concept and improve its market penetration.

As shown in table 1, Sears Holdings (SHLD) average sales per quarter were 12,655 million for the period under examination, corresponding to a revenue share of 9.03% for this strategic group. Sales reported at the end of the second quarter of 2008 (July 31) reached \$11,762 million, with a stock price of \$81.00/share. On April 1, 2009, the price was \$52.13/share ([Sears](#)), with a hefty 35.64% loss in market value in only nine months. This is arguably due in part to the economic recession in the US and all over the world.

Company	Aver. Sales \$	Aver. COGS \$	Aver. Gross profit	Aver. SG&A \$	Aver. EBITDA \$	Average Market value \$	Aver. Share of Value SOV %	Share of Revenue SOR %
Sears Holdings	12,655	9,114	3,541	2,864	677	20,344	6.70	9.03
Target	15,313	10,198	5,115	3,439	1,677	46,425	15.86	11.10
Wal-Mart	92,518	68,515	24,003	17,170	6,832	200,135	68.19	67.29
COSTCO	15,313	14,621	692	1,623	811	26,368	8.99	12.39

Source: Financial data retrieved from WRDS (Wharton Research Data Services) from 12/3 thru 12/19 2008 from <http://wrds.wharton.upenn.edu/ds/compq/fundq/> Compustat North America.

Table 1: Financial data of the four companies for 2006-2008, in millions USD.  
Target (TGT)

George D. Dayton opened Good fellows in downtown Minneapolis in 1902, and marked the beginning of Target Corporation (TGT), even though the first Target store, as we know it today, was opened in 1962 with the idea to become a mass market discount merchandiser and gradually developed into a store chain with trendy merchandise at affordable prices, aimed to deliver a great retail experience and provide the blend of style, substance and oh-so-satisfying shopping ([Target](#)). Target follows a business model of a large department store and has 1,685 locations in 48 states in the US (including 218 super Target locations), combined with product lines that are predominantly everyday essentials and fashionable, differentiated merchandise at exceptional prices ([Target](#)). Their brand image is essential for their marketing strategy, including the store size and image, as well as its appealing bright red color and bulls-eye symbol.

Target sales averaged \$15,313 million per quarter in the period under examination (Table 1), equivalent to 11.10% of revenue for this strategic group of companies. The latest stock price reported on April 1, 2009 was \$36.06/share ([Target](#)), which is 29% lower than a year ago when it was at \$50.98. Similar to the Sears stock, Target's stock price is affected by the reduction in sales due to the slowing down of the economy.

Both Sears and Target follow a department store retail format, which is in the decline stage according to some experts (Moon, 2005). A number of store chains with similar business model have vanished recently, including Montgomery Ward and Mervyn's ([Mervyn's](#)).  
Wal-Mart (WMT)

The behemoth of commerce and largest retailer in the world was founded in 1969 by Sam Walton, the richest man in the USA from 1985-1988 according to Forbes magazine ([Sam Walton](#), 2008). In 1984, the company opened three Sam's Club operations (to compete with Price Club – now Costco), and a Wal-Mart Supercenter in 1988.

Wal-Mart's sales in 2008 were 378.79 billion ([Wal-Mart](#), 2009), and became the largest company in the world in terms of sales revenue. Wal-Mart operates 971 discount stores, 2,447 supercenters, 132 neighborhood markets, and 591 Sam's Clubs in the United States; and 21 units in Argentina, 313 in Brazil, 305 in Canada, 149 in Costa Rica, 70 in El Salvador, 145 in Guatemala, 47 in Honduras, 394 in Japan, 1,023 in Mexico, 46 in Nicaragua, 54 in Puerto Rico, and 352 in the United Kingdom, as well as 202 stores through joint ventures in China ([Wal-Mart](#)). Its main business principle, "low prices every day", was successful until 2005 when they shifted into an expansion approach (which caused some controversy) and changed their slogan to "Save Money, Live better", which seems to be working very well, according to the company. In comparison with other retailers like Costco, Wal-Mart pays 40% lower salaries and fringe benefits to its employees (Holmes & Zellner, 2004); its fundamental principle to achieve low prices is "Low wages for its employees, unrelenting pressure on suppliers, products cheap in quality as well as price, off shoring jobs" (Cascio, 2006). Wal-Mart's (WMT) stock price as of April 13, 2009 was \$51.53 per share.

Nonetheless, Wal-Mart is definitely an emblem in retail operations worldwide and has a well-earned position as the global leader in low prices and product selection. Wal-Mart competes intensely with other global retailers like Target, Sears and Costco due to its capacity to offer lower prices than anybody else (category killer), and creates major concerns to other specialized retailers like Home Depot, Office Depot, Circuit City, and JC Penney's, because it is gradually absorbing many of their customers as well.  
Costco (COST)

Mr. Solomon "Sol" Price sold Fed-Mart in 1975 to embark in a new retail venture geared toward small businesses: Price Club. Price invited Jim Sinegal, who started downloading mattresses at the age of 18 in Fed-Mart, to help him open the first Price Club warehouse in San Diego in 1976 (Cascio, 2006). He

learned from Mr. Price the business of a high-volume warehouse with only a limited number of products, and left Price in 1983 to start Costco in Issaquah, Washington, with partner Jeff Brotman. After competing against Price Club for many years, Costco merged with Price some years later (and became PriceCostco). Later Sinegal bought Price out and remained as CEO of Costco. With a very casual way of running business, he created an empire of more than 544 stores in 40 states in the USA and eight world countries (McGregor, 2008), with yearly sales of \$72 billion dollars ([Costco](#)). Sinegal's main philosophy is to keep low prices combined with a peculiar assortment of products, to create value-added for the more than 29 million members in a no-frills environment of carefully selected merchandise. Costco's warehouses carry only about 4,000 products, compared with supermarkets that have 40,000 items, and some Wal-Mart supercenters have as many as 150,000 (Boyle, 2006). From those 4,000 products, approximately one-fourth (1,000) are new and seasonal products, or special purchases, such as expensive jewelry, European handbags, leather jackets, and many well known branded products that attract numerous affluent members. Regular products include food, health and beauty items, tires, consumer electronics, wine (Costco is biggest wine merchant in the USA), soft goods, groceries, and even caskets (Funeral Monitor, 2004, p.2, as cited in Chevalier, 2008). Sinegal's strategy also includes additional member services, namely new car purchases; business and personal insurance, roadside assistance, home improvement items (drapes, kitchen countertops, and garage doors), travel, online investments, as well as a very lucrative website operation that offers exclusive products to its members. Sinegal not only pays and treats his employees very well, as noted before, but instills in them his "common business sense" and his ethical business principles: obey the laws, take care of our customers, take care of our people, and respect the suppliers (Davis, 2008). Costco's (COST) stock price as of April 13, 2009 was \$46.41 per share.

### Marketing Efficiency Ratios

the financial data available on these companies, this study analyzes key ratios including Share of Value (SOV), Share of Revenue (SOR), Value-Sales Differential (VSD), Risk-Adjustment Differential (RAD), Sales Per Dollar (SPD), Enterprise Marketing Expenses (EME), Marketing Efficiency (MER), as well as Marketing Efficiency Market Share (MEMS), in order to assess each company's efficiency in the use of their resources to generate profits.

Share of Value (SOV) is defined as the percentage of market value of a company compared with the total market value of the companies of a specific strategic group. Therefore, for a company  $i$ , the share of value will be calculated as follows:

$$SOV_i = \left[ \frac{\text{common stock price} \times \text{Number of shares outstanding}}{\text{market value of all companies in the strategic group}} \right] \times 100$$

Share of revenue (SOR), on the other hand, is the percentage of sales of a company in relationship to the total sales of all companies for that specific strategic group. It will be calculated as follows:

$$SOR_i = \left[ \frac{\text{total sales}_i}{\sum \text{sales of all companies in that strategic group}} \right] \times 100$$

Value Sales Differential (VSD) is the difference of share of value (SOV) minus share of revenue (SOR) ([Competing for Customers and Capital](#), 19), [VSD = SOV – SOR] and can be interpreted as the premium or discount that investors are willing to pay for a company stock in relationship to its revenue. If the VSD is positive, it means that the investors are willing to reward a company with a higher market value than its revenues, which is good. Negative VSD, on the other hand, denotes that the investors are discounting the market value of a company relative to its sales revenue, which is not good. In other words, investors are

willing to pay more for the stock of a company because they expect it to reach a higher value than its sales revenue indicates.

The competitive value-sales differential ( $\delta_{ij}$ ) for company  $i$  in a strategic group  $j$  populated by  $n$  firms in any given period is:

$$\delta_{ij} = \left( \frac{v_j}{V_j} - \frac{r_i}{R_j} \right) \times 100$$

In order to adjust for enterprise marketing risk and compare data across companies, the VSD values of a company are divided by their standard deviation to create the Risk-Adjusted Differential (RAD) ratio, to compensate for dispersion from the mean deviation ([Competing for Customers and Capital](#), 19). RAD also allows for comparison between large and small companies, independent of sales revenue.

Enterprise Marketing Efficiency (EME) can be measured in two ways; the first is more linear and intuitive form called Sales per Dollar (SPD), and it is defined as the relation between total sales of a company divided by the amount of dollars invested in enterprise marketing expenses ([Competing for Customers and Capital](#), 20).

Enterprise Marketing Expenses (EME) is the total amount invested in Selling, General and Administrative Expenses (SG&A), directly from a company's income statement. The second method to measure the efficiency in using enterprise marketing expenses is a non-linear, more theoretical ratio: the Marketing Efficiency Ratio (MER) and can be described as the relationship between the enterprise marketing expenses of a company, and its current market share ([Competing for Customers and Capital](#), 112). If the firm spends less than required to maintain the current market share, the company is more efficient, and the MER is less than one. If the company spends more than required to maintain a specific market share, then it is less efficient and its MER is more than one. When the company spends exactly the amount required to maintain the current market share, MER is equal to one. Both of these Enterprise Marketing Efficiency ratios work well only if we assume a positive correlation between sales and Selling, General and Administrative expenses (SG&A).

Enterprise Marketing Expenses are the SG&A of a company and can be calculated for a strategic group as:

$$f = \sum_{l=1}^n f_l \text{ where } i \neq l.$$

$n$  = number of competitors, and  $f$  = company's EME ([Competing for Customers and Capital](#), 250).

In order to maximize the use of enterprise marketing expenses and achieve the desired market share, it becomes necessary to determine the Cost Per Point (CPP) of market share, which is the required amount of money to buy the first market share point, and is calculated as:

$$ki = (f \times x_i) / 100$$

The Profit Per Point (PPP) is the profit derived from each point of market share. The larger the gross profit of a company, the larger the profit per market share point.

The theoretical enterprise marketing expenses  $y$  for company  $i$  required to achieve a target share  $m$  of revenues is:

$$y_i = (f_i \times m_i) / (100 - m_i)$$

The Maximum Earnings Market Share, MEMS is calculated as follows:

$$\widehat{m}_i = 1 - \sqrt{\frac{k_i}{p_i}}$$

Where  $m_i$  = Company maximum earnings market share,

$k_i$  = cost per point, CPP,

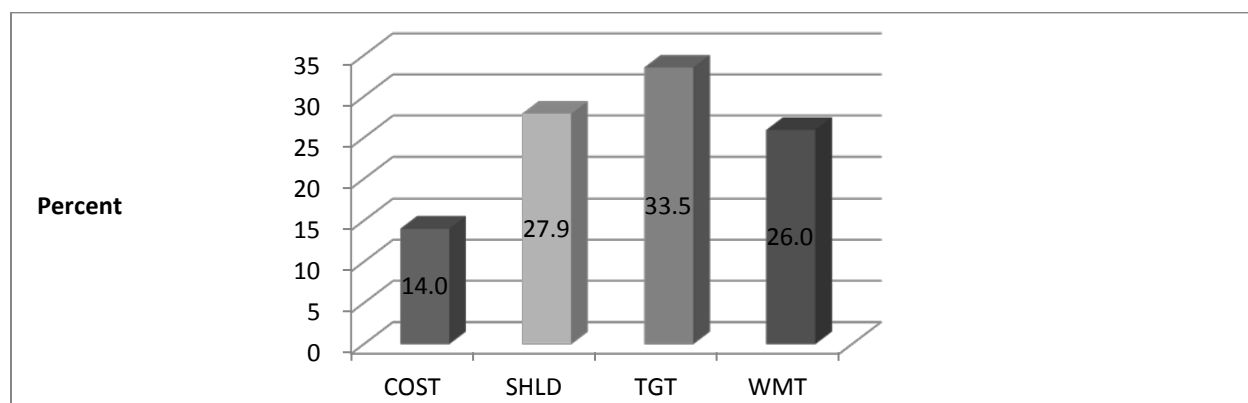
And  $p_i$  = profit per point, PPP ([Competing for Customers and Capital](#), 251).

Ideally, a company aims to reach a level of market share such that maximizes its revenue and that is calculated using Maximum Earnings Market Share (MEMS). In other words, MEMS is the point in market share where the company maximizes profits.

### Gross margin comparison

Based on the selected financial data ([Compustat](#)) of all four companies in this strategic group, Chart 1 (below) shows the average gross margin for each company. Costco has the lowest gross margin of 14.0%, followed by Wal-Mart with 26.0% and then Sears slightly higher with 27.9% and finally Target with 33.5%. As a warehouse-type operation, Costco displays a substantial price advantage over Wal-Mart of almost half the gross margin, and even larger compared with the other two rivals.

Chart 1: Average gross margin percentages for the last ten quarters



### Performance

From Table 1 below, the result indicate that Costco is doing very poorly with a negative VSD of 3.40, which means its stock is traded at a lower value in relation to its sales, versus Wal-Mart with a positive VSD of 0.90 reflecting the willingness of its shareholders to pay a premium for the stock versus its sales revenue. From a different viewpoint, Costco has 11.67% of total sales in that group, but only 8.60% of the market value, which implies is doing better in terms of sales revenue than is reflected in the financial markets. In the case of Wal-Mart, investors are willing to pay 18% more for its stock compared with actual sales revenue, based on the expectation that the stock will increase its value. Sears is also negative and Target is the champion of the group with a positive VSD of 4.61 value-sales differential, which could be translated as the investors willing to reward Target and expect market price gains in the future. It is interesting to note than on March 31, 2003, Wal-Mart had a SOR of 62.12% for this same strategic group of companies ([Competing for Customers and Capital](#), 179), compared with 67.29% for the period under



examination, with a net gain in share of revenue of 5.17 points in five years. It is reasonable to assume that this is due in part to the closing of K-Mart stores and the shifting of customers to Wal-Mart, or the improvement in Wal-Mart's positioning strategy, or a combination of both. On the downside, value sales differential in 2003 for Wal-Mart was a positive 19.87, compared with only 0.90 for this period, reflecting perhaps an over-priced value of its stock at that time, or a higher expectation from investors as a result of intense competition.

Table 2: Performance data

Company	Share of Value % SOV	Share of Revenue SOR	Value-Sales Differential VSD	Risk-Adjusted Differential RAD
Sears Holdings	6.70	9.03	(2.18)	(1.45)
Target	15.86	11.10	4.77	2.33
Wal-Mart	68.19	67.29	0.90	0.23
COSTCO	8.99	12.39	(3.40)	(1.75)

Source: Financial data retrieved from WRDS (Wharton Research Data Services) from 12/3 thru 12/19 2008 from <http://wrds.wharton.upenn.edu/ds/compq/fundq/> Compustat North America.

Charts 2 and 3 illustrate the value-sales differential (VSD) for both companies. Wal-Mart has positive and negative results in the period under examination, and an average of a positive of 0.9 for VSD. Costco (Chart 3) on the other hand, has been on the negative side for the same period. This explains a clear trend for Wal-Mart having a higher market value based on investor's perceptions and expectations, than Costco. VSD can be interpreted as the "price/revenue" ratio of the firm ([Competing for Customers and Capital](#), 38) in which the positive (or negative) results of sales is rewarded (or discounted) by investors, similarly to the "price/earnings" ratio in the financial markets. Furthermore, VSD is more meaningful, for it not only relates the price of the stock to the actual sales revenue, but also is linked to similar data of the other companies in the same strategic group. In other words, from Table 1 we can infer that Wal-Mart had a very comparable SOV and SOR, instead Costco had a much higher SOR (12.39%) compared with the corresponding SOV of only 8.99%. On the other hand, VSD is very sensitive to the number of common stocks outstanding; Wal-Mart had 4,167 million common stocks back in April of 2006, and has 3,399 million in June 2008, which is not a significant variation, whereas Costco had 475 million in April 2006, and 434 million by the last period under examination.

Chart 2: Wal-Mart VSD

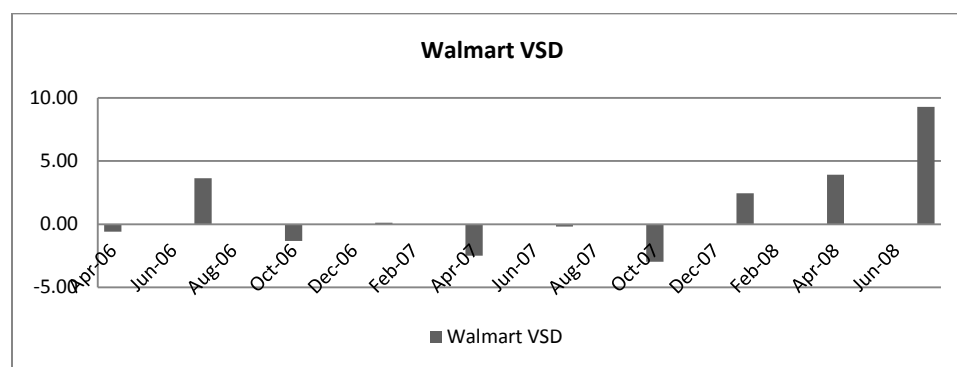
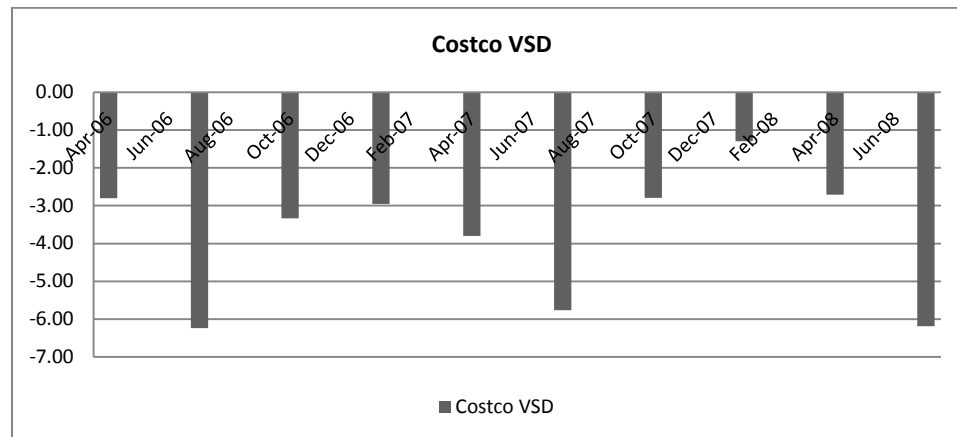


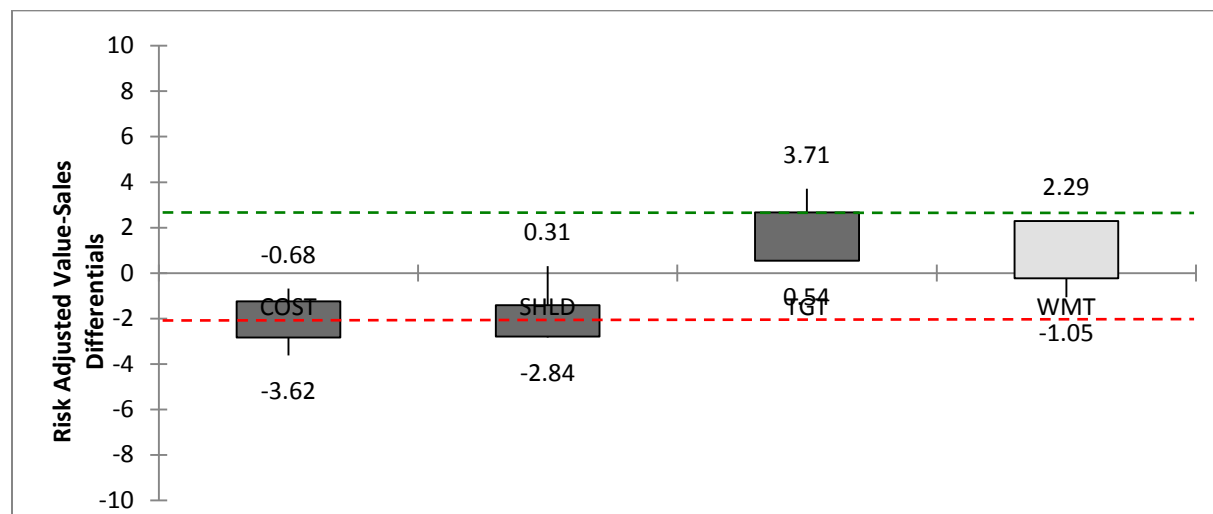
Chart 3: Costco SOV



### Risk-Adjusted Differentials (RAD)

Chart 4 below exhibits the RADs for all four companies in this strategic group (minimum, average and maximum values), where TGT and WMT have positive RADs (value premiums), while both SHLD and COST are negative (value discounts).

Chart 4: Risk-Adjusted value differentials for the strategic group



### Enterprise Marketing Efficiency

In order to determine how efficient these companies are in generating sales as a result of these enterprise marketing expenses, we calculate Sales Per Dollar (SPD) as a first measure of enterprise marketing efficiency ([Marketing meets Finance](#)). Chart 4 below shows that Costco generates an average of \$10.32 dollars of sale for every dollar spent in SG&A on average, whereas Wal-Mart generates only \$5.44. In other words, Costco generates twice as much sales volume for every dollar spent in SG&A expenses; therefore, Costco is 47.28% more efficient than Wal-Mart in using enterprise marketing expenses. Again, sales per dollar (SPD) is based on the assumption that sales have a positive correlation with SG&A expenses. SPDs for Sears and Target are \$4.41 and \$4.61 per dollar of sales generated, respectively.



Costco is the clear leader in this category based in part on its business model of no-advertising and using word-of-mouth promotion (viral marketing). Sinegal says: “Advertising becomes like a drug, once you start doing it, it is very hard to stop. We feel that the most successful type of advertising is word-of-mouth. When people are saying good things about you, it is much more important than when you say them about yourself” (Davis, 2008).

Chart 5: Sales per dollar (SPD) of Costco and Wal-Mart

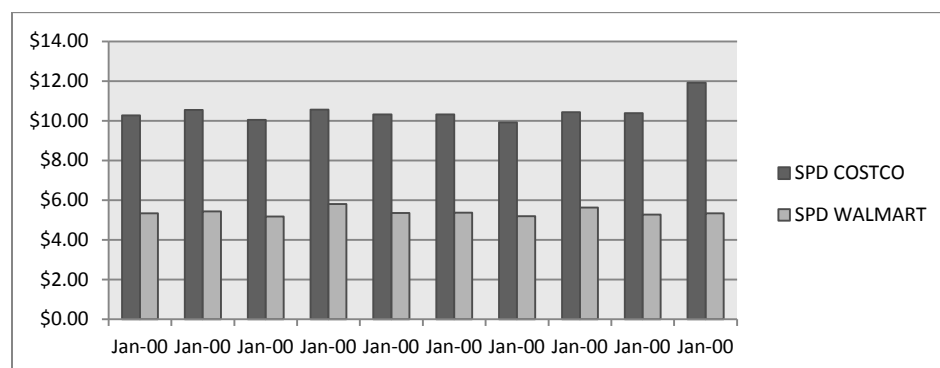


Table 4 below shows the MERs for the companies of the strategic group and it also shows, that on average for the period under examination, Sears, Target and Wal-Mart are spending more in enterprise marketing expenses (positive MER), and Costco is by far more efficient with a MER of only 0.49. This means that Costco spends less than half in SG&A expenses to keep its current average of 12.39% share of this market. Wal-Mart on the other hand, spends on average 5% more than required to keep its current 67.29% of the market. Through analyzing these facts we can imply that, despite the disproportion in sales volume and market share, Costco is by far more efficient in this category than Wal-Mart; that is to say, Wal-Mart could have spent less in EME and would have been more efficient and earned more revenue. We can also interpret this as Wal-Mart having to spend \$1.05 for enterprise marketing assets that would cost \$1.00 to a strategic competitor; also, Costco spent only 49 cents for enterprise marketing assets that would cost \$1.00 for another strategic competitor.

Table 3 Enterprise Marketing Expenses for last 10 quarters

Company	Marketing Efficiency Ratio (MER)	Cost Per Point average CPP \$	Profit Per Point average PPP \$	Maximum Earnings Market share MEMS	Share of Revenue SOR	Under (-) or Over (+) spending
Sears Holdings	1.27	3.45	3.84	4.9	9.03	+4.13
Target	1.27	3.49	4.60	11.42	11.10	- 0.32
Wal-Mart	1.05	7.81	3.57	15.7	67.29	+ 51.59
Costco	0.49	1.50	1.94	9.6	12.39	- 2.79

Source: Financial data retrieved from WRDS (Wharton Research Data Services) from 12/3 thru 12/19 2008 from <http://wrds.wharton.upenn.edu/ds/compq/fundq/> Compustat North America.

Interestingly, Wal-Mart had a very good MER of 0.83 in 2003 and dropped (i.e. became less efficient) to 1.05 in the last ten quarters under examination in this paper. Costco on the other hand, remained the same with a consistent MER of 0.49 ([Competing for Customers and Capital](#), 179).

Furthermore, for the same period of time, Costco was two times more efficient than its closest competitor in this group and spent only 9.51% of sales on enterprise marketing resources, compared with 18.55 for Wal-Mart, 22.72 for Target, and 22.62 for Sears.

The data on Table 3 indicates that the cost per point of market share for COST is \$1.50 to make \$1.94 of profit (PPP), which is slightly more than the cost so it would make sense to invest more in EME to reach the peak level when CPP = PPP. On the contrary, WMT has a CPP of \$7.81 to make only \$3.57 of profit, which means its incremental cost for each point of markets share is too costly. In comparing these two companies, Costco is significantly more efficient in managing its enterprise marketing expenses than Wal-Mart.

Table 4: CPP's for the strategic group

Incremental Cost Per Basis Point	COST	SHLD	TGT	WMT
May-06	\$1.29	\$2.97	\$3.12	\$6.82
Aug-06	\$1.47	\$3.26	\$3.46	\$6.92
Nov-06	\$1.39	\$3.26	\$3.42	\$7.51
Feb-07	\$1.59	\$3.24	\$3.51	\$7.60
May-07	\$1.39	\$3.24	\$3.09	\$7.43
Aug-07	\$1.59	\$3.52	\$3.48	\$7.74
Nov-07	\$1.53	\$3.61	\$3.74	\$8.19
Feb-08	\$1.71	\$3.66	\$3.75	\$8.70
May-08	\$1.51	\$3.81	\$3.45	\$8.49
Aug-08	\$1.51	\$3.88	\$3.85	\$8.71
average	\$ 1.50	\$ 3.45	\$ 3.49	\$ 7.81

Chart 6 highlights the gaps between Costco's actual market share and its maximum earning market share (MEMS) during the period in study, and notably the peak in potential earnings for a market share of 41.1% of revenues in August 2008. The average differential or gap in market share for Costco during the period under examination is an average of 9.2 percentage points and translated into lost earnings (EBITDA) would be equal to \$3,660 million. Similarly, Wal-Mart had more market share than needed to maximize profits, consequently it could have saved (or increased EBITDA) in the amount of \$26,833 million during the same period. Chart 7 highlights these gaps in actual versus maximum earnings market share for Wal-Mart.

## CONCLUSIONS

This analysis shows that Wal-Mart has the largest market share of this strategic group of retailers, and a better (positive) Value-Sales Differential (VSD) compared with Costco, which indicates that investors are willing to pay a premium for WMT stock in relationship to its share of revenue. Costco on the other hand, has the opposite situation with a negative VSD, which implies that investors discount the price of its stock in relation to its share of sales. Interestingly, Wal-Mart's VSD has gone down from a positive 19.87 in 2003, to a positive of 0.90 in 2008, which suggests that perhaps it was more dominant in the financial market than today, but further investigation is necessary to ascertain possible causes. The Risk-Adjusted Differentials corroborate these trends for both companies.

Comparing the sales generated by investing in enterprise marketing expenses, the data demonstrates that Costco generates on average \$10.32 of sales per dollar invested, whereas Wal-Mart only generates \$5.44, which means that Costco is twice more efficient than Wal-Mart in using its resources, despite their differences in business model and merchandising and promotional strategies.

Costco's Marketing Efficiency Ratio (MER) of only 0.49 clearly demonstrates its high efficiency in utilizing resources to maintain current market share, by spending less than half of the required amount, whereas Wal-Mart's MER of 1.05 demonstrates that it is spending more than needed to keep its current share of the market.

Finally, following the Maximum Earnings Market Share (MEMS) calculations, the results show that Costco is under-spending (minus 2.79) which is good, but given its CPP lower than its PPP also indicates that it is missing potential earning of \$3.6 billion. Its Maximum Earnings Market Share (MEMS) was at a level of 12.39% share of revenue (SOR) and it had only 9.6% during the period under examination. Wal-Mart, on the other hand, had a positive 51.59 MEMS ratio, which reflects a 26.3 billion in money it could have saved if it had reduced its market share (SOR) from 67.69% to 15.7% during the same period of time. Arguably, it can be very controversial to convince a company or a CEO to actually reduce market share in order to become more efficient and increase earnings, unless these metrics are well calculated and understood.

Chart 6: Costco's MEMS

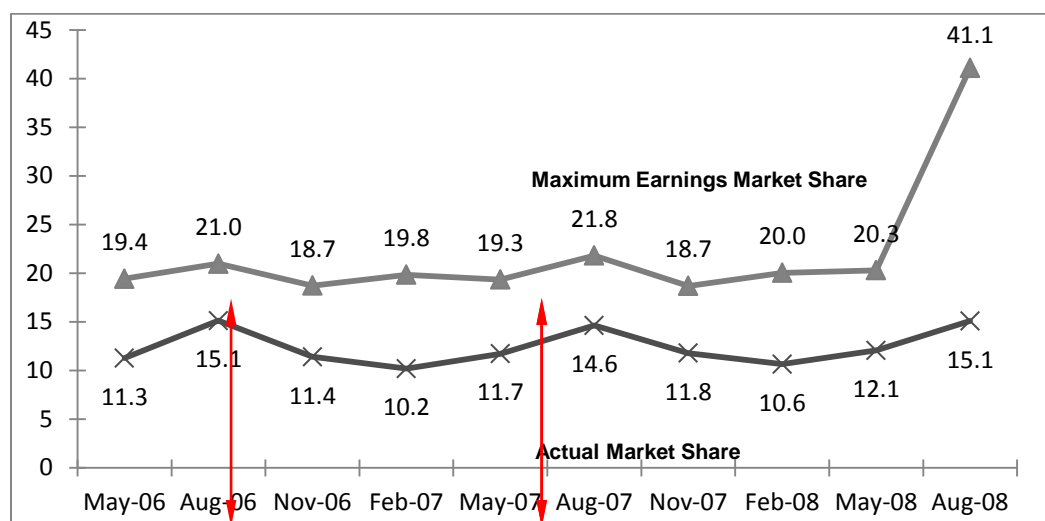
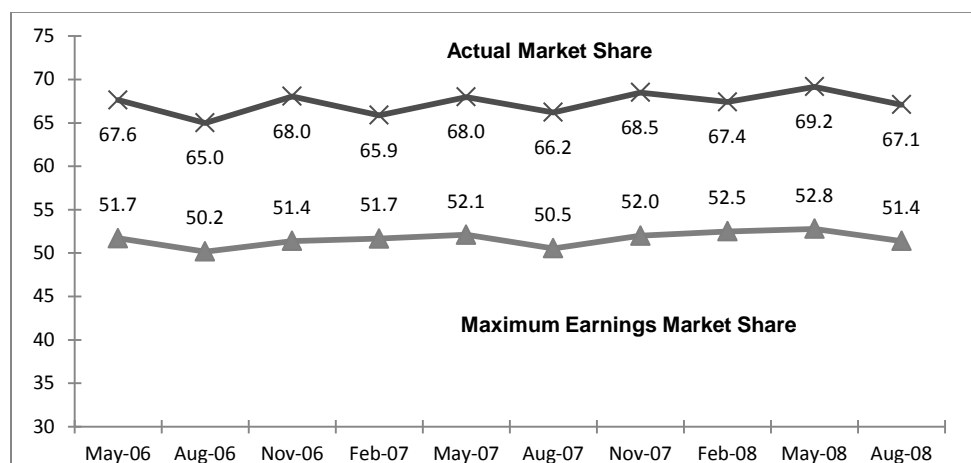


Chart 7: Wal-Mart's MEMS



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# TIME EVOLUTION ANALYSIS AND FORECAST OF KEY PERFORMANCE INDICATORS IN A BALANCED SCORECARD

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Alexandru Stancu, University of Geneva and IATA  
Jeannette Christophe, University of Geneva

## ABSTRACT

*This paper offers a generic and rational construction of Balanced Scorecard by implementing a time-managed approach to identify the evolution of the main contributors to the current company's strategy as well as their behavior in the future organizational performance. After the optimal structure of the model is generated employing financial and non-financial strategic indicators collected from the organization, the study puts forward a realistic analysis of the evolution in time of the performance metrics. This analysis is based on the Partial Least Square equations behind the Balanced Scorecard proposed methodology, statistically comparable to the Structural Equation Modeling. Using historical data in the final model, it will be noted that an accurate prediction of the performance indicators can be achieved in the Balanced Scorecard tool as the suggested approach establishes the most stable cause-and-effect sequence. Under certain statistic assumptions, this will naturally allow forecasting the effects of future strategic decisions. Although the paper proposes a generic methodology to be applied in any organization, both public or private, commercial or non-profit, this technique will be applied, reinforced and validated with a practical example from a public-owned Swiss electricity company.*

**JEL:** G39, M19, M40, L32

**KEYWORDS:** balanced scorecard, key performance indicators, performance measurement, structural equation modeling (SEM), partial least squares (PLS), principal component analysis (PCA), public organization, energy industry, energetic sector

## INTRODUCTION

Numerous authors have criticized the old management systems focusing mainly on financial indicators because of their shortfalls, their retrospective emphasis and incapacity to indicate modern-day value-creating activities. Financial measures are usually regarded as 'lagging indicators of performance', because they record the consequence of decisions not when decisions are taken, but rather as the financial effect of these decisions materializes, which can be long after the choice was made (Epstein and Manzoni, 1998). Other critics go much further by sustaining that financial indicators do not increase customer satisfaction, quality, cycle time and employee motivation. Old management approaches fail to notice the significance of the company's relationship with its environment, and particularly with its customers. Therefore, the necessity is obvious for a series of performance criteria more oriented towards the organization's final goals (Butler et al., 1997).

A novel approach to strategic management was introduced by Robert Kaplan and David Norton in the early 1990s, named the Balanced Scorecard (BSC). Identifying some of the limitations and ambiguities of previous management systems, the BSC method offers a comprehensive guidance as to what organizations should focus on in order to "balance" the financial perspective with other crucial areas. The model facilitates companies to refine their vision and strategy and convert them into action supplying executives with a complete framework that translates the strategic goals of an organization into a consistent set of performance measures. These key measures are regrouped by so-called strategic

perspectives comprising financial indicators and harmonizing them with operational measures that are the drivers of future financial performance, such as customer satisfaction, internal processes and the company's innovation and development activities (Kaplan and Norton, 1992).

One of the main advantages of the BSC and one of the essential distinctions from other methodologies is that the model has the ability to provide managers with a method of articulating a complex chain of cause-and-effect in the company. This pattern grants executives with a base to handle the drivers of wanted results and consequently, the cause-and-effect chain is crucial to the BSC.

However, one of the drawbacks of the BSC lies in its construction. Despite the fact that the two authors offer us several fundamental elements and describe the milestones for building the BSC, the concepts are quite vague and can be difficult to apply in an organizational environment.

There are three main goals in this study. The first objective is to overcome the above limitations and advance several statements for a demonstrative construction of a BSC using the Partial Least Square (PLS) technique. The aim is to generate a realistic model that can be applied in any organization environment. The second objective is to validate the assumptions with a real example from a Swiss organization where performance indicators will outline the strategic perspectives. A cause-and-effect structure will be generated and norms will be set as to which strategic perspectives are influencing the others. One of the main findings of this example is that the Kaplan and Norton's model of BSC is nothing more but a particular case of our conclusions. As the suggested approach establishes the most stable cause-and-effect sequence, the third and final objective is to accurately predict the future changes in performance indicators. Under certain statistic assumptions, this will naturally allow forecasting the effects of future strategic decisions.

The paper is organized as follows. In the next section, we will present and underline the main BSC concepts from the specialized literature. We will highlight the "idealistic" process of 4-axes construction followed by a logical structure allowing for the identification of the number of strategic perspectives as well as the performance indicators connected to each perspective. We will put forward a tentative modeling of BSC that can be implemented in any organization environment. This is pursued by a real example of a Swiss establishment in the energetic sector in which the PLS method is applied in order to build a coherent BSC. Using the structural equations behind the PLS Path Modeling, we will be able to better predict the future company trends and take enhanced corrective measures to quickly adapt in a challenging and complex organizational environment. Finally, we will conclude the paper with the main observations that underline the major outcomes of our work.

## LITERATURE REVIEW

According to Kaplan and Norton, the BSC is a management model that allows organizations to identify their vision and strategy and translate into specific actions controlled through a coherent set of actions performance measures. As mentioned by Fielden's (1999), worldwide organizations start on influencing the ability of BSC for translating vision and strategy into measurable objectives. A recent study estimates that 60 percent of Fortune 1000 companies have worked with the BSC (Silk 1998). Adopters include top organizations such as KPMG, Peat Marwick, Allstate Insurance, and AT&T (Chow et al. 1997).

With only four strategic perspectives, the BSC reduces information surplus by forcing executives to focus on the handful of measures that are most essential. The BSC offers managers with the ability to identify performance indicators that could forecast the wealth and health of an establishment. The BSC claims to identify cause-and-effect connections between the various constituents of a company (Kaplan & Norton, 1996). From a practical point of view, this is the core of the BSC, enclosing result metrics and performance drivers, connected together in a cause-and-effect relationship. In fact, the essence of the

model is this hypothesis permitting measurements in non-financial areas to be used to predict future financial performance (Nørreklit, 2000).

However, the BSC also has several limitations with some of its key assumptions and relations underlined by numerous authors from the specialized literature. Nørreklit (2000) argues that there is not a causal but rather a logical connection between the strategic perspectives analyzed. Moreover, the author opposes that customer satisfaction automatically create superior financial outcomes demonstrating that this is not a matter of causality but commonsense since it is incorporated in the concepts. As a result, the BSC makes illogical assumptions, which may lead to the anticipation of incoherent measures, triggering sub-optimal performance. Consequently, a variance must be acknowledged between the strategy articulated in the undertaken actions and the presumed strategy (Nørreklit, 2000).

Kanji (2002) summaries more BSC weaknesses highlighting that the model is excessively abstract and not easy to use it as a measurement model. Furthermore, the links between criteria are not clearly defined and, lastly, the causal relationships are problematic (more like interdependence, rather than correlations).

### THE NEED FOR A NEW VALIDATION METHOD

Within this wide-ranging environment of uncertainty and criticism, some authors (Shields, 1997; Shields & Shields, 1998) have called on management accounting researchers to make better use of Structural Equation Modeling (SEM). SEM is a statistical approach comprising a family of different techniques (Path Modeling, Partial Least Squares and latent variable SEM) that allows the simultaneous analysis of a series of structural equations. These techniques are specifically useful when a dependent variable in one equation becomes an independent variable in another equation (Hair et al., 1998).

An important concern to notice is the need of a substantial sample size for the majority of SEM models. A suggested rule of thumb for latent variable SEM is a minimum sample volume of 100 (Medsker et al., 1994). Moreover, it has been recommended that a sample size of 200 may be needed to obtain valid fit measures and to avoid generating erroneous conclusions (Marsh, Balla, & McDonald, 1988; James & James, 1989; Boomsma, 1982; Medsker et al., 1994).

For this reason, management accounting researchers may be restrained from using covariance based methods caused by the significant dataset volumes requirements, and endorse the statement that this technique is suitable in areas where theory is relatively robust. Despite the fact that these limitations are true for latent variable SEM techniques, Partial Least Squares (PLS) modeling presents an appropriate alternative.

Compared to others, PLS regression is a recent technique that generalizes and merges features from both principal component analysis (PCA) and multiple regressions. It is particularly useful when require predicting a series of dependent variables from a (very) large sequence of independent variables (i.e., predictors). The “PLS approach” concept is somewhat too large and combines PLS for path models on one side and PLS regression on the other. Following a suggestion by Martens (1989), this paper uses the term PLS for Structural Equation Modeling to designate the use of “PLS Path Modeling” as illustrated in Figure 1.

#### Relations between the observed variables and the latent variables (outer model)

Each latent variable  $\xi_j$  is implicitly explained by a set of observed variables  $x_{jh}$ . Each observed variable is connected to its latent variable by a simple regression:



$$x_{jh} = \pi_{jh0} + \pi_{jh}\xi_j + \varepsilon_{jh} \quad (1)$$

### Relation between the latent variables (inner model)

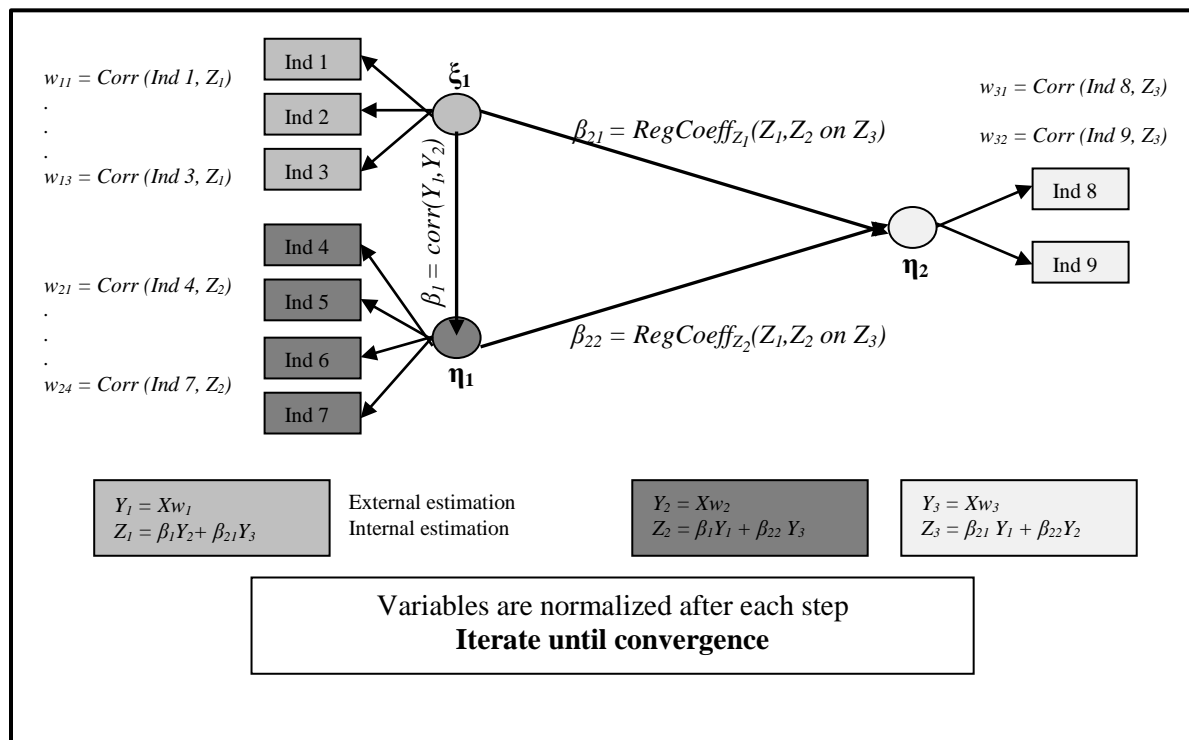
The causality model leads to linear equations linking the latent variables:

$$\xi_j = \beta_{j0} + \sum_i \beta_{ji}\xi_i + v_j \quad (2)$$

The latent variables connected to  $\xi_j$  are segregated into two categories: the predecessors of  $\xi_j$  which are latent variables impacting  $\xi_j$  and the successors which are latent variables impacted by  $\xi_j$ . For any predecessor  $\xi_i$  of the latent variable  $\xi_j$ , the inner weight  $e_{ji}$  is equivalent to the regression coefficient of  $Y_i$  in the multiple regression of  $Y_j$  on all the  $Y_i$ 's connected to the predecessors of  $\xi_j$ . If  $\xi_i$  is a successor of  $\xi_j$  then the inner weights  $e_{ji}$  is equivalent to the correlation between  $Y_i$  and  $Y_j$  (Tenenhaus & Vinzi, 2004).

The available software has been for many years LVPLS 1.8 developed by Lohmöller (1987, last existing version). More recently, Wynne Chin has developed a user-friendly PLS Path Modeling software labeled PLS-Graph 3.0 (2001, for the last version) and Christian Ringle added more statistical tools for a comprehensive validation of the PLS model in his software entitled SmartPLS. Besides the user-friendly graphical interface to PLS Path Modeling, the algorithm has been further refined and improved with major capabilities, like cross-validation of the path model parameters using jack-knife and bootstrap amongst others.

Figure 1: Example of PLS Path Modeling



*Above figure describe the two key relations found in any PLS path model: a first one named the outer model, illustrating the connections between the latent variable and its manifest variables and a second one called the inner model defining the relationships among the latent variables themselves.*

Bootstrapping is the method of determining components of an estimator (for example its variance) by computing those aspects when sampling from an estimating distribution. One usual option for computing distribution is the observed distribution of the empirical variables. In the situation where a group of observed variables are assumed to be from an identically and independent distributed population, this can be solved by generating a number of resamples of the observations (and of same size of the observations), each of which is achieved by random sampling with replacement from the initial set of data.

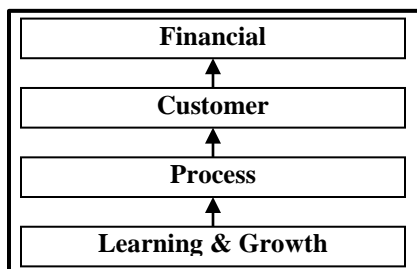
Nevertheless, even if newer and more complex PLS programs are available today (e.g. PLS-Graph or SmartPLS), a better analysis of the PLS Path Modeling allowed us to develop our own software from scratch. The goal was to combine all statistical techniques we are using in one single and reliable tool: compute the principal component analysis (PCA), estimate the path weighting scheme and, finally, generate bootstrap validation procedure and evaluate the best from all possible graphs.

### LINKING BALANCED SCORECARD WITH PARTIAL LEAST SQUARES

Ittner and Larckner affirmed in 1998 that "(...) decisions using multicriteria performance measurement systems should be computed using explicit, objective formula that prescribes the weights to be attached to each measure, or should be based on subjective evaluations where the weights to be attached to each measure is implicitly or explicitly chosen by the decision maker". This should always be taken into account when building, checking and validating assumptions of causality relations between performance indicators in the context of the BSC implementation. While this might seem difficult from a practical perspective, the PLS technique offers a suitable solution.

As shown in Figure 2, the initial statements of causality relations between the four strategic perspectives remain subjective in the Kaplan and Norton's BSC. The use of the PLS Path Modeling will establish, in a more objective way, the intensity of the relationships between the strategic perspectives defined by their key performance indicators.

Figure 2: Generic relationship map in a BSC (Kaplan and Norton, 1996)



*This figure illustrates the original cause-and-effect pattern in a BSC as defined by the Kaplan and Norton (1996), starting from the learning and growth perspective that will affect the measures of internal business processes which sequentially will influence the measures of the customer perspective which, finally, will affect the financial area.*

In a structural equations approach, the latent variables require measurable variables, which are described through performance indicators that can be directly observed and evaluated. The structural equations method is derived from the principal component analysis of the data (confirmatory or exploratory, in line with each specific case) to identify and validate the model of the causal relations which represent the focal point of BSC. It is essential to stress that one of the intrinsic limitations in the use of structural equations in the BSC framework are the prerequisites for the data validation, which demands a significant

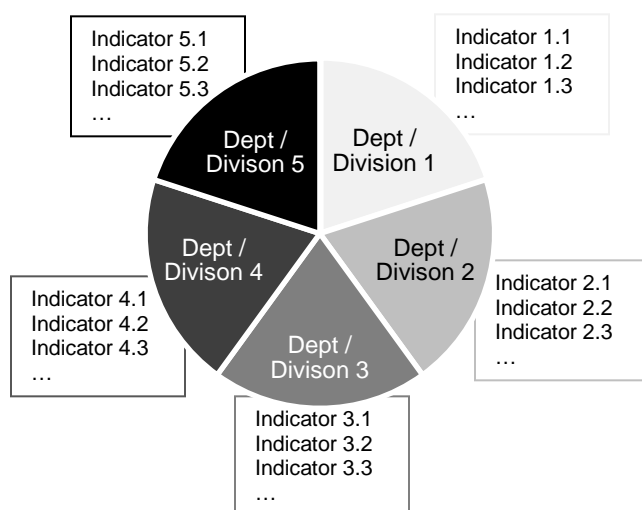
quantity of observations in order to validate the final results. This is one of the reasons why the PLS technique presents an important advantage in any case where large datasets are not available.

### A PRAGMATIC CASE: Example of a public-owned Swiss organization

The proposed approach, although universally appropriate to any type of organization, is portrayed using an example of a public-owned Swiss electricity institution. Based in western part of Switzerland, this governmental organization has active involvement in various electricity projects, especially those concerning to new sources of renewable energy. The core mission of the company is to establish a strong renewable electricity platform in western part of Switzerland.

In brief, there are five consecutive steps proposed in this paper, at the end of which will allow the construction and implementation of a rational and optimal BSC: (1) collect historical data from the company, (2) sort out and prepare the final database, (3) determine and identify the numbers of strategic perspectives and performance indicators connected to former, (4) construct the cause-and-effect link between all strategic perspectives and, lastly, (5) operate this management tool for long-term planning.

Figure 3: Identifying and collecting company's performance indicators



*Above figure shows an example of an organization with its various departments or divisions. After a careful analysis all performance measures will need to be identified and subtracted with the help of the main business owners.*

As displayed in Figure 3, the first step is related to the collection of all historic key performance metrics throughout the company. This first step is fundamental and will greatly influence the following steps. Although this appears a simple task, it actually involves a massive time assembling the measures employed in the organization, especially building a valid historic database. Applying this step in our Swiss example resulted in a total of 144 variables summarizing their evolution over 24 periods on a monthly basis (2 years).

Considering the significant number of indicators, the second step is associated to a final cleaning of the database (Table 1). As mentioned in previous step, the database preparation is essential as the collected metrics could contain errors and might potentially pollute the findings. Accordingly, the variables should be characterized by (a) reliability and consistency, (b) same incidence in time, (c) ability to capture a fraction of the organizational strategy, (d) information singularity and (e) clarity and straightforwardness. This second step is realized through consistent analysis and intense top management discussions and will

ensure that the retained variables are the essential drivers for the company. Following this step only 64 key performance indicators have finally been kept.

Table 1: Example of database final preparation and cleaning

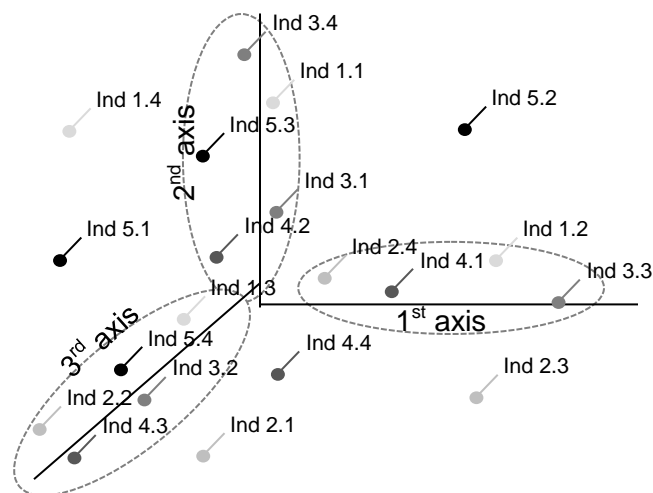
Strategic performance indicators database					
Time series	Ind 1.1	Ind 1.2	Ind 1.3	...	Ind zz.yy
Month 1	x	x	x		x
Month 2	x	x	x		x
Month 3	x	x	xxx		x
...		x	x		x
Month n		x	x		x

Missing variables
Unreliable variable

This table exemplifies the cleaning of the database, where one performance indicator contains several missing values and another one that have unreliable data (e.g. due to a change in the measurement or the re-definition of the variable). These kinds of indicators should either be corrected (if possible) or, otherwise, completely excluded from the final database.

Nevertheless, although this rational managerial selection has been engaged, the organization continues to have a large KPI database, which is quite difficult to manage in the BSC construction process. As showed in Figure 4, **the third main step** is to filter and assemble the variables within specific axes (or strategic perspectives) able to summarize a part of the company's performance.

Figure 4: Filtering the performance indicators per strategic perspectives



Above figure illustrates the three main achievements in performing this third step: 1) generate the number of strategic axes (example shows 3 perspectives), 2) filter and retain only the performance indicators that are highly correlated (illustrated by the circles seizing only the relevant variables) and 3) label the groups of indicators by analyzing the information that gravitates each strategic perspective (for the sake of clarity the perspective names have been kept as 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> axis).

There are three main achievements in performing this step: first is to generate the number of strategic axes encapsulating an suitable level of the total organization's performance, second is to filter each axis and keep only the key measures that are highly correlated, disregarding any redundant and inappropriate

information and, third is to tag these groups of indicators by examining the nature of information that gravitates each strategic perspective.

Both factor analysis and principal component analysis (PCA) can be used for this step. However, the PCA suits better our study requirement, as it is fitting for a non-predefined experimental model, while factor analysis is righter for models that have a standard beforehand. As the statistical method employed (e.g. PCA) is processing historical data, the results of the actual research will consequently be dependent on the data available at the time of compendium. However, the intention of our study is not to develop the best indicators, which sometimes could be driven from subjectivity and personal preference, but to actually highlight the importance of the measures available.

Conducting this step in the Swiss company example over the whole 64 performance indicators, one can clearly notice that with five components, approximately 67% of the total organizational variance is explained (Table 2).

Table 2: Extract of Total Variance Explained

Component	% of Variance	Cumulative %
1	23.4	23.4
2	14.6	38.0
3	12.7	50.7
4	9.3	60.0
<b>5</b>	<b>6.6</b>	<b>66.6</b>
6	4.8	71.5

*This table shows the extract of the first six components cumulating a total of 71.5% of the organization's variance. However, with only five components (grey highlighted line) and a total variance explained of 66.6% it is assumed to be sufficient to extrapolate to the total variance of the company.*

The same PCA also provides the influence of the variables (indicators) against each of these five axes with the help of the component matrix determining the correlation of all variables with each of these axes. Table 3 illustrates the correlation of the first 10 normalized variables with each axis. The nearer a correlation is to zero, the less the corresponding variable affects the axis. Finally, the variables will be ordered and filtered with respect to the correlation it has upon the axes.

The first 10-15 performance measures per axis are preferred for selection, ordered in function of their correlation with the axis. However, even though statistically speaking the highest ranked measures are strongly correlated to the respective axis, one still needs to do a rigorous analysis of the data and remove and/or replace those indicators that would not effectively support the definition of the perspective. While this procedure it is not mathematically corroborated, it is mainly primarily intended to clear out certain metrics that would violate the definition of the axis. In any economic environment (which by definition is uncertain), it is inappropriate to consider that all indicators correlated to the perspective in cause are also fully representative from a strategic point of view.

At the end of this third step, the organizational strategy from our chosen Swiss example was recognized to gravitate along five main perspectives: Finance Perspective, Internal Processes Perspective, Development and Growth Perspective, Support Perspective and, finally, the Quality Perspective each of them comprising 4 to 5 explanatory variables as explained in the next step.

The fourth major step in determining the current strategy of the organization is to apply a PLS Path Modeling regression on the final strategic perspectives. To determine the most sustainable cause-and-

effect chain between the perspectives, all possible valid connections between these axes should be analyzed. The most stable PLS model from all possible combinations is considered the closest to the company's actuals strategy. The stability of the PLS model is determined with a bootstrap technique on each possible graph.

Applying this step to the specific Swiss example of this study, all possible valid connections between the five axes were analyzed, that is to say a total number of 52'720 possibilities. This step has been achieved using our educational software (PLS Assistant) that was developed and programmed from scratch based on PLS algorithms. Represented in Figure 6, the software is capable of selecting the most stable PLS graph from all valid arrangements.

Table 3: Extract of the First 10 Indicators from Component Matrix (normalized)

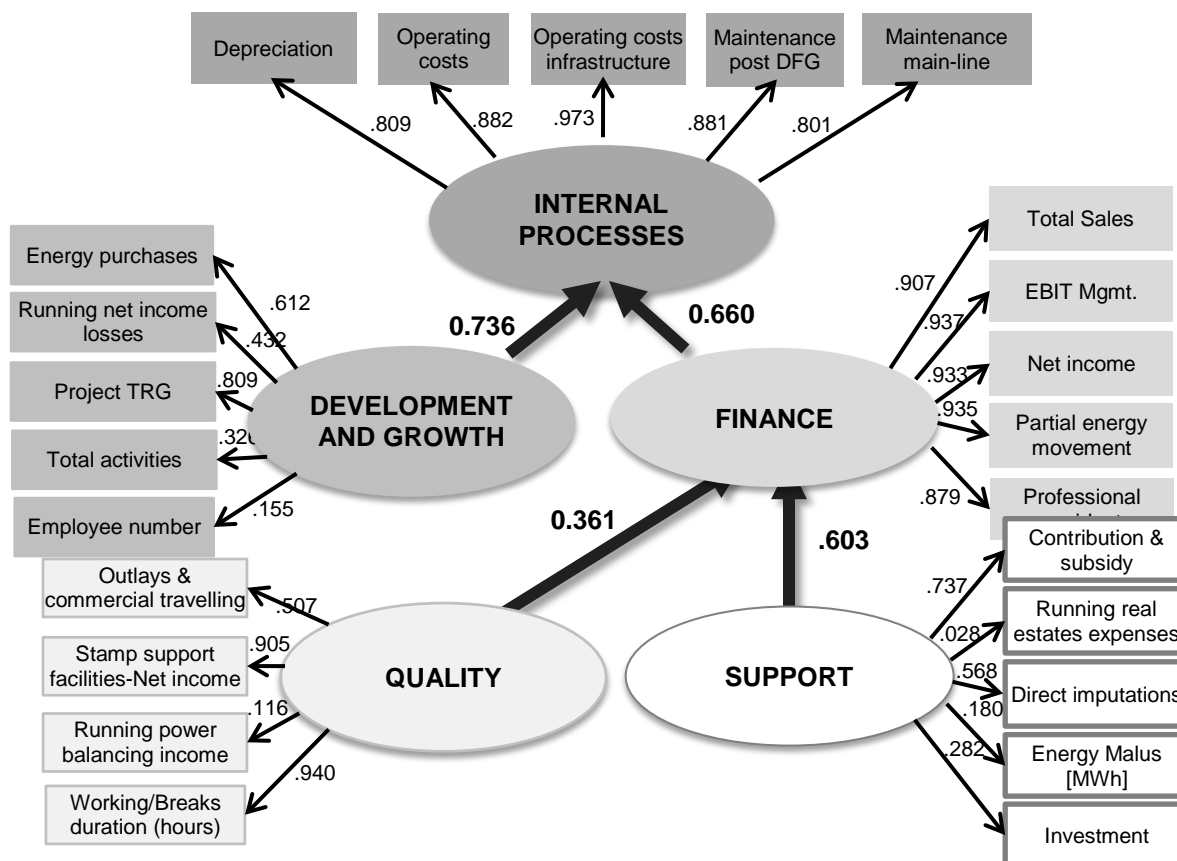
VAR no.	VAR name	1 <sup>st</sup> axis	2 <sup>nd</sup> axis	3 <sup>rd</sup> axis	4 <sup>th</sup> axis	5 <sup>th</sup> axis
VAR001	Chiffre d'affaires net	.835	.031	-.310	.145	-.273
VAR002	Chiffre d'affaires interne	-.297	.517	.376	-.185	-.223
VAR003	Achats d'énergie	.384	.000	.571	-.472	.345
VAR004	Résultat mouvements d'énergie (partiel)	.932	.132	.064	-.134	-.133
VAR005	Autres produits d'exploitation	.439	-.622	.227	.232	-.180
VAR006	Prestations activées	.280	.246	-.611	.187	.397
VAR007	Prestations internes (produit)	.170	-.063	-.673	-.150	-.188
VAR008	Produits d'exploitation	.496	-.583	.026	.229	-.150
VAR009	Matériel & prestation	-.455	.629	-.063	.244	.029
VAR010	Charges de personnel	-.573	-.101	.350	-.010	.081

*This table displays an extract of the first 10 performance indicators (out of the total 64 from the final database) with their respective correlation with each of the five components (or axis).*

This assembly is the optimal structure of connection between the five axes and turns out to be more realistic than any other model - the closest to the actual organizational strategic vision. Contrary to Kaplan and Norton's BSC model, it was straightforward that this Swiss electricity company was not expected to have the angular stone characterized by the finance perspective. In fact, the company is an old and unhealthy institution lead by structural issues, with obsolete and inefficient equipment that constantly erodes its competitive strength. The lead-management had to take some strategic decisions recently with the intention of restructuring their internal processes, by focusing on the financial and human aspects.

The finance perspective appears logically in this present strategy as a secondary (and hopefully temporary) objective. The financial indicators are strongly correlated with their axis, confirming their indirect contribution to improve internal processes. In a similar purpose, efforts are made in this Swiss institution to improve the quality of their services, but model tend to show in contrast that the support perspective has more impact on the financial axis.

Figure 6: BSC's cause-and-effect chain using PLS approach



Above illustration represents the optimal structure of connection between the four strategic perspective and turns out to be the closest to the actual strategy of the organization. This final assembly has been selected from all possible connections using the bootstrap technique, being the most stable PLS graph.

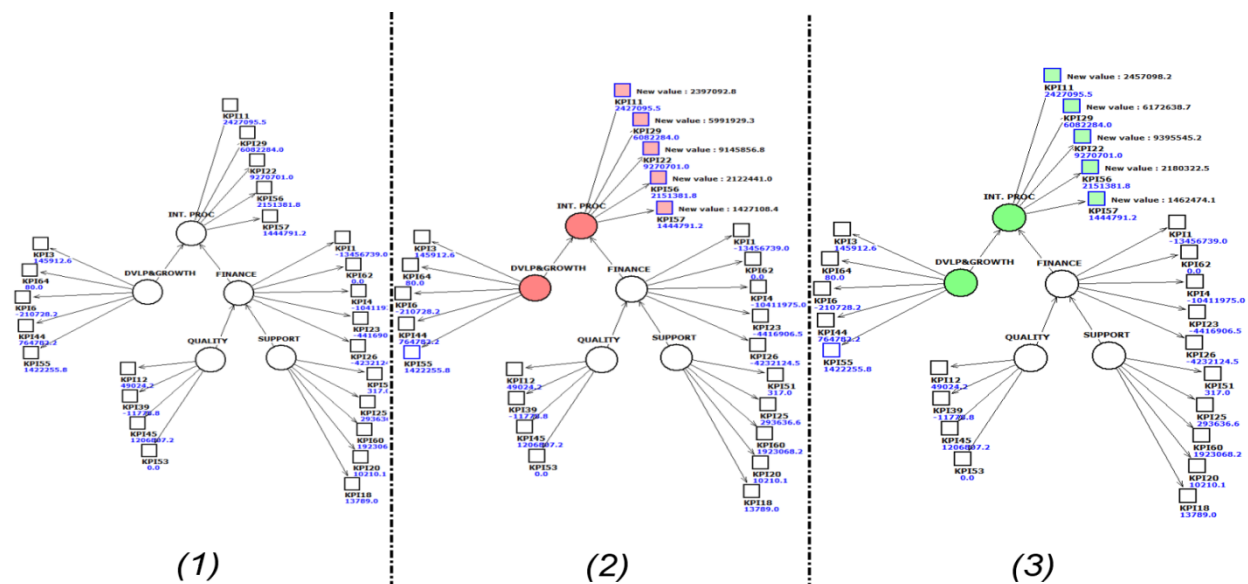
As noted in the beginning of this study, the inner and outer relations are founded on structural equations. Consequently, at the back of each PLS Path model are equations that explain the relationships between indicators and the corresponding axis (outer model equations) and between the axes or strategic perspectives themselves (inner model equations). The fifth major step is based on using these equations in order to study and predict the relations for the long term.

In a management-controlling field centered on strategic decisions, it is obviously appealing for the organizations to use Partial Least Square in order to simulate and measure impacts of strategic indicator variations over the rest of the model. With this kind of a tool, the manager can forecast the behavior of his current strategy, sorting the potential future of his organization into a couple of scenarios with the possibility to study the impact of each of them over the rest of the structure. PLS is generally referred to as a “prediction oriented approach” (Sellin, 1995) statistically outperforming simple benchmark models (Cengiz & Herwartz, 2009).

The model found by bootstrapping comparison has good quality scores to be a relevant model and to forecast variation of indicators. It should be noted that this variation needs to be rather small, otherwise the whole model weighing/loadings would lose too much consistency to be faithfully used. In addition, as any statistical tool used, the prediction model should be considered more as trends rather than exactly future relevant values.

Using the PLS equations, a “simulation view” has been implemented in our PLS Assistant software in order for the manager to test the impact an indicator modification can have on the overall model. This exclusive feature now freely allows managers to forecast different scenarios.

Figure 7: PLS Assistant 2.1 simulation UI presentations (1), No of employees change: Impact of different scenarios study (2&3)



However, one should keep in mind that any company takes time in order to recalibrate from any change or crisis situation. Any change in the organization's strategy should be completed in a pondered and controlled way. Furthermore, it should be noted that a public detained organization cannot be revolutionized or radically transformed as a private-owned company might be. The example used in this study refers to an electricity institution that has strong connections with the local public authorities, thus her status is borderline between these two concepts.

## CONCLUDING COMMENTS

The research goal of this study was to develop and empirically validate a comprehensive framework that bridges Balanced Scorecard model with Structural Equation Modeling approach and endorses a modern understanding of aspects underlying the actual strategy, with the intent of better manage and control the corporate performance.

The fundamental step towards this objective was the development of a general frame of reference that harmonized previously contradictory theoretical assumptions associated with the Balanced Scorecard as well as with its ease of implementation. On this basis, the suggested framework is embracing several main concepts:

1. tackles the issues of strategic vision of any company and converts the current strategy into an easy-to-use model for better integration, communication and long-term management;
2. highlights the key performance indicators that have the capability to capture the most relevant information from the organization, information that is strongly linked to the actual goals the company is aiming for;
3. assembles distinctive strategic perspectives that summarizes organizational information in an appropriate way, in order to create a thorough illustration driving institutions on their road to success;



4. establishes the relations between strategic perspectives in a cause-and-effect chain that underlines the interactions taking place at a strategic level, helping in emphasizing the organization's advantages and weaknesses;
5. overcomes the static aspect of prior models disclosing the dynamic evolution over time by employing mathematical PLS equations, refining the planning and control of the main components within a company.

Having established the strategic research framework, we empirically validate the proposed methodology by developing a strategic map in the context of a Swiss electricity organization. The results obtained suggested that the BSC issues could be formalized in a more rigorous manner. It is thus possible to reconsider the notions advanced by Kaplan and Norton as showed in the analysis of this case.

The application of PLS Path Modeling converts the current strategy into a cause-and-effect model that can be monitored and controlled using a handful of main performance indicators. One might argue that by handling historical data, the model summarizes outdated information by illustrating a picture that cannot be exploited to predict future planning. While this assumption is legitimate, the methodology is actually identifying the current strategy applied by the institution. Only by fully recognition of the actual situation one can plan for the period to come. As proposed in this study, the PLS regression is more suitable for maximizing prediction, thus the model is also capable of revealing the forecast strategy of the company. In addition, this approach permits the simulation of the resource allocation impact on the organization's overall performance. Finally, it should be noted that these managerial tools are applied in a moment of a major need for strategic change in the company. The use of this approach acknowledges not only the recognition of the chain of causality between different strategic areas of the corporation's performance, but also reinforces the intuition with "a measure of the measures".

The Partial Least Square (PLS) technique will likely grow in usage in the coming period, as it is significantly less difficult to understand than the covariance-based methods when it comes to identifying a model and explaining of results. However, disadvantages of PLS contain higher complexity of explaining the loadings of the independent latent variables and since the distributional characteristics of estimates are not recognized, the researcher cannot assess model significance with the exception of bootstrap induction. Additionally, being quite a new statistical technique, there are few commonly agreed thresholds for the model validity and stability. Nevertheless, we have used the small number of tools available for PLS Path Modeling approach, tools frequently employed in other PLS studies found in the specialized literature.

To conclude, we believe that it is relevant to develop a more formal methodology in order to validate the organization's strategy in a rational way, while using a simplified model. Indeed the PLS method suffers from a deficiency of theoretical foundation. Similarly, Kaplan and Norton's approach was strongly criticized in the specialized literature from this perspective as well. The difficulty with which future researchers will be challenged lies in the compromise between the pragmatism required by the corporations and the need for the theoretical framework requested by researchers.

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# CANADIAN MINING AND CORPORATE SOCIAL RESPONSIBILITY: ADVANCING CORPORATE INTEREST AND COMMUNITY ENGAGEMENT

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## ABSTRACT

*Stakeholder theory has been used to justify the expansion of the term Corporate Social Responsibility (CSR) to encompass a broad social justice and sustainable development agenda. Canadian mining companies understand the legacy created by their industry. They are aware of the need to operate with social, cultural and environmental awareness and sensitivity toward constituencies impacted by their projects. However, this progressive interpretation of CSR is unwelcomed by the mining industry. It does not accept the premise that they are responsible for resolving community frustrations resulting from failed or absent government policies in order to legitimize its right to operate. Nor do some communities want mining companies to carry these burdens. The contribution made by this study is in re-framing the corporate-community relationship within the context of a social contract. It provides an understanding of how some mining companies develop and maintain successful operations with the support of the community and to the benefit of corporate interest. This study analyzes two, unrelated, Canadian, exchange-traded, companies operating in the same Mexican jurisdiction. The fact that these companies were not threatened or petitioned by activists or NGOs and did not collude or leverage the support of the government against the community, speaks to the possibility that successful CSR practices do not have to be activist, NGO, or government agency-driven.*

**JEL:** M140

**KEYWORDS:** Canadian Mining, Corporate Social Responsibility, Government policy, Sustainable Development, Stakeholder Theory, Social Contract Theory

## INTRODUCTION

Few issues are as important to the Canadian mining industry as Corporate Social Responsibility (CSR). Canadian mining companies represent 75% of mining activity worldwide. Historically, they have invested nearly 60 billion dollars in over 10,000 exploration and development projects around the world. Since they operate with demanding social, cultural and environmental constraints and sensitivities, Canadian mining companies are expected to adhere to CSR standards which “align mining activity with the priorities and values of its communities of interest” (MAC, 2012). The Mining Association of Canada (MAC) defines communities of interest as “all individuals or groups who have or believe they have an interest in the management of decisions about our operations that may affect them...this includes employees, contractors, aboriginals or indigenous peoples, mining community members, suppliers, customers, environmental organizations, governments, the financial community and shareholders” (MAC, 2004). In this way, stakeholder-based business policies such as CSR can inform and frame company-community relationships (Jenkins, 2004).

However, value creation by mining companies remains unevenly distributed today. Mining companies can operate abroad with significant profit. Country-owed royalties, taxes, working conditions, wages, and safety standards are typically low. Many mining projects around the world are operated with a well-documented social and environmental cost (Kapelus, 2002; Jenkins, 2004). Since 1999, Canadian mining companies were involved in more than four times as many incidents as their foreign competitors...60% of which were attributed to community conflicts and 40% involved environmental containment or

degradation” (CSR Movements and Footprints, p.10). Part of the problem is that CSR standards in this industry are self-regulated. They clearly vary in kind and in degree from project to project, by jurisdiction, orientation, and by definition. At their root, however, are basic assumptions about how businesses are expected to contribute to society. This study observes that it is possible the encompassing nature of the stakeholder approach has limited governmental ability to legislate CSR behaviours and increased the difficulty in managing community-based expectations. Through its analysis of two publicly-traded, Canadian, mid-tier mining operators, this research infers that idiosyncratic CSR policies may be better explained in terms of a social contract framework.

### Research Aim

Kakabadse et al (2005) highlights 17 different definitions of CSR distinguished by degrees of legal compliance, philanthropy, and voluntarism. This is in addition to “upwards of 50 global and domestic guidelines by which companies can measure their social responsibility efforts” (Fraser, 2005, p.45). There is no shortage of facilitators, conferences, and interested parties willing to engage in discussion about how CSR might best be applied in the mining industry. There is virtually no limit to the range of corporate activities done by mining communities under the banner of CSR such as basic regulatory compliance, environmental rehabilitation, social action, health care, providing fresh water, building roads, addressing educational needs, and supporting local charitable interests. The irony is that while the importance of CSR is widely acknowledged, there is no uniformity regarding what it means to do it or how it should best be done; no requirement to ensure all companies do it; and no statutory enforcement agencies to ensure it gets done (Carroll, 1991, Kakabadse et al (2005). This study does not criticize industry, activist, or government agencies or their mandates and behaviours. In its attempt to understand better how and why CSR principles and policies are applied by this segment of the mining industry, it offers the following proposals.

Proposition 1: It is plausible to infer that social contract rather than stakeholder entitlement might provide a better explanation of corporate-community engagement.

Proposition 2: Using the social contract framework, it can be suggested that Canadian mining companies are prepared to promote better CSR standards irrespective of NGO and governmental scrutiny.

### **LITERATURE REVIEW**

The traditional criticism of stakeholder theory is based on shareholder interest. Regardless of whether shareholder interest is defined in Friedman’s terms of economic self-interest (1970) or in terms of Jensen’s theory of enlightened self-interest (Carroll, 1999), the hypothesis remains essentially the same. Companies can best align their interest with society when they hire employees, pay appropriate wages, pay taxes, make a profit, and then reinvest that profit in activities supporting the long-term goals of the company. The degree to which this may be true is still debated and well-documented elsewhere (Carroll, 1999, Auld et al. 2008). In contrast, this study focuses on operational challenges raised by stakeholder theory because, currently, stakeholder theory “has become inescapable if one wants to discuss and analyze CSR” (Branco and Rodrigues, 2007, p.5). This connection is particularly important in mining. The roots of stakeholder theory, and by extension CSR, can be traced back to the beginning of the Industrial Revolution where activists and politicians of the day debated the impact of profit on the commoditization of society. After the conclusion of the Second World War, scholars and practitioners began to reframe this debate in the context of strategic management. The applications they had in mind related to leading mass marketers, producers, and distributors of the day: companies which were customer facing. The mining industry did not pay any attention to CSR at this time or in the decades that followed. For the most part, its operations were located in remote areas of the wilderness, its customers were at a distance, and its products were not easy to substitute. Canadian mining companies were motivated to take

CSR seriously only after the 1992 Rio Conference focused significant global attention on several high profile environmental disasters and recommended new levels of environmental protection. In Canada, that energy was merged with rising tension over native sovereignty evidenced in contentious land claim settlements with the government as natives then assumed the power to negotiate directly with extraction-based companies wanting access to their lands and its mineral wealth (Jenkins, 2004, PDAC, 2009).

Scholars such as Key challenge stakeholder theory based on the way it describes rather than connects the different levels at which an organization might engage its communities of interest (Key, 1999). Clarkson (1995) argues the inevitability of being forced to differentiate between primary and secondary stakeholders and in doing so disenfranchise stakeholders whose interest in a management decision might not be immediately significant or, in the sense of residual environment rights, might not be understood. This suggests the stakeholder approach is more of a strategic construct than a theory. However, from the point of view of this study, it is the underlying assumption of the stakeholder approach which is of concern: companies engage in CSR in order to earn a social license which builds brand loyalty, extends market penetration, and ultimately allows companies to reap benefits which increase shareholder value (Carroll, 1999; Branco and Rodrigues, 2007; Husted and Allen, 2009). This study develops Moir's proposition that it is not the business case for CSR that drives business policy but the nature of corporate-community engagement "that forces a company to understand its capabilities and limitations in a way that reflects the needs of society" (Moir, 2001, p.10). This understanding forms a social contract in that it creates a consensus between the company and its community allowing the expectations of both parties to be managed. CSR expresses the contract. Case studies raised by Kapelus (2002) and Imbun (2007) provide an existential basis for this observation. Commenting on the challenges of unilateral action, Kapelus quoted a representative of Anglo-American as saying, "mines and their communities are confronting together, in a spirit of common purpose and resolve, many of the country's critical challenges (Kapelus, 2002, p.287). Imbun wrote that in managing Papua New Guinea mines, "two things are evident...local communities exert pressure on mines to deliver projects, and mines positively acknowledge the demands of their host areas (Imbun, 2007 p.190).

This discussion also extends the work of Dashwood (2007) who studied the adoption of CSR by two large-capitalized, publicly-traded, Canadian mining companies, Placer Dome (now Barrick Gold) and Noranda (now Xstrata). Dashwood acknowledged that the rationale behind CSR is deeply rooted in the historical interaction between business and society but much of its inertia is tied to the events of the last thirty years. In the case of these two multinational mining companies, Dashwood concluded that the global CSR agenda was important "but not so important as to provide a sufficient explanation for the CSR policies of Placer Dome and Noranda" (Dashwood, 2007, p.130). The key to embedding CSR into business practice rested primarily in the managerial reaction to two domestic issues: native self-government and changing environmental demands (Jenkins, 2004; Dashwood, 2007; PDAC, 2009).

This study also builds on the work of Weyzig (2006) and Husted and Allen (2009). Their research confirms Dashwood's conclusion that the "global dimension" of CSR has raised the profile of CSR, but its effect is normative in Mexico (Weyzig, 2006, p.69). The difficulty of managing CSR practices is compounded by socio-economic development. Expectations "in emerging economies differ from those in high-income economies" (Weyzig, 2006, p.69). Rather than capacity building, in Mexico, the over-riding concern is with poverty. Solutions are sought at the local level. At the top of the CSR agenda are fair wages, social responsible investing, and corporate philanthropy (Weyzig, 2006).

## DATA AND METHODOLOGY

This study was challenged by the fact that activities involving mid-tier mining companies are under-researched. Where information is available, it mostly concerns listing and governance issues. Stock exchanges do not require exchange-traded companies to disclose anything related to political, social or

environmental concerns except when this information becomes material and unevenly felt by peers such as in the publication of a 43-101 resource estimate or a pre-feasibility or feasibility study (TMX, policy 3.6, 2010). The voluntary aspects of CSR tend to be low-intensity and small-scale event. They are not generally part of industry-based communications which are technical and operational in character. There are no comprehensive, bench-marking academic studies, industry, or NGO databases available which establish the scope and contributive value of CSR by the Canadian mining industry or this segment of it. Having said that, a study was published by The Canadian Centre For The Study of Resource Conflict (CCSRC) with support from the Prospectors and Developers Association of Canada (PDAC) in 2009. This study noted that “171 high profile incidents” were reported publicly, primarily by NGOs and human rights groups since 1999 (CSR Movements and Footprints, p.6). Approximately 62% of these incidents involved some kind of human rights or environmental-based concern 79% of which pertained to mining operations (CSR Movements and Footprints, p.8). Of the 48 countries in which these violations occurred, 32% were attributed to Mexico and areas of Latin America (CSR Movements and Footprints, p.9). “Canadian mining companies were involved in more than four times as many incidents as their foreign competitors...60% of which were attributed to community conflicts and 40% involved environmental containment or degradation” (CSR Movements and Footprints, p.10). These statistics leave out a lot of vital information such as the nature of the community conflicts or degree of environmental containment, how these incident rates might compare to domestic-led mining operations in number or severity, and connections between these incidents and CSR practices.

To pierce the CSR veil, this study utilized a qualitative approach consisting of a combination of company-based interviews and mine site-community visits which took place in Mexico from the summer of 2011 through the spring of 2012. Investigative efforts were focused on Mexico because it has an established mining tradition dating back to the 1500s. It has a fairly stable process around the establishment of property and residual rights as well as surface and mineral rights thanks in part to the co-operative movement which began almost eighty years ago. Its environmental legislation is similar in scope to that in Canada. It has more Canadian companies engaged in exploration and development projects there than in Latin America. Activism and NGO activity is widespread in Mexico. This study chose to focus on two companies operating within a few miles of each other in the same Mexican jurisdiction, drawing on a similar labour pool, where one of which was singled out by an NGO for CSR violations many years ago and the other was recognized by the Mexican Centre for Philanthropy for its community initiatives.

## RESULTS AND DISCUSSION

The companies observed in this study are Endeavour Silver Corporation and Great Panther Silver Limited. They are headquartered in Vancouver, Canada. They have operated projects in Guanajuato, Mexico since 2005. Both of these companies have established CSR policies and procedures which are implemented on a consistent company-wide basis. Despite the fact they operate projects in the same jurisdiction, their CSR policies differ from each other.

The first question addressed to these companies by the researcher concerned where they stood on the shareholder-stakeholder debate since this provides a foundation for CSR policy in Canada. MAC's CSR framework, cited earlier, is virtually identical to that of Freeman (1984). It was developed over several years in consultation with the Canadian government, international organizations, community groups, academics, NGOs, and Canadian mining companies, and continues to be reviewed by representatives of these groups (MAC, 2012 b). Its intent was to encourage widespread adoption of strong corporate and public policies and to ensure its 1000+ corporate members comply with these policies as a condition of membership. Performance audits are a mandatory part of this compliance (MAC, 2012 b). In contrast, the other association representing Canadian mining companies is the Prospector's and Developer's Association. PDAC's approach to CSR is embodied in a template titled *e3: Environmental Excellence in Exploration*. PDAC uses a lot of the same terminology as MAC but is not as inclusive. While PDAC

consults with the Canadian government and certain NGOs, it uses the term “stakeholder” in the “enlightened” sense by generally referring mining companies (Jensen 2001). The majority of its recommendations around CSR specifically represent company interests. Relying on moral suasion, its membership is not required to adopt these CSR recommendations except on a volunteer-basis. According to The CCSRC, 78% of publicly listed companies in this sector have voluntarily adopted CSR to some degree (CSR Movements and Footprints, 2009).

Endeavour and Great Panther were asked about the degree to which interactions with government and NGOs shaped their approaches to CSR. They answered that it had informed their policies but not shaped them (Walton, 2011; Bertsch, 2012). This confirms Dashwood’s point that, as norms filter down from the global to the national level, companies have a chance to shape them from the bottom-up. In the case of Placer Dome and Noranda, they were able to impact the environmental language adopted by the International Council on Metals and the Environment (Dashwood, 2007). Within a couple of years, widespread consultations, Roundtables, were held across the industry and with external interests including the Canadian government as part of an exercise that was expected to lead to the introduction of legislation on CSR accountability. The Canadian government failed to pass this legislation three times due in part to intense lobbying from the mining industry. With the failure of the third bill (Bill C-300), MAC and PDAC focused their efforts on bolstering member interest in CSR through conferences, workshops, and consultation based on their respective flagship projects TSM and e3. Neither Endeavour or Great Panther actually used or consulted TSM or e3 as part of their CSR initiatives (Walton, 2011, Bertsch, 2012).

The failure of Bill C-300 was not the only initiative the Canadian government was involved with regarding CSR and the mining industry. Following the 2007 Roundtable, the government introduced its CSR guidelines mirroring those defined by the Organization for Economic Cooperation and Development (Department of Foreign Affairs and International Trade, 2008). It developed marketing material on CSR themes, set aside a \$170,000 budget specifically for CSR activities, and committed relevant agencies such as the Canadian International Development Agency (CIDA) and the Canadian Investment Fund (IFC) to support CSR initiatives in the developing world. It also created a cabinet-level position, Extractive Sector CSR Counsellor, to act as an ombudsman to mediate CSR-related disputes between companies and community interests domestic and abroad (Department of Foreign Affairs and International Trade, 2008). Both Endeavour and Great Panther commented on the irrelevance of this budget amount and that they rarely see Canadian officials involved in mining concerns unless there is a serious problem such as in the recent case of Blackfire (Walton, 2011; Bertsch, 2012). The contribution of the CSR Counsellor was equally suspect. It was designed as a force for mediation between the mining industry and foreign communities of interest, and it has not successfully resolved any dispute brought before it.

The NGO experience was different for Endeavour and Great Panther. Most foreign-based NGOs operating in Mexico do so south of Guanajuato where Endeavour and Great Panther’s Mexican operations are based. In the case of Endeavour, it became a footnote in MiningWatch Canada’s report titled *Canadian Mining in Mexico: Made In Canada Violence* because Endeavour had irritated a local landowner. Endeavour admitted that, in its early exploration efforts, it had crossed land without an owner’s consent despite efforts to locate the landowner and an official complaint was filed (Walton, interview, 2012). This is the most common form of corporate-community conflict which can arise. It is one of the easiest to resolve. Since that time, Endeavour put its Mexican mines into operation, substantially expanding those operations, managed key water and waste processes protecting the environment and needs of the community, and is on target to produce 4.3 million ounces of silver this year. Yet, this trespassing incident is still noted on the MiningWatch website. In the last seven years, no other complaint has been raised about Endeavour and none against Great Panther.

To the question of what constituted CSR practices in their respective companies, Endeavour and Great Panther both pride themselves on bringing to Mexico the very best of Canadian standards in health and



safety practices and environmental compliance. Both companies commented on how their attention to safety, daily safety lectures, drills and practices were standards to which local miners were not accustomed. Local miners had not experienced this level of care from any of the previous foreign or domestic mining companies with which they had been employed (Walton, Interview, 2012).

Beyond this, Endeavour and Great Panther CSR initiatives change direction. Corporate philanthropy is widely expected in Mexico. It is a part of the business culture, and Endeavour has risen to the challenge. It makes little distinction between CSR efforts and other operational decisions. CSR is not about voluntarism or simply doing the right thing. "CSR is about improving the quality of every employee in each community in which we work" (Endeavour, 2012).

In the workplace, it means rigorous safety policies, training and practice to ensure our employees work in a safe and healthy manner. Safe work habits are just not a goal, they are our culture. In the environment, it means taking extra measures to not only maintain the integrity of the ecosystems, but to improve previously disturbed areas, even if they predate and are unrelated to our activities. Green environmental practices are a reflection of who we are. In the community, it means supporting the local people whenever possible, from helping to fund festival celebrations to more important ventures such as skills training for young people who are unemployed, or sponsoring university scholarships (Endeavour, 2012).

Highlights from 2010-2011 include significant reductions in lost time from accidents, enhanced mine safety and rescue training, and a monthly wage bonus for safe work habits. This led to national recognition in 2010 by "Cascos de Plata" for safe practices Guanacevi & Guanajuato and a Clean Industry Award. Endeavour has also been recognized for its contribution to local education although most of these contributions orient around scholarships for the children of its employees (Endeavour, 2012).

Great Panther's local contributions to the community extend beyond Endeavour's philanthropic approach by adding capacity-building to its agenda. Its vision for CSR is to excel in the "quality of work within the company, corporate governance and ethical practices, its relations with hosting communities and environmental preservation" (Great Panther, Corporate Relations, 2011, p.5). In addition to health and safety and environmental concerns, it has also focused on value-added training at the local level, preserving a UNESCO world heritage site which exhibits the history of silver mining from the colonial period to present day, as well as contributing funds and equipment to both the faculty of mines and history at the University of Guanajuato. In 2011, it received national recognition for its CSR initiatives from CEMEFL, Centro Mexicano para la Filantropia (Mexican Centre for Philanthropy). "This ratifies our commitment to achieve the highest standards in Corporate Social Responsibility for our operations in Mexico," said Robert Archer, President & CEO (Great Panther, News Release April 2011). "Since its inception, Great Panther has endeavoured to be a good corporate citizen by implementing industry best practices and we have worked diligently to become a responsible leader in our hosting communities." "We recognize that there are always opportunities for improvement and by promoting an open dialogue with Great Panther's stakeholders, we will continue to strive to minimize environmental impacts while maximizing social and economic benefits," said Eduardo Ortiz Briones, Vice President of Corporate Relations in Mexico (Great Panther, News Release April 2011).

Given that the environmental laws are similar between Mexico and Canada, both companies were asked about the issue of enforcement. Like Canada, Mexico has an abundance of mineral wealth; particularly in silver, and mining it has been of vital economic importance since the colonial period. Most mining case studies create the illusion that a foreign mining company operating in a jurisdiction such as Mexico is a dominant capitalist machine which bullies governments of emerging economies to get done what it wants

done (Ismi 2009, Keenan 2010). Sometimes this is true. All too often, when the commercial value of the resource is depleted, mining operations relocate to the next project leaving behind an environmental footprint of deforestation, tailings and waste, polluted water, and an unemployed and dependent community. In Mexico, it is currently less so. Domestic mining operators represent 92% of all current production (Suppen, 2006). Throughout the last two decades, the Mexican government has committed itself to a cultural shift toward a regime of sustainable development evidenced by passing progressively more specific and tougher legislation including the National Environment Auditing Program and ISO 14001 standards (Suppen, 2006). When asked about the effectiveness of these standards, Endeavour and Great Panther agreed environmental enforcement, not weak governance practices, was an issue in some emerging economies. “Mexican authorities could be more forceful with these regulations. Companies that take advantage of the lack of stringent enforcement should be held accountable,” said Walton (Interview, 2012) “At key points, we always approach the regulators, show them our plans, and invite their input before proceeding” (Walton, Interview, 2012).

The researcher asked Endeavour and Great Panther about the relationship between the corporate executive team and CSR. In this industry, mining companies at the mid-tier level and lower tend to be operated either by a combination of retired brokers and investor relations people, or lawyers, or geologists and mining engineers. Pedigree is important. Where companies are operated by other than experienced miners, everything suffers. In the case of Endeavour, its CEO, COO, and VPs for operations and exploration each have graduate degrees in geology and average between 22 and 35 years of field experience with some of the larger mining companies operating in North and South America. Great Panther’s executive team averages between 30 and 36 years of field experience each with premier companies such as Agnico-Eagle, Goldcorp, and Newmont. Given that Great Panther’s CEO also worked in an executive position for Placer Dome and Noranda, it is plausible that his sense of CSR was heavily influenced by that culture and that Great Panther’s policies were worked out at the ground level just like those at Placer Dome. In the case of Endeavour, it was clearly evident that the company intended to leave the community in better shape than it found it (Endeavour, 2012).

The final interview topic centered on the scale of CSR efforts and how they were received in the community. Both Endeavour and Great Panther acknowledged two issues. Firstly, their access to the mineral rights was determined by the community cooperative. Both companies had to prove their intentions to the community before any agreements were struck regarding exploration and development (Walton, 2011; Bertsch, 2012). This is consistent with anthropological literature written about the Guanajuato community. In Ferry’s studies on silver and patrimony, considerable reference is made to the historical importance of silver in this community and its legacy which includes the right to mine, jobs and standards of living derived from mining employment as well as historical and cultural identification. Ferry writes “patrimony acts as a language of power and authority read through the practices of production, circulation, and consumption (Ferry, 2002, p.333). Guanajuato represented more than a physical community of interest. It was ideological, political, and cultural as well. For Endeavour and Great Panther, effective CSR was built from the bottom up and directed by the degree of community engagement. On-site employees were all from Guanajuato and its environs, Great Panther’s mine manager was actually a graduate from the University of Guanajuato, and ideas for local CSR initiatives came from the employees themselves. From supporting local medical clinics, schools, and sports teams to maintaining chapels near the mine and university scholarships for the children of mine workers, these were initiated by local interests. This runs counter-intuitively to the business case that suggests CSR efforts aligned with the company’s interests are more likely to generate value. It appears equally plausible that CSR efforts aligned with the community’s interests are capable of generating value as well.

## CONCLUSION

This study recognizes that stakeholder entitlement has become foundational to the development and implementation of CSR policies and initiatives. As an aide to understanding the role of CSR in the business policies of Endeavour Silver and Great Panther Silver, this study offered the following proposals: was it plausible to infer that social contract rather than stakeholder entitlement might provide a better explanation of corporate-community engagement; and if that were the case, would it follow that by using the social contract framework, it could be suggested that Canadian mining companies are prepared to promote better CSR standards irrespective of NGO and governmental scrutiny. This study suggests the answer to both questions could be affirmative. The business case for CSR seems important, but there are suggestions that it was not the driver behind either company's decision to frame and implement CSR the way it did. These decisions appear to be linked to the company's sense of its community of interest. The stakeholder argument falls short as a driver for these policies because the theory presupposes that in recognizing shareholder interests, it can successfully engage them through CSR initiatives. Evident from the point those companies set their eyes on Guanajuato was the fact that these communities had made an assessment of their needs. No mining operator had been able to explore the mining potential of this area in decades because the local community would not let that happen. Neither Endeavour and Great Panther made comprehensive lists of potential stakeholders and targeted CSR policies toward them. These companies eventually received their permits because they made promises to the community they knew they would keep. It was not the business case for CSR that sealed the deal. In the case of Endeavour, its CSR policies were put in place over several years as needs became apparent. Key was the understanding to engage the community and act in a way it expected. For Endeavour Silver, this led to an engagement process based on a sense that its local stakeholders were those whose interests were aligned with the mine's success. For Great Panther, community engagement was seen on a wider historical level. It related its stakeholders to those who valued the mining tradition in the community and those whose identity was forged by the evolution of the community industry.

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# HIGH FREQUENCY TRADING AND SERVER LOCATIONS

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## ABSTRACT

*In this study, we propose an assessment model and a linear programming model to help investment firms to choose optimal server locations based multiple criteria and constraints including performance, reliability, cost and policy impact.*

*Due to the move to high-speed Internet communication and tremendous increases in computing power, network latency, which is mostly determined by physical distance, has begun to play a more important role in determining service response time. Hence, the physical location of an application server will impact the performance of the services it hosts. As a result, in recent years, firms have rented servers near stock and commodity exchange centers so they can get access to trading statistics on their computers faster than competing investors. This practice is called colocation and widely used to enable firms to execute high frequency trading, which constitute over 60% of all trading volume. The physical proximity to the exchange center reduces the time from when a firm's buy or sell order is entered and when it's executed by a few milliseconds. With reduced network latency, their proprietary algorithms installed on these servers will be able to interpret the data and execute transactions with a speed advantage against competitors.*

*If a firm is locate its application server near one exchange center, then it is mostly likely far away from other centers, especially when those centers are geographically distant from each other. This creates a problem if the firm is trading simultaneously with multiple exchange centers to take advantage of arbitrage opportunities. Therefore, depending on trading practice and patterns, the server location may not necessarily be located near one center. Instead, the server should be geographically deployed in a location between those centers it trades in. Still, apart from physical distance (network latency), there are many other criteria a firm needs to consider in selecting an optimal server location to host its trading applications. The criteria may include, among others, trading partners, trading patterns, network bandwidth, server facility cost, server cost and speed, system reliability, local taxation, power usage and environmental impact.*

*In this study, we will propose a model based on Saaty's Analytic Hierarchy Process and Brown-Gibson method for evaluating all the criteria for selecting a server location. We will then create a linear programing model with the evaluations as parameter values and formulate a heuristic algorithm to solve the problem. To be able to accurately reflect trading firms' priority in the criteria and test our model with real-world data, we will conduct an empirical research with trading firms. We will conduct surveys and focus groups to identify and evaluate relevant criteria of the model, and collecting firms' assessment data. Survey questionnaires will focus on (1) trading pattern of the firm, such as trading in multiple exchange centers; (2) trading focus, such as currency, commodity or stock; (3) factors that influence the usage of the servers for high frequency trading algorithms; (4) services performance impact on their business operation and profit margin; (5) budget concerns and cost constraints; (6) policy interference in their ability to freely select server locations. For surveys, we plan to use both telephone and in-person interviews. We will also conduct multiple focus groups in different cities for further in-depth inquiries and analysis.*

*Once we have completed the empirical study, we will use the data to feed models we created so we can provide real-world solutions. We will use Analytic Hierarchy Process approach for assessing the*

*multiple criteria of server locations. The AHP approach, however, involves time-consuming pair-wise comparisons and may not be practical for all firm managers to implement the evaluation. To alleviate the problem, we adapted the Brown-Gibson method to further divide the criteria into two categories: subjective and objective. While the subject criteria reflect a user's personal opinions or attitudes, the objective criteria are those can be measured quantitatively. We then incorporate the composite indices as a result of the previous model into a mathematical linear programming model, which will require a heuristic algorithm to be developed to obtain optimal solutions.*

# SUSTAINING PEACE AND DEVELOPMENT: THE PHILIPPINES' COUNTERINSURGENCY PROGRAM

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## ABSTRACT

*This paper examines the internal and external factors that affect the Philippine government's fight against insurgency. The time series data consist of socioeconomic and military variables for the period 1986–2008. The statistical model consists of two equations estimated separately using ordinary least squares—the first equation estimates the impact of external factors, which are beyond the control of the Armed Forces of the Philippines, that affect insurgency; the second equation estimates the impact of internal factors, which are within the control of the military to some extent, on the military's effectiveness and efficiency in sustaining peace and development, especially in the countryside where insurgency and economic stagnation are the norm. The results indicate that socioeconomic factors such as self-rated poverty and per capita real personal consumption impact the number of insurgents positively and negatively, respectively, indicating that socioeconomic development may reduce the frequency and gravity of insurgency. The results also indicate that internal factors such as the budget of the Armed Forces of the Philippines, the number of Philippine Army armored vehicles used in the fight against insurgency, and the number of Philippine Navy ships that patrol the areas where insurgents operate, tend to reduce the number of insurgents, indicating that the military's strategies on counterinsurgency are working, albeit inefficiently given the resources and personnel involved; this may not be sustainable in the long run. Overall, the results of the least squares estimation indicate that the counterinsurgency efforts of the government should involve both socioeconomic development and military intervention in the affected areas.*

**JEL:** C22, H56

**KEYWORDS:** Counterinsurgency; armed forces; peace and development

## INTRODUCTION

Counterinsurgency involves actions taken by a nation's recognized government to contain or quell an insurgency. Counterinsurgency operations are common during occupation and armed rebellion. The term took on different meanings during the counterinsurgency operations conducted by the Spanish, American, and Japanese occupation forces against Filipino revolutionary and guerrilla forces in the 19<sup>th</sup> and early 20<sup>th</sup> centuries. After World War II, the term was used to refer to counterinsurgency operations conducted by the established Philippine state against armed rebellion operating in the country. Counterinsurgency may be armed suppression of a rebellion, coupled with tactics such as 'divide and rule' designed to break the link between the rebels and the population in areas where the insurgents move and operate, and because it may be difficult or impossible to distinguish between an insurgent, a noncombatant supporter of an insurgency, and completely uninvolved members of the local population, counterinsurgency operations have often rested on a confused, relativistic, or otherwise situational distinction between insurgents and innocent civilians (Quilop et al., 2007).

This paper examines the socioeconomic and military variables that affect the insurgency problem in the Philippines. While military response to armed conflict is necessary to enforce peace and order, providing a more secure environment for socioeconomic activities to thrive, military intervention may not be sufficient to solve the insurgency problem; socioeconomic mobility and development may be equally



important. Fielding and Shortland (2010) argue that political repression and counterinsurgency operations by the Egyptian military may exacerbate political violence while socioeconomic intervention, such as food subsidies, may alleviate the situation. Berman et al. (2011a) observe that providing socioeconomic services in conflict areas tend to reduce insurgent attacks.

The paper is organized as follows. The next section reviews the relevant literature on counterinsurgency while the third section describes the conceptual framework and the linear model used in estimating the impact of socioeconomic and military variables on insurgency strength. The fourth section discusses the data and methodology, followed by the empirical results and analysis. The last section concludes the paper and presents some policy implications of the findings.

## LITERATURE REVIEW

The evolution of the Philippines' counterinsurgency program involves five theories spanning four decades. Each theory builds on the strengths of earlier theories with certain improvements added, resulting in an incremental approach to dealing with the insurgency problem.

The Triad Model, advocated by Crisol (1972), has three factors—counter-guerrilla combat operations, intelligence operations, and psychological warfare. The Circle Model, advanced by Aguirre (1986), is an improvement of the triad model by emphasizing development programs and public safety. The Macro Four-Triad Model by Yap (2007) is an improved version of the triad model—one triangle represents the triad model, the military portion of the model, while the remaining three triangles represent the participation of civilian government agencies and nongovernmental organizations; the political, psychological, and ideological separation of the insurgency movement from the 'minds and hearts' of the people; and the physical isolation and destruction of the insurgents. The Star Model by Sosmeña (2008) is derived from the United States War College's 'star' model that involves local government units and other civilian agencies in the counterinsurgency campaign, combining all known methods in civilian-and-military operations. The AFP Internal Peace and Security Plan (2011), also known as the Concentric Circle Model, is a comprehensive approach that involves all societal stakeholders in finding a solution to the insurgency problem.

## CONCEPTUAL AND EMPIRICAL FRAMEWORK

The evolution of counterinsurgency theories in the last four decades indicates that the Philippine government's success in containing or suppressing the insurgency problem in the country cannot be achieved solely through military means. Counterinsurgency operations may even "act as a recruitment tool for the insurgency" (Hanson and Schmidt, 2011). Insurgency or internal conflict, in general, is also influenced by geographic and socioeconomic factors because of the relative ease of recruiting would-be insurgents in isolated areas and impoverished communities (Do and Iyer, 2010). Although unemployment may result in poverty, people who are unemployed may not necessarily rebel against the government; no significant relationship exists between unemployment and insurgency (Berman et al., 2011b). Countries with a lower per capita gross domestic product (GDP), however, are more likely to have a civil war (Holtermann, 2012), indicating that insurgents fight established governments, which they consider either as corrupt, keeping socioeconomic advancement only to a select group, or inept, unable to effectively and efficiently manage their resources—human, land, capital, and technology—in their march toward socioeconomic development.

In the Philippines insurgency strength, or the number of insurgents involved in armed rebellion against the government and the populace, is influenced by ideological issues, military and government variables, political and legal concerns, and socioeconomic factors. Due to the dearth of data and information on

most of the aforementioned factors, only a number of socioeconomic variables and military factors are included in the empirical model.

The econometric model consists of two equations. The external factors equation associates insurgency strength, the dependent variable, with four explanatory variables—self-rated poverty, economic sentiment index, per capita real GDP and personal expenditures. The internal factors equation associates insurgency strength, the dependent variable, with five explanatory variables—AFP budget, AFP staff, Philippine Army (PA) armored vehicles, PA trucks, and Philippine Navy (PN) ships. Although the two equations share the same dependent variable—insurgency strength—the econometric model cannot be collapsed into one equation that includes both external and internal factors due to the multicollinearity between external and internal variables (Anderson et al., 2005; Cameron and Trivedi, 2009). The econometric model is thus specified as:

#### *External Factors Equation*

$$\text{Insurgency strength } (t) = \beta_0 + \beta_1 \text{ Self-rated poverty } (t) + \beta_2 \text{ Economic sentiment index } (t) + \beta_3 \text{ Real GDP } (t) + \beta_4 \text{ Real personal consumption } (t) + \varepsilon(t)$$

Where for each year  $t$ ,

Insurgency strength	=	total number of insurgents regardless of affiliation
Self-rated poverty	=	self-rated poverty incidence in percent
Economic sentiment index	=	percent of the population indicating a positive outlook
Real GDP	=	per capita real GDP in thousand pesos
Real personal consumption	=	per capita real personal expenditures in thousand pesos
$\varepsilon$	=	error term

#### *Internal Factors Equation*

$$\text{Insurgency strength } (t) = \beta_0 + \beta_1 \text{ AFP budget } (t) + \beta_2 \text{ AFP staff } (t) + \beta_3 \text{ PA armored vehicles } (t) + \beta_4 \text{ PA trucks } (t) + \beta_5 \text{ PN ships } (t) + \varepsilon(t)$$

Where for each year  $t$ ,

AFP budget	=	AFP budget in million pesos
AFP staff	=	number of military and civilian employees
PA armored vehicles	=	number of armored vehicles used by the army
PA trucks	=	number of non-armored vehicles used by the army
PN ships	=	number of ships used by the navy
$\varepsilon$	=	error term

The other variables are as defined in the external factors equation.

In the external factors equation, self-rated poverty should impact insurgency strength positively while higher per capita GDP and personal consumption and more people having a positive outlook on the economy should impact insurgency strength negatively. In the internal factors equation, all explanatory variables should impact insurgency strength negatively since the military uses its economic resources, personnel, equipment and technology, in eradicating, or at least containing, the insurgency problem in the country.

## DATA AND METHODOLOGY

The data for the military-related variables come from the AFP while the data on socioeconomic variables come from various editions of the National Statistical Coordination Board's Philippine Statistical Yearbook; social weather indicators, such as self-rated poverty, come from the Social Weather Stations.

The data used in the ordinary least squares (OLS) estimation consist of annual time series from 1986–2008, although missing data for a number of variables in some years reduced the included observations in the OLS estimation to 15 years for the external factors equation and 10 years for the internal factors equation (refer to Tables 1 and 2).

The Durbin-Watson statistic for each equation (refer to Tables 1 and 2) indicates the absence of autocorrelation in the data, signifying that the OLS estimators are efficient and best linear unbiased estimators (Anderson et al., 2005; Gujarati, 1999) of the population parameters.

## RESULTS AND ANALYSIS

The OLS estimation results for the external factors equation, consisting of socioeconomic variables that are outside the control of the military, are shown in Table 1. The adjusted R-squared is 0.83, indicating that the variability in self-rated poverty, economic sentiment index, per capita real GDP and personal consumption, accounts for the variability in the number of insurgents 83% of the time. Three of the four explanatory variables are significant.

Table 1: Estimation results of the external factors equation

Variables	Coefficient	Standard Error	t-Statistic	
Constant	-18261.74	41654.22	-0.44	
Self-rated poverty	644.28	302.50	2.13	*
Economic sentiment index	184.19	108.91	1.69	
Real GDP	16.06	6.64	2.42	**
Real personal consumption	-21.67	8.13	-2.67	**
Adjusted R-squared	0.83			
Durbin-Watson statistic	2.17			
Included observations	15 after adjustments			

Two asterisks (\*\*) indicate that a variable is significant at the 5% level while a single asterisk (\*) indicates that a variable is significant at the 10% level. The constant and the economic sentiment index variable are not significant.

A percent increase in self-rated poverty increases the number of insurgents by 644, holding all other variables constant, indicating that poverty may drive individuals to rebel against the established government because of the perceived socioeconomic injustice in the country (Holtermann, 2012). These individuals consider armed rebellion as a means to prod the government to take action in correcting social injustice such as widespread poverty.

Although significant in explaining insurgency strength, per capita GDP has the reverse sign, suggesting that individuals who do not perceive to be advancing economically with the rest of the country tend to join the armed rebellion against the government; for every thousand pesos increase in the per capita GDP of the Philippines, 16 more individuals, who perceive themselves as socioeconomically impoverished relative to the average person in their communities, join the insurgency movement against the government, holding all other variables constant. This finding reinforces the impact of perceived socioeconomic marginalization on the individual's proclivity in rebelling against the government and its instrumentalities in search of a better life.

Per capita personal consumption is perhaps a better proxy to an individual's economic wellbeing than per capita GDP and its impact on insurgency strength is negative, as expected. A thousand pesos increase in per capita personal consumption reduces the number of insurgents by almost 22. This indicates that individuals who do not perceive themselves as socioeconomically impoverished due to rising personal consumption will be more difficult to recruit to join the insurgency. This finding also suggests that insurgents who perceive that a return to civilian life may be more socioeconomically rewarding than fighting against the government will decamp to become productive elements in their local communities.

The OLS estimation results for the internal factors equation, consisting of military-related variables that are within the control of the AFP, are shown in Table 2. The adjusted R-squared is 0.94, indicating that the variability in the AFP budget, AFP staff, PA armored vehicles, PA trucks, and PN ships, accounts for the variability in the number of insurgents 94% of the time. All five explanatory variables are significant.

Table 2: Estimation results of the internal factors equation

Variables	Coefficient	Standard Error	t-Statistic	
Constant	441518.10	117408.10	3.76	**
AFP budget	-1.83	0.47	-3.93	**
AFP staff	-0.28	0.10	-2.79	**
PA armored vehicles	-735.85	261.88	-2.81	**
PA trucks	17.88	6.25	2.86	**
PN ships	-225.22	63.37	-3.55	**
Adjusted R-squared	0.94			
Durbin-Watson statistic	2.18			
Included observations	10 after adjustments			

Two asterisks (\*\*) indicate significance at the 5% level.

Holding all other variables constant, a million pesos increase in the AFP budget tends to decrease the number of insurgents by almost two while increasing the number of AFP staff by four reduces the number of insurgents by one, indicating that the Philippine government spends an enormous amount of resources in its fight against insurgents. This suggests that the military is rather inefficient in maintaining peace and order, which underpins socioeconomic development in the country, especially in conflict areas.

A unit increase in the number of army armored vehicles used in counterinsurgency operations tends to reduce the number of insurgents by almost 736, holding all other variables constant, indicating that this type of military technology is extremely effective and efficient in reducing the number of rebels, either through death or attrition (i.e., armored vehicles may act as a deterrent against attacks on the military). The non-armored trucks used by the military in transporting personnel, equipment, and provisions, however, tend to attract insurgents into the conflict areas, increasing the number of insurgents by almost 18 for every unit of army truck used, holding all other variables constant. This suggests that individuals who may be considering joining the armed rebellion against the government are tempted to attack an easy target such as non-armored military trucks that carry economically valuable equipment and provisions, effectively joining the insurgency as they attack a military truck. This occurrence is not uncommon in the southern Philippines as rebel groups routinely ambush military convoy, seizing valuable equipment and supplies. This may indicate that the military should improve the armed escorts of military trucks that are delivering equipment and provisions to government troops.

A unit increase in the number of ships used by the navy to patrol the waters surrounding the conflict areas tends to reduce the number of insurgents by 225, holding all other variables constant. This may indicate that navy ships and personnel, although not directly involved in the armed conflict against insurgents, act as a deterrent—the presence of navy ships in the area may hinder the movement of rebels from island to island, limiting their options and effectively blocking their escape routes as government forces advance. This may force some insurgents to decamp and join the civilian population in the area in order to evade capture by the advancing army or marines. The presence of navy ships in conflict areas could also deter individuals from joining the insurgency, making recruitment more difficult, which eventually reduces insurgency strength as death and attrition take their toll on the insurgents.

## CONCLUSION AND POLICY IMPLICATION

This article explored the external factors, composed of socioeconomic variables, and internal forces, composed of military-related variables, that impact armed insurgency in the Philippines. Overall, the results indicate that the counterinsurgency efforts of the government should involve both socioeconomic

development and military intervention, especially in the affected areas, to sustain, and perhaps win, the fight against insurgency.

Socioeconomic variables, such as self-rated poverty and per capita real personal consumption, have a significant impact on insurgency strength—a thousand pesos increase in per capita real personal consumption reduces the number of insurgents by 22 while a percent increase in self-rated poverty increases the number of insurgents by 644, holding all other variables constant. A more prosperous and equitable society, then, tends to reduce the number of insurgents, indicating that the Philippine government should endeavor to make socioeconomic mobility and development accessible to all.

Military-related variables, such as the budget of the armed forces and the number of its staff, army armored vehicles and non-armored trucks, and navy ships, significantly impact the number of insurgents—army armored vehicles and navy ships have the greatest impact, reducing the number of insurgents by 736 and 225, respectively. These findings support the military's modernization program to improve its war fighting capability and run a more effective and efficient counterinsurgency campaign.

Although the findings indicate that the programs and strategies of the government and the military to defeat armed insurgency are effective, the huge amount of resources involved in the fight against insurgency suggests that the military is rather inefficient. This trend may not be sustainable in the long run because the Philippines should devote more of its resources to socioeconomically productive activities, such as investments in human capital, tourism and infrastructure development, to effect a more inclusive, prosperous and equitable society, which may be the best deterrent against the armed insurgents' recruitment activities and expansion.

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# TAXATION THEORIES: DOES THE ISSUE OF HUMAN RIGHTS ARISE?

Puseletso Letete, University of South Africa

## ABSTRACT

*Taxation as a study of both economics and law has recently gained widespread interest and appealed to many students of law. These studies of taxation tend to ignore how issues of human rights norms (which arise in some of the approaches which are used to determine payment of tax) relate to the basic notions and theories of taxation (Lang 2007). The argument is that the development of taxation principles or approaches may be seen to diminish the ability of individuals, especially those with few resources, to freely determine their political status and freely pursue their economic, social and cultural development in terms of Article 1 (1) of the International Covenant on Civil and Political Rights. The article looks at the extent to which the taxation theories which are discussed can have an impact on individual's rights and how this can be addressed.*

**JEL:** K10, K34

**KEYWORDS:** taxation theories; human rights; value added tax

## INTRODUCTION

This article is intended to look at the basic principles of taxation; the theories which underlie the choice between income based taxation and sales expenditure taxation as types of tax systems; and the arguments which dominate the issue of the shift from direct taxation to indirect taxation. This is particularly influenced by recent developments in taxation which relate to the widespread implementation and support of value added tax (VAT- which is a type of indirect taxation) around the world.

The article further examines how human rights norms relate to taxation and how such issues can be approached within the context of taxation.

## THEORETICAL BACKGROUND

Taxation is a concept which is used to refer to the means of transferring tax to government. There are different ways of undertaking the transfer of tax to government and these methods are discussed with the relevant theories. The objectives of taxation are to raise revenue for essential public financed activities and structures by the government 'without reverting to excessive public sector borrowing' (James and Nobes, 1999/2000). Secondly, taxation is used to relieve inequalities of income and wealth which may result in class differences amongst the public. Thirdly, taxation is intended to achieve neutrality in gathering resources for governments. In this sense taxation is used to ensure that the tax system as far as it is possible minimizes interference in the process of allocation of resources (Tanzi and Zee, 2001). Neutrality should be understood to mean that the tax system is not discriminatory between different kinds of taxpayers. The fourth objective of a tax system is simplicity (Emslie ed, 1994). The obligations arising from the tax system should be clear and transparent. When a tax system is simple and its administration requirements are clearly set out, it is easier to comply from the taxpayers' perspective (Hoffmann, 2003).

The various objectives of a tax system in different jurisdictions should be guided by measures which do not 'deviate substantially from international norms' and practices' as argued by Tanzi and Zee (2001). A

tax system has to take into consideration the following principles; equity, efficiency, neutrality, and certainty (Smith, 1872).

## **THEORIES OF TAXATION: TWO CONFLICTING THEORIES**

There are two schools of thought which underlie this debate. The first school of thought supports the theory that income should be used as the indication of ability to pay tax. This is called the 'ability to pay' theory. The second school of thought is the 'benefit theory'. This theory supports the use of expenditure as the measure of an individual's ability to pay tax (Kay and King, 1990).

### The Ability to Pay Theory

This theory requires that for a given level of public expenditure, the total cost of financing it should be divided among individuals according to their 'ability to pay'. This ability to pay is guided by the income which an individual earns and that determines their contribution towards public expenditure. The common measure of ability to pay is income though it is also possible to consider the use of expenditure and wealth of an individual in determining their ability to pay tax. This indicates that 'ability to pay' is measured in terms of monetary resources of an individual in the sense that income, expenditure and wealth are an indication of the use of resources which can be expressed in monetary terms.

The other school of thought in support of ability to pay theory supports the use of expenditure rather than income as a test of ability to pay. The taxpayer's ability to pay is measured by spending his earnings. This means the level of a taxpayer's expenditure is the determining factor as to whether the taxpayer is liable to pay tax or not. The fact that the taxpayer may not have income is not relevant. Tax liability arises only from expenditure taxes such as VAT which is paid by the consumer on all taxable goods and services. This means that the taxpayer who enjoys spending most of his income earnings is disadvantaged, whereas one who saves his income is likely to escape taxation according to this school of thought.

### The Benefit Theory

The traditional approach towards determining the choice of the tax base was that the amount of tax which the individual has to pay has to be related to the benefit that he derives from public expenditure. According to this theory, it is crucial to determine the benefit(s) which an individual derives from the services provided by the public sector. This will be used as a guidance to determine the tax they have to pay on the basis of what they get from the public benefits. (This approach supports the theory that expenditure should be the means towards determining tax liability.)

## **DOES THE ISSUE OF HUMAN RIGHTS ARISE IN THE APPLICATION OF THESE THEORIES? ANALYSIS OF THE THEORIES**

The analysis of the theories revolves around the notions of efficiency and equity and how those relate to the issue of human rights. Efficiency in this context refers to whether the tax enhances or diminishes the overall welfare of those who are taxed. The question here is whether individuals are under any obligation to transfer their resources to states. Any attempt to raise revenues results in a transfer of resources from individuals to states. Does this obligation not hamper the human right of an individual to choose whether to contribute or not to the resources of a state? What about the issue of whether an individual can actually 'afford' or is 'able' to contribute to the state's resources?

In view of the benefit theory, it can be argued that since this theory depends on the benefits the individual derives from the service, it will be relevant to examine the fundamental human rights instrument on whether one is mandated to contribute to the resources of a state. On this issue of the interrelationship



between taxation and human rights, Christians provides that, “we may begin with a premise that whether human rights principles ought to inform tax policy choices depends on whether the UDHR, the ICCPR, the ICESCR, or other human rights principles or agreements impose requirements or restrictions on the way states impose taxation. According to Christians (2009) an examination of these documents reveals that none contain any explicit structures on tax policy per se.

The major difference between these theories is seen in their treatment of saving. Under expenditure (consumption) tax, ‘consumption incurs the same tax liability regardless of the year in which the individual chooses to use and spend. On the other hand income tax is criticised for discriminating against saving because it results in the double taxation of savings. Savings under income tax is initially taxed as part of income in the year when it is earned and paid out to the taxpayer. This income is taxed again as part of savings (and interest thereof) in later years and classified as income to the taxpayer. Relating VAT to this argument, taxation only takes place on the use or consumption of an item.

## CONCLUSION

This discussion reveals that there are different types of taxation systems which are underpinned by the two theories of income based and sales expenditure taxation. These types of taxation are influenced by the ability to pay theory and the benefit theory. This paper raises challenging issues on how to determine liability to payment of tax, whether the ‘ability to pay’ approach or the ‘benefit’ approach should be adopted. The discussion uses the examples of determining liability to tax with the use of an income tax and VAT as examples. The article also draws attention to the issue of human rights which is raised by the application of these two theories. It concludes that there is a need to consider the human rights of individuals with reference to international human rights standards and instruments in regard to taxation theories.

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# HOW TO USE BEHAVIORAL SCIENCE TO ENHANCE THE FUNCTIONING OF YOUR BUSINESS

Douglas A. Johnson, Western Michigan University

## ABSTRACT

*Behavioral science is the study and application of why people behave the way that they do. All aspects of business involve human behavior, yet an understanding of this critical topic is rarely included in managerial training. The implications of behavioral science for the management of employees and other business practices are discussed, including the drawbacks of simply trying to find the right person for the job. Alternatives will be proposed that involve creating high performers using the pre-existing employees within the organization. This paper highlights how to utilize well-established principles of human psychology to ensure training outcomes can be sustained, including factors such as aligning training and daily performance, picking the best targets for training, the pitfalls behind attractive new technologies for training, and why training can never be a final solution. Also included will be guidelines on how to use goals and measurement to drive the performance of employees rather than drive them away from the organization, with an emphasis on solutions that are cost and time efficient. Finally, the shortcomings of common incentive systems and motivational approaches will be reviewed, concluding with a discussion of how these strategies can be fixed through the proper application of behavioral science.*

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# CULTURAL RECEPTIVITY: PREDICTING CONSUMPTION IN THE INTERNATIONAL BEVERAGE MARKET

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## ABSTRACT

*The purpose of this study was to further explore the potential of the Hofstede paradigm as a predictor, and to uncover some meaningful interaction effects. Hofstede's Cultural Dimensions as predictors, rather than correlates, of consumer behavior at the national level are presented and discussed as an example. Potential for methodological application cuts across many fields.*

*National cultures and volume consumed were studied in these empirical analyses of the international beverage market. The purpose was to discern patterns of variability in nations' receptivity to products offered by The Coca-Cola Company, as predicted by Hofstede's six Cultural Dimensions, urbanization, and income using regression analyses. Results indicated that, including Hofstede's recently published dimension of Indulgence Versus Restraint (IVR), cultural dimensions alone predicted up to 63% of the variability in volume consumed. Predictive models containing Uncertainty Avoidance Index (UAI), Individualism (IDV), and variable interactions were worthy challengers to models including urbanization, a known correlate with product distribution and advertising.*

*This research should be of particular interest to any multi-national company, marketing researchers or practitioners, psychologists, sociologists, and behavioralists interested in the cultural context of acceptance. Results for BRIC countries, Mexico, Indonesia, and other nations were discussed.*

**JEL:** M16

**KEYWORDS:** Culture, Coca-Cola, Coke, Consumption, Equation, Hofstede, International, Marketing, Predict, Regression

**TITLE:** Cultural Receptivity: Predicting Consumption in the International Beverage Market

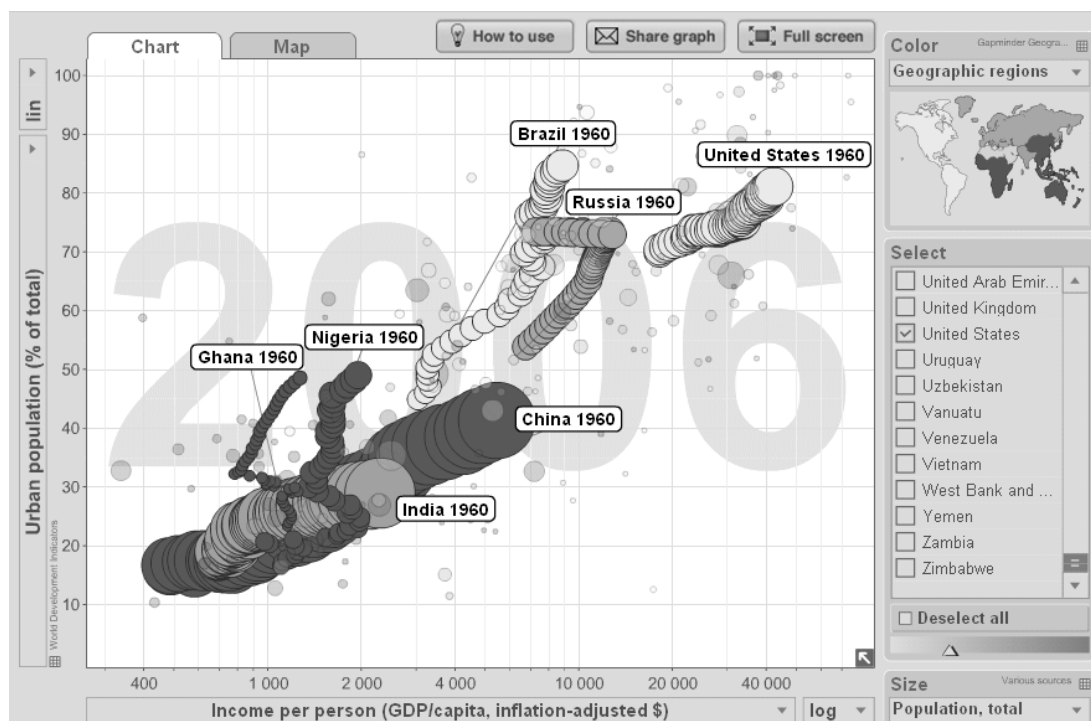
## INTRODUCTION

The main objective of this study was to further explore the potential of the Hofstede paradigm as a predictor, and some meaningful interaction effects. Hofstede's Cultural Dimensions as predictors, rather than correlates, of consumer behavior at the national level were presented and discussed in simple language as an example.

De Mooij and Hofstede (2010) indicated that product performance as related to cultural dimensions was only recently introduced in scholarly literature. Furthermore, they stated that, "understanding the variations in what motivates people is important for positioning brands" (p. 94). Variable receptivity to branding, at least in the case of The Coca-Cola Company, was shown to be driven by national cultural dimensions and in some cases interactions between two or more cultural dimensions (Lanier, 2011).

Bhushan (2001) remarked that urbanization adds fuel to the fire of evolving consumer preferences because it eases the difficulty of distributing products to the masses. Something that Bhushan did not mention is that urbanization is also linked to per capita income, obvious in Figure 1, which makes affordability less of a barrier for consumers as well. Evolving beverage trends have paralleled the rapid growth of markets including the so-called BRIC countries of Brazil, Russia, India, and China. Rapid growth and market changes have also occurred in certain African nations, such as Ghana and Nigeria. Figure 1 demonstrates how growth in urban population and per capita income created these growing markets over five decades (www.gapminder.org, 2010).

Figure 1: Urban population by per capita income, 1960 to 2006.



Although culturally different, each of these countries has become more modern, urban, and economically powerful in its own way over the past 50 years. Furthermore, each has exhibited a different profile of cultural dimensions (Hofstede, 1980; [www.geert-hofstede.com](http://www.geert-hofstede.com), 2011). Using these measures of culture, one may explore relationships between culture and the evolution of beverage markets. In fact, it may be possible to determine the cultural receptivity of a nation to The Coca-Cola Company's brands and other available beverage products.

## METHODOLOGY

Examining prediction equations of the following form led to a cultural model for product volume consumed:

$$VOL = \beta_0 + \sum \beta_i H_i + \beta_7 URB + \beta_8 PCI + \varepsilon$$
, where  $i = 1$  to 6, and  $H_i$  represents each of Hofstede's six cultural dimensions.

Eventually, interaction effects were examined and their role in prediction equations of the form

$$VOL = \beta_0 + \sum \beta_i H_i + \sum \beta_{ij} H_i H_j + \varepsilon$$
, where  $i = 1$  to 6,  $j = 1$  to 6, and each pair  $H_i H_j$  represents a cross-product potentially resulting in a positive interaction effect between two cultural dimensions.

This formula can be extended further to include trios of variables. The objective of designating a model for volume consumed, potentially including interactions among Hofstede's Cultural Dimensions, was met by presenting models and discussing preferences for model selection to maximize efficiency of the prediction process.

The dependent variable represented by VOL was the per-person-volume of The Coca-Cola Company's beverages consumed in each country annually. The brands appearing in Table 1 below, and some smaller brands, were measured for 32 different countries (The Coca-Cola Company, 2010) which also were measured using Hofstede's Cultural Dimensions (Hofstede, Hofstede, and Minkov, 2010). This dependent variable, VOL, represents a measure of national receptivity to the company's products.

Table 1: A List of the Coca-Cola Company's Largest Beverage Brands

Sparkling Beverages		Still Beverages			
Coca-Cola	Juices and	Coffees and Teas		Waters	
Sprite	Juice Drinks				
Diet Coke / Coca-Cola	Minute Maid	Nestea Teas		Ciel	
Light	Simply	Georgia	coffees	Dasani	
Coca-Cola Zero / Coke	Dobriy	Sokenbicha	teas	Bonaqua	/Bonaqua
	del Valle	Leao / Matte Leao		Ice Dew	
Zero	Cappy	Teas		Kinley	
Schwepes		Dogadan	teas	glaceau	smartwater
Thums Up					
Fresca	Energy Drinks	Other Still Beverages		Sports Drinks	
Barq's					
Lift	Burn	glaceau vitaminwater		Powerade	
Pop	Relentless	FUZE		Aquarius	
Inca Kola	NOS				
Kuat	Full Throttle				

The independent variables used to predict VOL fall into two categories: cultural dimensions and societal norms. The cultural dimensions used were described in detail by Hofstede (2010) to include Power Distance Index, PDI; Individuality, IDV; Masculinity, MAS; Uncertainty Avoidance Index UAI; Long Term Orientation, LTO; and Indulgence Versus Restraint, IVR. These dimensions have been routinely maintained, and are available for 76 countries (PDI, IDV, MAS, and UAI) or 93 countries (LTO and IVR) depending on the publication edition in which each dimension first appeared.

The societal norm measures including urbanization, URB, and Per Capita Income, PCI, were available for 205 countries. URB represents the percentage of total population living in areas defined as urban, as reported to the United Nations. PCI represents per capita income calculated using gross domestic product converted to international dollars using purchasing power parity (PPP) ratings. Data were reported in constant 2005 international dollars.

In order to construct a complete dataset to be used in analyses, only the 32 countries with measures for each of the dependent and independent variables were studied. The Coca-Cola Company distributed two or more brand names within each of the 32 countries.

## RESEARCH QUESTIONS AND FINDINGS

RQ1: Are national measures of cultural dimensions, urbanization, and economic success statistically significant predictors of a nation's receptivity to beverage categories?

A model using seven of the eight independent variables (without IVR) explained 61.35% of the variability in national consumption of The Coca-Cola Company's products ( $F = 3.85$ ,  $p < 0.05$ ). All of the correlations between independent variables and VOL were relatively low with one notable exception: Urbanization, URB, was significantly correlated with product volume, VOL, ( $r = 0.7048$ ,  $p < 0.0001$ ), as seen in Table 2 below. The literature indicated that urbanization contributed to mass distribution of beverage products (Bhushan, 2001), although no empirical evidence was provided. Therefore, this correlation came as no surprise, but did help to quantify and formalize the relationship between urbanization and volume consumed.

Could it be that urbanization dominates culture when predicting beverage consumption? Or that an "urban culture" exists to explain variability in the volume consumed of The Coca-Cola Company's beverages? In fact, urbanization alone accounted for 49.67% of the variability among countries' product consumption, and the model was statistically significant ( $p > 0.0001$ ). Both the intercept and the coefficient for Urbanization were statistically significant with  $p = 0.0154$  and  $p < 0.0001$  respectively.

At this point, one could be satisfied that URB dominates the prediction of VOL and decide that no further study is worthwhile. However, with at least 11.68% (61.35 minus 49.67) of product consumption explained by other

variables in the full model of the first equation, and *possibly more* due to interactions between dependent variables or the addition of IVR, this question was pursued further.

Table 2: Correlations between Cultural Dimensions and the Dependent Variable, VOL

VOL	(PDI) Power Distance Index	(IDV) Indivi- dualism	(MAS) Mascu- linity	(UAI) Uncertainty Avoidance Index	(LTO) Long-Term Orientation	(URB) Urbani- zation	(PCI) Per Capita Income
Correlation Coefficient	-0.2547	0.2928	0.0985	0.3382	-0.0445	0.7048	0.3134
Probability	0.1595	0.1039	0.5917	0.0583	0.8328	<0.0001	0.0807

### A FIRST CULTURAL RECEPTIVITY MODEL

The equation listed below is a first model for cultural receptivity in that it predicts volume of product consumed using *only* Hofstede's Cultural Dimensions as predictors:

$$\text{VOL} = -612.86097 + 6.02334(\text{INV}) + 0.51502(\text{LTO}) - 1.23483(\text{MAS}) + 3.49094(\text{PD}) + 6.04430(\text{UA})$$

The ANOVA in Table 3 below indicates that 45.97% of the variability in product consumption was explained by Hofstede's cultural dimensions alone. This brings into question the dominance of urbanization for predicting VOL. The model was statistically significant, and parameter estimates for IDV and UAI were also statistically significant. A model that successfully predicts 46% of variability in consumption of The Coca-Cola Company's beverage products using only cultural dimensions has been identified.

The analyses under RQ1 established several new pieces of evidence that facilitated answers to RQ2 and RQ3:

1. Urbanization was significant, accounting for 49.67% of the variability in VOL.
2. Hofstede's Cultural Dimensions alone explained *at least* 45.97% of the variability in product volume, and possibly more when interactions are considered.
3. These equations could likely be improved and refined by modifying the regression model and applying statistical techniques.

RQ2: Do interaction effects exist between cultural dimensions thereby improving prediction models of the same form when predicting receptivity?

Regressions on many possible variations of the equations given above were conducted using one, two, three, four, five, and six predictor variables. Typically the contributions of predictor variables may overlap and therefore the model's overall effectiveness is less than the sum of its parts. However, it is possible for variables to interact in such a way that the overall effect is *greater* than the sum of its parts.

For example, IDV alone explained 9% of the variability observed in VOL, and UAI explained 11% of that variability. One might expect that these two variables together predict no more than 20% of the variability observed in VOL. Surprisingly, the model with both IDV and UAI entered as predictors of VOL yielded an  $R^2$  of 0.27, explaining 27% of the variability in VOL. This synergetic relationship is indicative of an interaction effect. There also appeared to be a rather strong interaction effect between LTO, IDV, and UAI. These three variables combined to increase  $R^2$  by 0.21, from a sum of 20% added individually to a total of 41% when entered into the model as a trio. See Table 4.

Table 3: Linear Regression Results Using Hofstede's First Five Cultural Dimensions as the Lone Predictors

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	5	336,147	67,229	3.23	0.028
Error	19	395,041	20,792		
Corrected Total	24	731,188			
Root MSE	144.193	R-Square	0.4597		
Dependent Mean	207.36	Adj R-Sq	0.3175		
Coeff Var	69.5376				
Variable	Parameter Estimate	Standard Error	t Value	Pr >  t	
Intercept	-612.8610	318.4419	-1.92	0.0694	
PDI	3.4909	2.8768	1.21	0.2398	
IDV	6.0233	2.1000	2.87	0.0098	
MAS	-1.2348	2.4986	-0.49	0.6268	
UAI	6.0443	1.7296	3.49	0.0024	
LTO	0.5150	1.3232	0.39	0.7014	

Of the 62 possible combinations of six independent variables, 11 combinations displayed a positive change in  $R^2$  greater than the sum of individual variable contributions. These synergetic relationships resulted in increases to the  $R^2$  statistic ranging from 1% to 21%. Table 4, displays each significant model's terms, predictor variables entered, and  $R^2$  increase achieved due to interaction effects between each combination of variables. Although other interactions may exist and be useful, in this case two of the strongest interaction effects were pursued using cross-products of predictor variables.

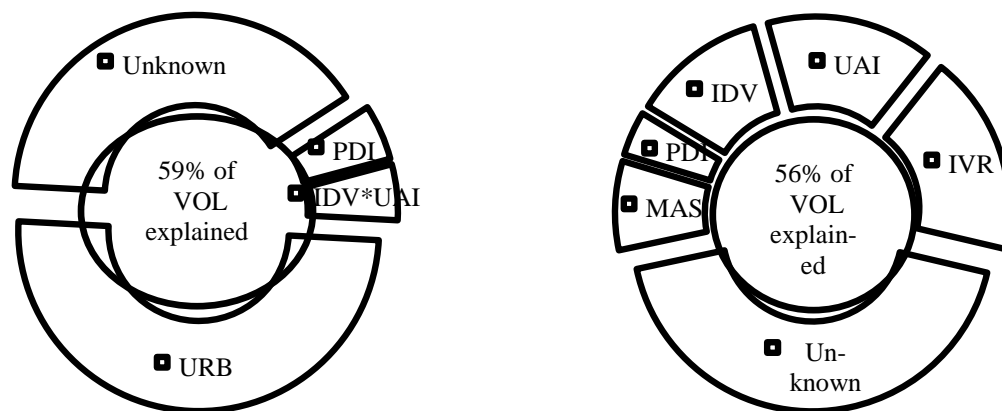


Table 4: Selected Models from a Comprehensive Search for Interactions

Predictor variables	Model's R-square	Statistical Significance	Change in $R^2$ due to interaction
IDV	9%	No	n/a
MAS	1%	No	n/a
UAI	11%	No	n/a
LTO	0%	No	n/a
URB	50%	$p < 0.05$	n/a
PDI, UAI	20%	$P < 0.05$	+3
IDV, UAI	27%	$p < 0.05$	+7
PDI, IDV, UAI	27%	$p < 0.05$	+1
IDV, MAS, UAI	27%	$p < 0.05$	+6
IDV, UAI, LTO	41%	$p < 0.05$	+21
IDV, MAS, UAI, LTO	42%	$p < 0.05$	+21
PDI, IDV, UAI, LTO	45%	$p < 0.05$	+19
PDI, IDV, UAI, LTO, PCI	45%	$p < 0.05$	+9
PDI, IDV, MAS, UAI, LTO	46%	$p < 0.05$	+19
LTO, URB	54%	$p < 0.05$	+4
MAS, LTO, URB	54%	$p < 0.05$	+3

RQ3: How can a parsimonious model be determined?

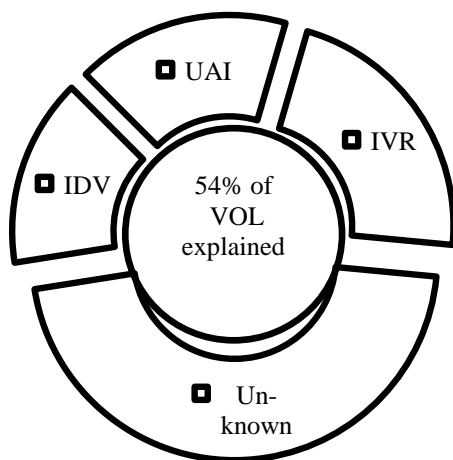
Figure 2: Models for Volume Consumed With and Without Urbanization as a Predictor



Initially, the most powerful and relatively simple variable for predicting product consumption was Urbanization, as URB alone predicted about 50% of the variability in VOL. However, an  $R^2$  statistic of 0.61 was obtained when all variables were included in the regression model. Hopefully, a regression model with fewer variables could yield a similar  $R^2$  and therefore be a more efficient way to predict VOL.

In fact, the addition of IVR was a huge improvement of the predictive model. The model was more highly significant, statistically speaking; had three statistically significant predictors instead of only two; and improved  $R^2$  by 10 percentage points, an increase in predictive power of 21% from 0.4597 to 0.5582. Furthermore, prediction power increased while the number of variables in the model was reduced.

Figure 3: A Three-variable Model for Volume Consumed



## CONCLUSIONS

This study has taken a broad view of the relationships between cultural dimensions and the products of one company, in one industry, and in only a few of the world's countries. However there is enough material contained within the above models, equations, and results to encourage further study of these, and other, relationships. Only some of the many potential findings, examples, and implications are given here.

Overall, analyses conducted for this study revealed some surprising results. First and foremost was the discovery that Hofstede's first five cultural dimensions *alone* predicted nearly half, 46%, of the variability observed in national consumption of The Coca-Cola Company's beverages. With the addition of IVR, the predictive power jumped to 63%. This information should be of particular interest to both The Coca-Cola Company and their competitors, but also to any multi-national company, marketing practitioners, marketing researchers, and behavioralists. This research validates Hofstede's original work for use in consumer behavior, at least at the national level, as well as for its well-recognized usefulness in studying organizational behavior.

Secondarily, the belief that urbanization was a factor in product consumption (Bhushan, 2001) was upheld. Urbanization appears to be a key factor in the distribution and consumption of products offered internationally by The Coca-Cola Company. However, it is also clear that Hofstede's cultural dimensions enhance the understanding of these relationships, and that Hofstede's dimension of Indulgence versus Restraint was at least as valuable as Urbanization.

Furthermore, interaction effects were discovered between Hofstede's cultural dimensions. In this case, Hofstede's Individuality measure appeared to interact with his Uncertainty Avoidance Index to predict product consumption. This finding alone uncovers the potential for nine more paired variables based on Hofstede's five cultural dimensions, and 14 more when using IVR. These potential interactions may facilitate research in any behavioral setting.

A case was supported for developing predictive equations for marketing purposes. Marketing is a field that is data rich, but much of the available information is not used to its fullest purpose. Opportunities abound for the marketing

researcher to glean information from the many sources of data, and produce meaningful models that enhance our understanding of human interactions. This understanding continues to evolve with new developments such as Hofstede, Hofstede, and Minkov's (2010) recent presentation of the cultural dimension Indulgence versus Restraint. Finally, it is reasonable to conclude that the evolution of tastes takes place differently in each country, and that cultural variables are at least partially, if not largely, responsible for these patterns. Beverage choices, and the evolution thereof, are dependent on the measurable cultural and societal variables researched for this study. Hofstede's cultural dimensions can and should also be used to measure beverage categories within companies, new product introductions, and to predict future directions of the global beverage market.

Taras, Kirkman, and Steel (2010) alluded to the predictive power of Hofstede's Cultural Dimensions, but concrete business examples of predictive equations and interactions between dimensions are scarce. Therefore, the practical implications of this 32 nation study should be clear for market researchers, beverage companies, and any other multinational company. Theoretical implications are clear for researchers in psychology, sociology, consumer behavior, and other fields: interaction effects between cultural dimensions deserve further study, and recently introduced IVR may be a powerful idea for better understanding culture in the context of behaviors.

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# MAPPING THE INTEGRATED MODERNIZATION GUIDELINES WITHIN PUBLIC ADMINISTRATION

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## ABSTRACT

*In the current economic and political European and global power relations due to resettlement in economically and strategically, the idea of regionalization of the international economy increasingly take shape become a new vocation embraced by more and more states are increasingly clear need redrawing the institutional architecture of European Union in anticipation of attacking the state of political union. Great European integrationist group needs stable institutions, well-structured and more legitimate democratic point of view. U.E. can not meet its new responsibilities without undertaking an institutional reform that would allow it to meet the challenges derived from the expansion and deepening.*

*Operation U.E. the new stage requires more transparency and complexity in decision making and with other countries, strengthening European citizenship through citizen participation in electoral process authentic European matuizarea European civil society. In the integration process are sensitive issues as employment promotion, public health, environmental and citizens. Becomes essential to effective democracy, creation of companies, the associations, unions and political parties with clear European vocation.*

**JEL CODES: D73, H83, J18.**

**KEYWORDS:** public administration, development, managerial empowering, community analysts, promoting knowledge, European Union

## INTRODUCTION

Cohesion and harmony arise from attachment of its citizens towards a common goal of their participation in the search and set targets for the modernization of local and central public administration.

Not be a panacea, social cooperation will help to prevent ill that threatens society, reducing individual oppositions, public hostility, demagogic pressures or passive resistance and active times.

Cohesion and harmony can correct hierarchy and will ease somewhat dependent citizens. In the conduct of investigations and systematic international comparison, International Comparative Management has developed numerous theoretical and methodological elements, which promote knowledge and use and makes retrieving and adapting valuable management systems and methods used in organizations in other countries.

Communication and social dialogue are profitable and State authorities, leading to improved collection of information, facilitating the performance of programs and projects, making to weaken the spirit of protesting and avoiding misuse or abuse of power.

Participation is the best guarantee of the acceptance of common goals and the best motivation for efficiency, but should not be only an advantage, but also an obligation.

## **ADOPTING A CONSTITUTIONAL EUROPEAN UNION POLICY PACT MAKERS CONCERNED WITH NATIONAL AND COMMUNITY PROFILE ANALYSTS**

Genuine issue of adopting a constitutional pact European Union policy makers concerned with national and Community Profile analysts, European diplomats, and civil society for a long time. Developments on deepening and expanding economic integration process have paved the way for this sensitive issue of becoming integrative to be included on the agenda at European level. Because the complexity of such an approach required the utmost care, to rid positioned intergovernmental expanded.

In the current economic and political European and global power relations due to resettlement in economically and strategically, the idea of regionalization of the international economy increasingly take shape become a new vocation embraced by more and more states are increasingly clear need redrawing the institutional architecture of European Union in anticipation of attacking the state of political union. Great European integrationist group needs stable institutions, well-structured and more legitimate democratic point of view. U.E. can not meet its new responsibilities without undertaking an institutional reform that would allow it to meet the challenges derived from the expansion and deepening.

Management forecasting and, more recently, strategic management, the modern form-based management strategy and way of expression prediction function is based on anticipating change, their essence consists in defining the organization's mission, strategic goal setting, expressed in terms of profitability, profit growth etc., and the most appropriate strategies to achieve these objectives.

Operation U.E. the new stage requires more transparency and complexity in decision making and with other countries, strengthening European citizenship through citizen participation in electoral process authentic European matuizarea European civil society. In the integration process are sensitive issues as employment promotion, public health, environmental and citizens. Becomes essential to effective democracy, creation of companies, the associations, unions and political parties with clear European vocation.

Of course, the future can not be predicted with certainty and therefore must take account of random phenomena and to determine possible and correct spelling. Therefore, to determine significant trends that are emerging about the evolution of a phenomenon or another, long-term forecast using intuitive thinking and imagination, and deductive rigor. In contrast, short-term forecast is more quantifiable.

Application to the management company is forecasting a complex, this new form of government functioning as a self-regulating system which, through the inverse (strategic feedback) provides an evaluation in relation to projected and lead to permanent adaptation strategy public institution, so it is really a way to cope with change successfully.

## **STREAMLINING ORGANIZATIONAL STRUCTURE**

Streamlining organizational structure, stage in which to corroborate information drawn from the two previous steps (investigation and analysis) will be highlighted directions for improving the organizational structure necessary to deliver the study. In this actions will be taken the following steps: developing measures to improve the organizational structure, which seeks to establish ways to eliminate causes of malfunctions, as well as measures to increase functionality and efficiency of the structure, testing measures to improve the structure organizational phase aimed at verifying the validity and viability of proposed solutions. It involves the type of implementation (sudden or gradual) development plan to introduce measures to improve and test the operation of improved organizational structure, record

changes in the documents formalizing the structure, which represents the final phase of the study, which seeks to formalize measures training.

The idea is catching increasingly shape the way the government adopted a real imperative faced numerous. European institutions must be designed to accommodate the increase in the number of members amid deepening the development gaps between them. Same challenges they launch and deepening integration proce-making process, which worsens the new aspects of economic and social structures and policy coherence and the specific dynamics of European cooperation. U.E.

Also include in the mandatory and critical analysis through the design and operating principles of rational organizational structure to highlight the level of agreement between the requirements of the principles of rational structure, their use, apparent deficiencies and structural components as they locates.

However, in terms of modernization, conversion from old to new information subsystem, which consists of introducing new information subsystem, monitoring its functioning, make corrections based on deficiencies noted during its actual operation.

In implementing the new subsystem can be adopted more techniques namely the pilot system conversion, the old subsystem is abandoned as soon as he decided to introduce the new, converted to parallel the two systems work together for a certain period of time after which the old is replaced, the progressive conversion, the old subsystem is moving away, being replaced with the new elements.

### **STRATEGIC STEP IN MODERNIZING: AUDIT OF PERFORMANCE IN PUBLIC SECTOR**

We propose to modernize public management by strating with an audit of performance in public sector include: economic efficiency audit administrative activities in relation to performance management principles and practices, auditing efficiency of human, financial, other resources, including examination of information systems, way of measuring and tracking performance indicators and procedures followed by the audited entity to remedy identified performance audit on the effectiveness of the audited entity and audit objectives actual impact of the entity in comparison with its planned impact.

It considers that a performance audit is an audit of economy, efficiency and effectiveness, a combination of two of them may be a full audit which includes all three components. Performance audit examines whether "public money was well spent", mainly by examining the measures taken by auditees on the principles of economy, efficiency and effectiveness is known as the "three E" also may involve examining performance audit direct the performance achieved.

This audit often require auditor examination results in terms of economy, efficiency and effectiveness, using his professional judgment. Measuring performance against the performance objectives in accordance with the "3 E" is a must for managers at all levels.

The effectiveness of public services provided by state administration is determined by higher qualification of the personnel; since is common knowledge that public administration institutions albeit financially and materially resourceful do not obtain the estimated results precisely because they lack highly trained officers. Not even a law founded on the best of intentions will perform on the behalf of the public interest but for the instructed, specialized officers to put into practice what they have been learning through the process of constant up to date training.

The scope of review extends to auditors if you continue with the second question, that if "you did the right thing" or in other words, if measures were taken down. Auditor performance may actually find that



one of the measures chosen, is inefficient. Auditor verifies that public engagement is entirely feasible, but will still need to be cautious and not to exceed the mandate and objectives set by extending the examination procedures in the politics.

Effects would be to create in the public administration system of the European integration process is still a requirement in many EU countries, new developments countries joined the European Union is illustrative in this respect.

These measures are designed to create effects on the administrative capacity to formulate public policies with emphasis on consultation component, the system of decision making, policy planning and budget model adopted, the framework of inter-communication, and interdepartmental in within ministries, in these coordinates, the problem of public administration reform, especially in the formulation of public policies, acts and technical approach that is identified and implemented a model policy management system, in terms of the reform objectives deliberate association with the aim of integrating and internal coordination of European public policy.

The society evolved and with it also the human's professional needs. Employees want and need to be acknowledged for their valuable and extra contributions. Rewards and recognition are powerful tools for demonstrating appreciation and reinforcing those behaviors that lead to superior products, outstanding support, strong supplier relationships, and lifelong customers. Digitalized societies primary tool for providing spot rewards is new total rewards process, a resource for global compensation, benefits, variable pay, equity and rewards plus recognition program information as well as job architecture valuable information.

It is therefore necessary now more than ever, to listen and explain, to restore natural communication between social groups and their accountability to appeal to interested persons. Personal activity of members of society, whatever, not be considered as an act of little importance for society as a whole or as a subordinate act, be returned to the intrinsic value personal commitment.

Participation generates responsibility, it obliges people to engage, penalizing the refusal, absence and indifference and, consequently, could destroy the neutrality. In principle, the privilege of participating public offering, his hosts, and sometimes governing legal procedures for consultation, setting out, in some cases, even penalties against those who refuse participation in city life.

It must therefore, critical analysis of the possibilities of achieving the goals provided by the existing organizational structure, drafted a list of activities is necessary and justified in the objectives, namely: activities required to achieve the objectives, but examined exist within the organizational structure, activities, although there is, insufficient volume of work and / or inadequate staffing employment can cause partial or total failure of some dm business objectives, activities whose workload is oversized in relation to contribution to the objectives.

## CONCLUSIONS

Due to the economic development and modernization, the need for goods and services increase and new requirements regarding the way in which the resources are used appear. It becomes clear that the public order expenditures are rather high for the state budget. This is the reason why all countries should manage and design their public order expenditures very rationally. Such an institution needs not only time to become operational but also financial and moral support, alongside with technical and professional compatibility. The topic of the present article deals with the identification of an assessment model for the actual expenditures on the public order in Romania.

We must understand that participation is a source of decay of power, prestige or power reduction of decision authority, since it does not cause a restriction of the decision making power, a reduction in its freedom. On the contrary, requires public participation in logical reasoning and opinions hitting the emotional, demagogic. Showing people the real difficulties through which the authority makes them understand that is to their advantage to contribute to the functioning of authorities and public services.

He became a feature of modern democracy that various forms and in various fields, increasingly more private citizens, governments, consumers, officials - in other words, many individuals and businesses - to be directly associated of state activity, which requires that such a phenomenon of this magnitude, to be analyzed and understood.

Romanian administration is not only within, but also the fruit of a political and legal system will not continue to exist unless it is supported by some stable interests if these interests will be able to integrate not only the legal strategies and options, but first place in concrete action. Provided free expression of their interests and their defense is peaceful social dialogue, which is essential for the welfare and harmonious progress of the community.

Also it requires constant critical analysis of existing information subsystem, which aims to identify the negative aspects of the organization and operation of existing information subsystem.

In this phase are analyzed: data and information circulating in the system, highlighting the unnecessary or missing, redundancies and lack of efficiency in their supply, supports informational use, circuits and information flow, documents identifying unnecessary and unreasonable circuits and flows , procedures and methods used in collecting, processing, transmission and storage of information in terms of their effectiveness. It also aims to identify cases of distortion, filtering, channel information overload, short circuit line communications and redundancy, which diminishes the effectiveness of local and central public administration.

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# DRIVING PERFORMANCE TROUGHOUT SEAPORT MANAGERIAL UPDATE

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## ABSTRACT

*Planning involves associating antirisc actions key planning elements such as direction, resources, implementation, measurement and improvement. Any innovative process involves risk. A successful innovation will lead to a better brand image, brand and reputation are vital functioning of any organization.*

*To cope with such situations it is advisable to develop and alternative strategies that can be applied when a rule or assumptions that have formed the basis of the adopted strategy is no longer valid. In such situations have developed alternative strategies, called contingency strategies through three steps, namely: identification of key variables underlying the adoption of the strategy and ensure its success, setting the trigger points of alternative strategies, taking into account the deviations that may take place at various key variables, before active alternative strategy, developing an appropriate plan of action to allow passage of the operative strategy has proven unsuccessful due to taking into account estimates of provisions and do not correspond new situation, a new alternative strategy (contingency) prepared in advance.*

**JEL CODES:** L91, R41, R42.

**KEYWORDS:** contingency strategies, managerial update, key planning, seaports developing, successful innovation.

## INTRODUCTION

No doubt the economic development involves changing natural environment, so that it uses environmental factors in their quality-renewable resources or not - and in that nuisance, in products, wastes are generated by human activities and discharged into the environment affects , in greater or less, sometimes irreversible ecological balance.

Monitoring and control strategies include identifying risks of producing magnitude of risk based on probabilistic calculations, their registration and inspection of their evolution based on routine inspections.

Another component of the control risk management activity is to develop a strategy for continuous identification of new categories of risk, to prevent or intervene in their minizării. Monitoring of the set objectives are benchmarks to identify new risks that may arise along the way.

In other words, economic development involves an external cost borne by the environment, whose size, becoming more evident in recent years, if not properly considered and evaluated, questioning the long term viability of the process itself itself.

Manageable risks are those risks that an organization can approach making use of its own means. in this category may be included poor accessibility planning critical operating funds. Strategic risk factors, on the other hand, are those to be treated by making substantial expenditures or changes in strategic direction.

## **DRIVING PERFORMANCE TROUGHOUT SEAPORT MANAGERIAL UPDATE**

Relationship of interdependence and economic structures - such environment requires an integrated approach to problems of structural adjustment economic reform, restructuring requires to be considered, as it really is, as an opportunity to include measures aimed at environmental protection in strategy overall sustainable economic development.

If one accepts the assumption that the parameters of performance and environmental quality are likely to become determinants in international competition in the coming century, imposing environmental criterion in shaping the growth model can be a magnification disparities and disparities between different countries and regions.

Information is one of the most important corporate resources which require a strategy. Therefore the development of information systems needs to be based on the corporation's strategic planning objectives. Processes and procedures that support information systems need to be simplified, adaptable, and flexible to meet the changes in user requirements.

The complexity and investment of the information system will also depend on the level of management and decision making that is required.

Extending special methods of positive motivation of employees to work hard and achieve high performance. We have particular regard to motivation methods and techniques such as job enrichment, job enlargement, career plan, free distribution of shares managers bonuses for outstanding performance, etc., reducing or even waiving and behavior management techniques based on order type cazon, the exacerbation of threats and sanctions, designing and implementing management systems that contain elements that provide a strong motivation of staff. Most convincing example is management by objectives, which has as basis the correlation with performance objectives and rewards that the sanctions.

According to analysts, correctly in our view, the absence of such a criterion in the developing countries, beyond the hope of a further obstacle is a serious threat to the future of these countries, which are likely to be in a position of being unable to adapt to the demands of international competitiveness and sustainable development process.

## **OUTCASTING ECOLOGICAL ANTIRISC KEY PLANNING**

Planning involves associating antirisc actions key planning elements such as direction, resources, implementation, measurement and improvement. Any innovative process involves risk. A successful innovation will lead to a better brand image, brand and reputation are vital functioning of any organization.

The valuable experience is recorded (stored) in electronic form (documents, databases, web pages, knowledge-based systems). In this way, we can prevent the repetition of mistakes and we can reuse it, reducing costs and, in the same time, improving consistency.

This can also help to train new staff and to preserve the company's expertise. The stored knowledge could be disseminated, through knowledge transfer or knowledge sharing.

Strategic planning is an ongoing management process. Each time, opportunities for improvement are reviewed so that you can shade more powerful new strategic direction.

The five elements of strategic planning are: the direction we want to turn our resources we need to realize the goals, implementation process to get the results proposed, with appropriate performance measurement and business improvement, enable a higher level of Performance.

All these include: people, capital, production facilities, distribution networks, information systems, finance.

It's possible that, in an environment of rapid change, such a strategy was adopted on a provisional basis could not assess when these changes do not correspond to new developments.

### **CONTINGENCY STRATEGIES: WHAT TO DO WHEN THE ADOPTED STRATEGY IS NO LONGER VALID**

To cope with such situations it is advisable to develop and alternative strategies that can be applied when a rule or assumptions that have formed the basis of the adopted strategy is no longer valid. In such situations have developed alternative strategies, called contingency strategies through three steps, namely: identification of key variables underlying the adoption of the strategy and ensure its success, setting the trigger points of alternative strategies, taking into account the deviations that may take place at various key variables, before active alternative strategy, developing an appropriate plan of action to allow passage of the operative strategy has proven unsuccessful due to taking into account estimates of provisions and do not correspond new situation, a new alternative strategy (contingency) prepared in advance.

Even though the European Union got involved in the protection of the environment only in the 70', when this issue became of international interest, in the following decades have been taken important measures as to the improvement of the quality of life, the limitation of pollution, the introduction of the pollution prevention principle and the one of rationalization of the natural resources and also programs were adopted which represented financial instruments for the management of the projects regarding the protection of the environment from the Member States.

Note that generally puts great emphasis on positive motivation and reinforcement of individual and group responsibility in the context of achieving a favorable organizational culture change and performance.

Advantages related ancestors management tools with a strong motivation can be summarized as: enhancing the efforts of the staff organization to achieve the objectives and tasks, the expansion of management methods, development of team spirit and creativity increase staff amplification results using managerial tools.

Presently, on international level, the European Union is playing a central role in the fight against the climate changes, through an integrated policy regarding the energy and the climatic changes having as main scope an economy which respects the climate, based on the combination of the technologies and the sources of energy with low Carbon emissions, on the protection of biodiversity, the solving of the desertification issue, the abusive forest clearings and of the impact of pollution over the public health.

The systemic vision designate its entire functionality subordination organizations achieve major objectives, in terms of designing, structuring and management methods and techniques used most as integrated elements in many systems, mainly aimed at enhancing effectiveness, efficiency and overall competitiveness of the organization.

The European bodies have the role to analyze as profound as possible the modalities to integrate the adaptation to the climatic changes in the external policies and in the present financing instruments and, if necessary, to elaborate new policies. European Union needs to share its experience in this field with the

developing countries and to offer them assistance for the elaboration of their own strategies as thorough as theirs. The existing partnerships, such as the one entered with China. India and Brazil constitute an adequate basis for the widening of the European Union cooperation with the developing countries on the climatic change theme.

It must therefore, the design and use of many systems management companies complex organic based on systemic approach. The best known of these are: reengineering, management by objectives, management by budgets, managing projects, managing the product management by exception, participative management.

## **ENVIRONMENTAL MANAGEMENT AND PROTECTION OF THE SEA AND SEA-PORTS**

Environmental management and protection of the sea and sea-ports is an issue of great importance both for the sustainable development as well as for the overall enhancement of the environment. The protection of the marine environment is an important activity which contributes to the economic development, to tourist development of the coastal areas and to sustainability.

Also it is important to promote reconsideration of most methods and management techniques by printing a systemic structural aspect constructive and operational. The main mutation which needs to be produced in the current mentality would be the one of immediately replacing the economic interest with the notion of interest regarding the conservation of the patrimony of the future generation. On this line of thinking, an economic policy needs to be conceived which, instead of submit the biosphere to the limitations given by the logics of the immediate profit, to try to organize, first of all, the proper management of the natural resources, based on which to fundament realistic environmental policies.

The expansion or construction of a seaport is often proposed as a means of spurring economic growth in an area, in addition to providing quality facilities for importers and exporters. When there are underlying environmental considerations, the speculative nature of anticipated benefits may invite determined opposition from preservationist groups, or reinforce their objections.

We empower also the stronger correlation methodological-managerial system elements together and with other elements of management decision systems, and structural and organizational information in a holistic vision focused on maximizing long-term performance, medium and short of the organization.

## **CONCLUSIONS**

Among the many advantages of mutation set, select the following: increased managerial effectiveness tools, superior capitalization decisional and operational management methods and techniques of the strengths and increase synergies obtained within organizations.

The globalization's coordinates also have a strong and complex impact on the apparition and coming into force of the concept of economic intelligence in business activities. In this sense, we take into account the following: the intensification of economic and cultural exchanges, phenomenon which determined the compatibility of many systems of national, cultural and religious values, the phenomenon of internationalization of goods and service markets as well as the tendency of this phenomenon to spread to the level of production factors – the internationalization of capital markets or human resources, the apparition within the decisional circles, at an international, national and regional scale, of the representatives of some multinational entities – corporations, organizations, etc. – whose interests coincided, on various occasions, with those of nations and therefore tried to impose on an international scale their own interests. Such tendencies, on the one hand, contribute to the enrichment of the

globalization concept, and, on the other hand, leave their mark on the use of the concept of economic intelligence in the business world.

As a condition of proper functioning of market mechanisms, energy inputs and prices of raw materials did not include the real costs of goods taken from the medium, the regeneration or taking into account their rate of depletion, the pollution and the monopoly conditions imposed. The management utility that holds primary commodities, which led, through the effect of spreading false prices of all intermediate and final respectively.

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# OBJECTIVES AND OPERATIONAL PROCESSES AT RISK-STRATEGIC GUIDELINES

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## ABSTRACT

*Any company must establish a reserve fund ( $R$ ) for risk, so the difference between the paid compensations (even the total demand of compensation) and the collected bonuses to fill this reserve fund with a probability less than an accepted value  $\alpha$  (of ruin).*

*Of course, the main factors differentiating enterprises in terms of quotas of severity and probability index are represented by the size and economic activity of the company which determines, in turn, the degree of complexity, time and resources allocated to the assessment of risk. The risk assessment should be considered as a continuous process which involves periodic update in order to reflect the true change in working conditions and maintaining the encoding of exogenous variables.*

*The entire existence of an organization is marked by numerous decisions, most of them taken in conditions of uncertainty and risk. Preparing and making managerial decisions require knowing the state of implementation of previous decisions and also the functionality and compliance processes. Achieving these goals is managed through the verification of specific research activities, which give a true state of their organization structures and processes.*

**JEL:** D81, D92, G32

**KEYWORDS:** conditions of uncertainty and risk, strategic guidelines, encoding variables, index, managerial update, risk monitoring.

## INTRODUCTION

In terms of risks managerial performing, it should be noted, that certainty requires that a trader knows in advance the exact value of a parameter or indicator (economic, financial), while uncertainty requires knowing the future value of an indicator parameter or even as probable value.

Consequently, the operator is faced with two situations: the situation of risk and certainty. In this approach it is assumed that a parameter value or future development can be described by a law of probability distribution.

Based on estimates made, the trader may arrange, or apply the controls to manage risk. For the economic difference between risk and uncertainty is that risk can be managed by specific methods.

In the current financial crisis context, the economic environment is marked by deep uncertainty surrounding the activities of organizations. In this turbulent environment, implementing an effective risk management process and its continuous improvement allows managers to deal with these uncertainties and overcome the threats facing organizations.

If the manager's intuition can help good management of simple and repetitive processes, it proves insufficient for the complex processes taking place within organizations. Organizations are not closed systems, they operate in an often hostile environment of uncertainty which should not be ignored.

## RISKS MANAGERIAL PERFORMING

Facing difficulties, many obstacles and unwillingness of investors, may diminish the sense of initiative, they are known cases where managers of firms in difficulty abandon fight opting to liquidate the business, without trying one of its maintenance through business continuity plans.

Of course, the main factors differentiating enterprises in terms of quotas of severity and probability index are represented by the size and economic activity of the company which determines, in turn, the degree of complexity, time and resources allocated to the assessment of risk. The risk assessment should be considered as a continuous process which involves periodic update in order to reflect the true change in working conditions and maintaining the encoding of exogenous variables.

Any company must establish a reserve fund (R) for risk, so the difference between the paid compensations (even the total demand of compensation) and the collected bonuses to fill this reserve fund with a probability less than an accepted value  $\alpha$  (of ruin). To illustrate this problem (very complex in real cases) we consider a model where we have insured  $n$  policies of the same type, the paid compensation for each policy being represented by an aleatory variable  $X$  with average  $m$  and dispersion  $\sigma^2$ . So, the total paid compensation by the insurer is given the aleatory variable:

$$Y = \sum_{i=1}^n X_i$$

where  $X$  and  $i$  are independent variables and likewise distributed. We consider that the tariffs system is built on the middle value's principle that is the clear premium is equal with the middle compensation.

So, in this model, the total clear premium is:

$$Pnt = M(Y) = nm$$

$$M(Y) = M\left(\sum_{i=1}^n X_i\right) = \sum_{i=1}^n M(X_i) = nm$$

where:

So, the reserve fund  $R$  is defined by the inequality:

$$P(Y - Pnt > R) \leq \alpha$$

It results:

$$P\left(\frac{Y - M(Y)}{\sqrt{D^2(Y)}} > \frac{R}{\sqrt{D^2(Y)}}\right) \leq \alpha$$

For  $n$  big, we can consider that the aleatory variable

$$Z_n = \frac{Y - M(Y)}{\sqrt{D^2(Y)}} = \frac{Y - nm}{\sigma\sqrt{n}}$$

follows a repartition  $N(0,1)$ , being based on theorem of central limit,

$$D^2(Y) = D^2\left(\sum_{i=1}^n X_i\right) = \sum_{i=1}^n D^2(X_i) = \sum_{i=1}^n \sigma^2 = n\sigma^2 \Rightarrow \sqrt{D^2(Y)} = \sigma\sqrt{n}$$

where:

We obtain:

$$\alpha \geq P\left(Z_n > \frac{R}{\sigma\sqrt{n}}\right) = 1 - P\left(Z_n > \frac{R}{\sigma\sqrt{n}}\right) = 1 - F\left(\frac{R}{\sigma\sqrt{n}}\right)$$

where  $F(x)$  is the function of normal repartition  $N(0,1)$ ,

$$F(x) = \int_{-\infty}^x \frac{1}{\sqrt{2\pi}} e^{-\frac{t^2}{2}} dt$$

$$F\left(\frac{R}{\sigma\sqrt{n}}\right) \geq 1 - \alpha = F(z_{1-\alpha})$$

From the function of repartition being outgrowing results

$$\frac{R}{\sigma\sqrt{n}} \geq z_{1-\alpha} \quad \text{and} \quad R \geq \sigma\sqrt{n}z_{1-\alpha}.$$

where  $z_{1-\alpha}$  is quantila of order  $1-\alpha$  of standardized normal repartition.

So, the minimum reserve of risk (noted  $R_{min}$ ) is:

$$R_{min} = \sigma\sqrt{n}z_{1-\alpha}$$

A minimum threshold of risk reserve can be obtained also using the inequality of Cerbasev:

$$P(|Y - M(Y)| < \varepsilon) \geq 1 - \frac{D^2(Y)}{\varepsilon^2}$$

Taking  $\varepsilon = t\sigma = R$  where  $\sigma^2 = D^2(Y)$  is obtained;

$$P(|Y - M(Y)| < t\sigma) \geq 1 - \frac{1}{t^2}$$

Because  $\{Y - M(Y) > R\} \subset \{|Y - M(Y)| \geq R\}$  results

$$P(Y - M(Y) > R) \leq P(|Y - M(Y)| \geq R) = 1 - P(|Y - M(Y)| < R) \leq 1 - \left(1 - \frac{\sigma^2}{t^2\sigma^2}\right) = \frac{1}{t^2}$$

$$\alpha = \frac{1}{t^2}$$

Taking a probability of ruin accepted, results:

$$P(Y - M(Y) > R) \leq \alpha$$

$$R_c = t\sigma = \frac{\sigma}{\sqrt{\alpha}}$$

where:

$$X : \begin{pmatrix} S & 0 \\ p & q \end{pmatrix}$$

In the particular case we have:

$$m = M(X) = pS,$$

$$D^2(X) = M(X^2) - M^2(X) = S^2p - p^2S^2 = S^2p(1-p) = pqS^2$$

where:  $q = 1 - p$ ,

$$\sigma = S\sqrt{pq}$$

So,  $R_{min} = S\sqrt{npq}z_{1-\alpha}$  and the risk reserve obtained using the inequality of Cerbasev is:

$$R_c = \frac{S\sqrt{npq}}{\sqrt{\alpha}}$$

Thus, management of risk is developed for the companies, which is formed of two parts: - a statistical analysis, which identifies the alternation of pre-established indicators; - modulator systems, which give answers to the observed anomalies and generate measures.

## OBJECTIVES AND OPERATIONAL PROCESSES AT RISK

Currently, virtually all objectives and operational processes at risk, are leading to concerns about changing certain risk categories. Risk and trust seem to be inseparable. Feeling of security comes from a subtle balance between risk and trust.

This sentiment actually expressed confidence in the integrity or validity of other principles. Risk management as institutionalized process at the company or organization is not yet a systematic approach, and when there may be reasons of the most diverse.

Moreover, we recommend risk management strategies design optimization through system configuration retrospective analysis of the detailed field under microscope. Thus, we reiterate interdependence ante-mentioned factors, the direct effects and complex, supporting the synergistic effect between them (eg, the existence of sophisticated applications will not necessarily translate into complex products unless human needs so require).

However, going on the premise variability of risk management strategies under endogenous and exogenous individual characteristics we conclude that strategic options should be adaptable state of the concrete. Just from this point of view, we doubled the findings of local literature and European survey results that aimed to implement the risk management process in public institutions in Romania.

Linking information were underlined in these two stages have brought into focus the need to clearly divide capacity to design and implement appropriate management mechanisms generating sources of risk.

## CONCLUSIONS

Accordingly, from the human operators perspective to simplify tasks and constant updating of exogenous variables generating professional risks and illnesses and also for increasing the efficiency of the system application to prevent them, it is necessary to create a software application that allows automation of many operations involved in processing results evaluation and creation of a database on assessments of the economic unit, with the possibility of tracing the evolution in time of the security level for a particular job. Access to information in real time, is a requirement of all this activity and a result of the participation of all humans within the organization.

The entire existence of an organization is marked by numerous decisions, most of them taken in conditions of uncertainty and risk. Preparing and making managerial decisions require knowing the state

of implementation of previous decisions and also the functionality and compliance processes. Achieving these goals is managed through the verification of specific research activities, which give a true state of their organization structures and processes.

Relevance and applicability of real-time decisions monitor their implementation, provided a competitive environment, often hostile, requires appropriate methods and techniques to provide the manager with full information on economic and financial situation of the organization.

Organizing an effective risk management process is a necessity for organizations wishing to operate in an environment where manager's knowledge of information on potential risks, allows taking actions to prevent negative effects and making better decisions. Implementing a risk management requires time and resource consuming, but these efforts are warranted, in time, by creating early risk warning systems, optimizing internal processes and increasing efficiency and value creation.

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# THE UPSURGE OF HOTELS' STRATEGIC COMPETITION AS PER THE E.U. INTEGRATION

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## ABSTRACT

*In the face of a highly competitive environment, it has long been considered important for a hotel to formulate a marketing competition strategy, strengthen corporate operations and upgrade quality of service. In formulating competition strategies, one must first measure the comparative performance of the entire industry, before one may understand one's advantages and disadvantages.*

*Considering that the processes have multiple versions is another recurrent feature's reengineering. This feature points out that in a world of changing markets, to meet the exigencies of them have to have multiple versions of the same process, each version will be adopted in relation to the requirements of market demand, the situation or different resource inputs in the process.*

*From this perspective, acceptance, according to which: there is no organization as such, but individuals who compose it, ie individuals customize professional, economic and social development, mainly located at a precise moment in their career, in light of its platform corporate culture management as a key tool in the birth and development of a new way to ensure consistent and profitable balance of the commercial team. So it was confirmed that an organization's own identity is created primarily by human factors which operates under the aegis of its successful teams, to access the pragmatic realization and exploitation of trade and investment opportunities.*

**KEYWORDS:** individuals professional customize, competition strategies, upsurge, E.U. integration, resource inputs.

## INTRODUCTION

In the current conditions in the future, in relation seller - buyer, sellers have lost the rule, buyers are the ones who decide what they want, when they both are willing to pay a reconfiguration process that requires new production and sales by enterprises, taking into account that each customer or customer segment wants to be treated individually.

Reasonably use the existing production potential requires greater attention to providing a scientific substantiation of output to satisfy domestic and foreign market and on this basis, have a guaranteed sale. Starting from this basic requirement, decision makers of an enterprise (company, corporation, holding company, corporation, firm, etc..) Is necessary to estimate what will be possible demand for various products, works or services that will accomplish or run on different time horizons that the short, medium and long term. To estimate scientifically application can be used with good results forecast demand.

Remodeling company must keep in mind that sharpening is a process of competition, it becomes much tougher. With trade liberalization, competition is strongly felt in all countries, which requires adoption by businesses of specific strategies, competitive prices in some markets reduced primând argument, the other the quality, after-sales services.

**HOTELS MANAGERIAL UPDATE: RELATIONSHIPS BETWEEN ACHIEVEMENT AND ORGANIZATIONAL PROCESSES**

The new conditions after reengineering, may be different relationships between achievement and organizational processes, compared to the past, making the process work can be distributed organizational transcending national borders in order to improve overall effectiveness of the process. According to this feature, by reengineering a company can move some of his work to suppliers, such as, for example, custody provider needs work down stocks of materials and their insurance. Similarly, the reconfiguration process debugging facilities, an enterprise may entrust the execution of the simple debugging its customers, ensuring their stocks of parts required.

In the travel and tourism industry are being introduced a variety of interrelated computer and Communication technologies. The system of information Technologies (SIT) comprises computerized reservation systems, teleconferencing, video text, videos, video brochures, computers, management information systems, airline electronic information systems; electronic funds transfer systems, digital telephone networks, smart cards, satellite printers, and mobile communications.

To substantiate the forefront output fall forecast demand, which is to obtain data on the anticipated demand for products, works or services performed by the firm. A demand forecasting future sales volume based well done and, depending on the correct estimation of their industrial production is established.

For maximum benefit from the use of policy instruments, SMEs need to adopt an active approach. By this they will anticipate and create environmental change which adapts its strategy and organization structure by changing strategies. Environmental change occurs as the primary stimulus for achieving strategic readjustments. At the same time, the organization itself may be due to environmental changes occurred.

In the face of a highly competitive environment, it has long been considered important for a hotel to formulate a marketing competition strategy, strengthen corporate operations and upgrade quality of service. In formulating competition strategies, one must first measure the comparative performance of the entire industry, before one may understand one's advantages and disadvantages.

Considering that the processes have multiple versions is another recurrent feature's reengineering. This feature points out that in a world of changing markets, to meet the exigencies of them have to have multiple versions of the same process, each version will be adopted in relation to the requirements of market demand, the situation or different resource inputs in the process.

Methods of forecasting, qualitative or subjective are those based on subjective judgment of decision makers, without the need for estimates using mathematical formulas. Of these the most common are three, namely: a) determining power sales areas, b) teaching method leading executive panel c) how knowledge of consumer opinions.

At the same time creating a human resources strategy can diminish the important influence of season phenomenon, which affects the interest of employees for this area. The human resources strategy and the performing informatics system, can determine a big improvement in the development of tourism, with multiple advantages for the employees and also fulfilling the goals of efficiency of tourism organizations.

In a competitive industry the organizations must try to develop a highly skilled workforce in order to develops and use technology. Highly educated workers will be an advantage in using improved and innovated technologies. Nevertheless, the new information technologies are likely to replace many workers, leading probable to higher unemployment. The advances made in the new technology could also determine a deskilling of the human resources which may result in a wider gap between the workers who develop new technologies and those who use them.



For example, while the hotel will introduce a management strategy, changes occur in the structure and processes and then, by their action, the company will move to a new stage that will face a new environment. according to this new environment will occur adaptation strategy that will lead to structural changes and processes and, finally, a new environmental change.

The actual occurrence of financial and economic crises and of major disorders in economic activities generated within the labor market a major unemployment rate sizing, effect which required finding new solutions in order to restore the economic equilibrium.

### **HOTELS KNOWLEDGE-BASED ENVIRONMENT: PROMOTING THE WORK-INTEGRATED LEARNING**

Therefore the European strategies to develop a knowledge-based economy promoted the work-integrated learning policy that acts in synergy with the financial-economic cohesion policy and with the information society development initiative in order to highly capitalize new informational technologies, action that can create the socio-economic progress preconditions.

Using this method has the advantage that the estimate is based on sales contracts with customers, sales estimates can be divided territorially, types of sales and sales representative, or products. The applications of technology to the travel and tourism industry allow producers to supply new and flexible services that are cost-competitive with conventional mass, standardized and rigidly packaged options. Technology gives suppliers the flexibility to react to market demands and the capacity to combine it with other suppliers to provide new combinations of services and improve the cost effectiveness.

The technical and technological process that caused fundamental changes over labor content. When modern technique overtook the upper limit of man adapting abilities or his biologic and anatomic-physiological possibilities come into being clearly that the discrepancy between the technical level and human organism possibilities constitutes a signal for the ones that created the technique, that have neglected the human factor. In the same direction, the great complexity technique, and also its higher and higher value, underlined not only accident danger, but also the enormous human error's cost, for the material damages possible to happen.

A good planning and a sound strategy are important to the business. And business strategy must be targeted and clear. Our goal is to develop a strategy that leads to competitive advantage in an industry or market segment. Develop strategic tegiei  $\neg$  depends on the company's competitors and the industry understand the working and creating resources and capabilities resulting in a favorable position in competition.

A force that requires remodeling company in reengineering is the requirement to ensure a process of continuous change. This process must register at an accelerated pace, according to economic globalization, the increasing number of competitors and force them to launch the business market of new products with a high rate of innovation, in terms of quality and lower price.

Therefore, in order to attenuate the appeared lack of balance, the specialists attention headed, from the beginning, towards adapting the technique to humans resources, so that later, to take into consideration the problem of adapting the human resources to the modern technique.

Executive managers, the jury method is that method that estimates subjective demand and therefore the possible sales, is made by a group of people in executive management, discussions or proposals based on independent, leading to a final estimate by an analysis of upper management framework that takes into consideration the implications of the decision on production and finance company. The method has the

advantage of obtaining an estimate in a short time, team-based leadership development, and the disadvantage that hinders separation estimates territorial areas, sales branches and products.

From these analyzes can tell management what is possible or feasible in terms of strategy development. Strategy does not take place under vacuum. An organization capabilities must adapt to the opportunities coming from the external environment and is positioned to increase their chances to gain competitive advantage.

The putting into operation of such a model is meant to establish „the missing link” between the theories connected with the economy of knowledge and business practices in the economy of knowledge. The old paradigm of the management of human resources expresses a functionalist vision on the enterprise, in other words it is considered that the latter, by its „nature”, has to fulfill certain functions, the manager being obliged to act in compliance with them. The functional organization of the enterprise was generated (as mentality and practice) and divided (according to the same taylorist principle „divides and simplify”) the functionary activities into several departments, each of them with a specific functioning.

### **OPERATING A BUSINESS CHARACTERIZED BY THE EMERGENCE OF ADVANCED TECHNOLOGIES**

The new conditions operating a business characterized by the emergence of advanced technologies, the disappearance of a good measure of borders between national markets in terms of consumer expectations in November of products and services that currently have several choices as other time etc. require giving up the principles and modes of organization obsolete and adopt new ones proposed by reengineering, allowing to regain or to increase their competitive capacity.

Method knowledge consumer opinion is that the survey seeks opinions regarding the sale of various consumer products, or estimates of potential customers, to develop sales plans, using questionnaires sent by mail, telephone conversation etc. This method has the advantage of allowing prognostic direct knowledge of customer opinion on the strengths and weaknesses of products, which can provide a basis for product improvement or further development.

A well-configured enterprise must take into account the fact that the old mass market was divided into thousands of segments whose size is limited sometimes that of an isolated customer or customer segment each asking to be treated individually.

An important decisions by companies to enter the market some specific to a given activity is the analysis of attractiveness strategic field of activity. This analysis requires the use of the attractiveness of a specific methodology to enable the optimal final decision. Taking into account the perpetual development of human capital within this new economy we can say that the use of new technologies is an evolutionary process, which allows improving business processes, provided there is a primordial ongoing review of strategies, techniques and tools to companies who choose the path to this new digital economy.

Making process where the most logical, as a recurrent feature of the operational process, is that the reconfiguration process ensures movement without prejudice to achieve operational borders.

In the current situation, work-integrated learning is viewed as a solution of facing the European Union new integration challenges that lie within the approaches, methods, techniques of companies generated by focusing on production and use of knowledge, which provides a superior way of development, in regard of multiple facets of knowledge. The need of adjusting Romanian economic principles to the new European guidelines is founded on the pillar of accessing new world wide opportunities.

## CONCLUSIONS

According to this methodology, analysis attractiveness must start from a detailed analysis of the environment that will influence business field as a social, economic, political, technological, etc.. against these factors, taking account of their influence, will develop certain assumptions or scenarios on the status and dynamics of strategic business area under the impact of environmental factors.

In developing these forecasts or scenarios will determine the size of sector instability, given the expected favorable and unfavorable trends. In assessing these trends will take random events that can cause a significant impact on market demand and the degree of profitability considered. A milestone in the industry attractiveness analysis is the assessment of market demand activity, taking into account market trends in the previous period, factors that will influence the future during this development and future growth projected for this market.

From this perspective, acceptance, according to which: there is no organization as such, but individuals who compose it, ie individuals customize professional, economic and social development, mainly located at a precise moment in their career, in light of its platform corporate culture management as a key tool in the birth and development of a new way to ensure consistent and profitable balance of the commercial team. So it was confirmed that an organization's own identity is created primarily by human factors which operates under the aegis of its successful teams, to access the pragmatic realization and exploitation of trade and investment opportunities.

in assessing the attractiveness of the industry aims also to market developments and trends in profitability. To this end we start to estimate profitability in the previous field, taking into account the pressure of competition on this market and make estimates about the future profitability of the field.

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# ORGANIZATIONAL METHODOLOGY REENGINEERING BY FLATTENING THE HIERARCHICAL PYRAMID -PATH TO SUSTAINABLE DEVELOPMENT-

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## ABSTRACT

*The trend is flattening the hierarchical pyramid by reducing the number of hierarchical levels and decentralization of decision making, organizing activities around core processes with clearly defined performance targets and not tasks, reducing the formal division of labor and the creation of multidisciplinary teams of autonomous, composed of marketing experts, engineers, economists, sociologists, managers, etc.. Integrated horizontal and not vertical as in the classic, these teams have many ways to communicate with each other without recourse to the higher level, leading to substantial reduction in the number of middle managers (middle managers).*

*The evolution of the argument that investment in human factor is, above all, a complex social and individual phenomenon, which ensures its interaction with different levels of essential economic structures, that is enrolling on a permanent upward trend evolution.*

*Moreover, the effects of globalization on world economic life sets the guidelines for promoting the dimensioning of investments in human factor, under the aegis of continuous adapting to the new economy. Strategic management in the company must evaluate the internal situation as judiciously undertaking with respect to changes that occur in the environment, the portions strengths and weaknesses and ability to respond to these changes.*

**JEL:** J53, M12, O32.

**KEYWORDS:** hierarchical pyramid, continuous adapting, substantial reduction of managers, reengineering, sustainable development.

## INTRODUCTION

Hierarchical relationships, although they remain decisive role in all organizational relations are exercised in a manner less pressing. Frequently they are associated control less rigid, more relaxing, especially when you have a strong innovation activities.

Underlying this evolution is the general increase in the level of staff training, increasing the role of creativity, the proliferation of participatory approaches, notification importance and impact of work and the satisfactions of working climate has on the quality and quantity of results obtained by each person and the company as a whole.

Realization has led companies to the gradual transition from mechanical type structures, bureaucratic, characterized by strict specialization and hierarchical well-defined ways in which man is subject to practical organization, the type organic structures, characterized by a less rigid definition stations and

structuring activities in a manner less formal, with emphasis on advisory nature links and reduce vertical prescriptions, the man and his aspirations for self are located in the foreground.

### **THE INCENTIVES OF MANAGERIAL SUSTAINABLE DEVELOPMENT**

It follows that the internal situation assessment is necessary for corporate governance, it serving to allow the company to define their competitive position, according to party strengths and weaknesses, opportunities and vulnerabilities arising from this and the capability to act against them.

In this context, it should be pointed out that the organization, organizational structure and competencies, defines practically how to implement the policy decision in the organization and its decision exercise powers and organizational structure chosen may be useful or can stifle development of effective management.

The striking manifestation of the knowledge revolution and many mutations produced in the world economy have led policymakers, especially within the most developed countries, to address these realities in a forward looking and pragmatic vision ensuring the transition to the new economy. Therefore it was found mandatory to bring into the fore front the need of investments into human resources enlargement. Taking into consideration the labor productivity and life quality empowerment is necessary to align, globally speaking, the strategies of investing into human capital education and health. Promoting the new economy based on spin-offs design, the financial aid must support the intellectual capital progress.

We note that corporate strategy is the main force acting when top management analyzes factors such as global coverage of the organization and need relative efficiency or effectiveness.

Structure of the corporation or overhead is required to be produced in several variants. Among them is chosen based on a comparative analysis, a final solution which aims to eliminate or reduce accumulation of advantages and disadvantages presented by the original versions.

At this level, the strategy includes a portfolio approach, as they make decisions that would result in some businesses will be continued, and others abandoned. These tests fuels corporate structure choice when decisions are centralized (centralized functions, central corporate units) and decentralization (business units and resources they need to operate effectively). Instead, each business units create or refine their strategy, which impose organization and defines the conditions which will lead to choosing the business structure (such as market or technological connection).

Conditioning increased the potential efficiency of organizations innovation is reflected in the tendency to create complex organizational subdivisions dual functionality - scientific research and actual production - simultaneously performed. In some countries, this trend has led to special undertakings such as tehnopols countries. Also an expression of this development is the proliferation of management systems and product projects, which correspond to certain specific organizational forms dual functionality.

The organizational structure is recommended to be represented as an organization, expressing exactly the main expressive elements. Items are recorded in detail the organization and operation regulations and job descriptions and functions.

This group would advise the Executive Director and other business leaders in several areas. Thus, portfolio strategies could be revised to achieve the best strategic and financial results. This group could help establish benchmarks and a set of best practices in strategic planning, information management and information flows and methods of implementing the strategy.

If it is found that the company has the capability of action, which is the strength, defined as the possibility of a strategic report them in a shop, representing so-called distinctive competence that has a competitive impact.

In response to the need to enhance creativity in modern companies - especially those in leading industries - profile departments and research stations in the very structure of the tasks set time frame and budget deals in proportion of about 20% of the activity, conduct research not directly related to the company profile.

Because of this approach, apparently surprising finding lies in the diversification of research based on staff dispositions, opportunities and circumstances of each compartment, frequently with spectacular results obtained in areas other than the base, whose exploitation is extremely profitable. A well known example in this respect is 3M.

Structure can to fulfill the main function to optimize the organization's activities to the extent that reflects the objectives of the organization, state resources, organizational culture and changing environmental conditions.

### **ADAPTING TO REALITY AND PROJECTED REQUIREMENTS THROUGH PERIODIC REVIEW**

It is therefore necessary to continue to adapt to reality and projected requirements through periodic review, to design and implement solutions tailored to organizational needs as managers and contractors of the company and its exogenous developments. In current conditions, the speed up progress in all areas, ensuring organizational flexibility becomes even more important reductions in organic management with the flexibility of the company.

Organizational methodology to harmonize the use of material resources, human, financial and information so that the implementation of the strategies and policies to establish an effective process organization, namely to ensure rational use of all resources and organization to minimize any "weaknesses" which may prove costly.

The evolution of the argument that investment in human factor is, above all, a complex social and individual phenomenon, which ensures its interaction with different levels of essential economic structures, that is enrolling on a permanent upward trend evolution. From this point of view, a fundamental function of the investment in intellectual capital is to select and provide valuable social experience for the assimilation of individual integration within the broader economic structures.

Moreover, the effects of globalization on world economic life sets the guidelines for promoting the dimensioning of investments in human factor, under the aegis of continuous adapting to the new economy.

Another objective is to attract highly skilled people in science and managerial resources that can help us innovate and gain competitive advantage. Emphasis on cutting edge technology and attract "the brightest and best" specialists in science and management is another step to obtain assurance that the organization has the capacity of resources and support necessary to implement the strategy.

Knowledge and skills of people in senior management are vital to the successful formulation and implementation strategy for the company's ability to achieve competitive advantage. Central Group focuses on developing corporate management personnel in several general areas - planning, system of incentives, marketing, leadership, change management - but also on areas characteristic for success in a particular sector - developing new products, customer service and competitive information. The purpose

of these activities is to create educational resources that profoundly influence the strategy and organizational performance over time.

Such an approach has proved particularly beneficial in the branches leading organizations, led by the computer. Approaches to organizational and economic performance of world leaders in areas such as Microsoft, are fully revealing in this regard.

### **FLATTENING THE HIERARCHICAL PYRAMID BY REDUCING THE NUMBER OF HIERARCHICAL LEVELS**

The trend is flattening the hierarchical pyramid by reducing the number of hierarchical levels and decentralization of decision making, organizing activities around core processes with clearly defined performance targets and not tasks, reducing the formal division of labor and the creation of multidisciplinary teams of autonomous, composed of marketing experts, engineers, economists, sociologists, managers, etc.. Integrated horizontal and not vertical as in the classic, these teams have many ways to communicate with each other without recourse to the higher level, leading to substantial reduction in the number of middle managers (middle managers).

This deployment model uses two structural terms: organizational structure (corporate business) and integration. The first is defined by boxes and lines and shows the anatomy of an organization and how it uses resources and specialized groups, such as functions or divisions. in this chapter will treat the first three topics of the previous list, the elements of organizational structure and how the choice of structure depends on the strategy.

Structural Integration is closely related to clarifying responsibilities and management mechanisms or processes that are used to make it work boxes and lines. The coordination and integration workflows between functional areas are examples of operational mechanisms. Processes of knowledge transfer across borders or between units of the organization is another example of structural integration.

Strategic management in the company must evaluate the internal situation as judiciously undertaking with respect to changes that occur in the environment, the portions strengths and weaknesses and ability to respond to these changes. The capitalization of opportunities offered by the transition to a new economy are not only materialized within the awareness of market trends but also into and adapting to the new conditions within the context of dimensioning trade negotiations positive results.

The new economy organizations invest into promoting information technology under the aegis of obtaining visible beneficial results of the commercial negotiation process. From this perspective the competitive advantage of real-time ownership of key information, will make the difference and in wording fair argumentations within the negotiations in order to obtain maximum efficiency, especially in the context of digitization of business activities.

### **CONCLUSIONS**

However, defining the role is central in implementing the strategy must do carefully fold. Modeling of this center is evidence that really put more emphasis on centralization of resources and capabilities. If successful implementation of decentralization depends more business and ability to react quickly and appropriately to customer needs and market, the corporate center concept could impede effective implementation strategy.

Thus, to optimize the efficiency and effectiveness have made an appropriate mix of centralized and decentralized tralizare. Centralization leads to efficiency and creating expertise - good resource or

capacity of all organizations cited. Decentralization leads to closer customers or markets. Decentralized units to build and use the expertise or knowledge of central resources, which can lead to slower response to customers and markets. However, excessive decentralization may impair the company's overall loss of skills leading to the central core. Have done so a balance between centralized and decentralized resources.

To the extent that corporate governance is an accurate picture of the internal situation in relation to the environment it may introduce threats and opportunities arising from this and made judicious use of resources to deal with threats or exploit opportunities. On the one hand, organizational configurations made to ensure the necessary conditions to strictly fulfill the objectives and tasks, and on the other hand, a permanent commensurate costs of the care element of the party structure and formal organization as a whole and compare them economic effects that creates or facilitates. In determining the effectiveness of the structure should be considered primarily in relation to qualitative aspects and information influenced decisions more difficult to quantify.

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# TOWARDS NEW GUIDELINES WITHIN THE MANAGEMENT SYSTEMS-ENHANCING UPDATES

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## ABSTRACT

*This trend is essentially a clarification of the internationalization of economic activities in the methodological-managerial subsystem of the organization in the context of internationalization in general management. Analyzes conducted revealed that among the four subsystems of the organization's management, internationalization is manifested most strongly and specifically to the management tools.*

*It is known that the systems of consumption needs, as well as the consumption itself, represent complex categories which seem to be an expression of social, material and spiritual conditions, directions that are necessary to the human life, according to the level of development of the contemporary society, and that have lead to a major increase of the respective system of values and consumption, not only quantitatively but also in terms of quality structure, imposing new orientations and exigencies.*

*Also needed is improving management methods and techniques used in a particular organization based on knowing how to use these performance management tools in companies in other countries. The basis for the information forms are often acquired during economic missions and visits to other countries and the lessons learned from case studies, reflecting the performance management practice in other countries.*

**JEL:** J53, M12, O32.

**KEYWORDS:** complex managerial activities, economic intelligence, necessary information, values and consumption, management methods and techniques.

## INTRODUCTION

Professionalization of the benefits of implementing systems, methods and management techniques can be summarized thus: appealing to the most appropriate methodological and managerial elements in each case management, growth management rigor solutions, enhancing the effectiveness and prestige of managers, increasing the overall functionality of the organization and maximize performance economic company.

On a broader level it can be said that environment-economy relationship, according to generally accepted meanings of sustainable development must be harmonized in time and space in such a manner that will achieve a net effect. You can not miss but that in spite of the adequate reflection of environmental value, relation to the protection of the latter may require actions that restrict economic activities.

This involves a balance between negative / positive economic activity and that AEI environmental needs, which leads some experts to say, we consider fully justified, that this dilemma is actually one of the most important challenges address science and policy in the coming decades. Indeed, the fundamental problem in achieving the transition towards sustainable development is to balance an excessive price alternative in terms of the social shocks to bear the disadvantages of short-term competitiveness.

Development objectives related to environment and health, also requires investment in techniques and emission control technologies and upgrading of industries by replacing old and outdated with other

modern and less polluting. in each case will have to choose the most advantageous in terms of both cost and pollution reduction terms.

### **TOWARDS NEW GUIDELINES WITHIN THE MANAGEMENT SYSTEMS**

The transition from a goods production economy to one based on data networks needs massive transfers of power and partially explains for the wave of financial and industrial reorganizations throughout the world, bringing forth new leaders, while the companies try to adapt themselves to the newly emerging imperatives.

In this terms we should choose the most appropriate strategy for the enterprise is complex, requiring study of environmental factors internal and external, short and long term, aiming to maximize internal resources in line with developments and possible domestic and external changes.

Designing an effective pilot requires a good information system in place, to meet current and future needs of the enterprise. Such an information system that has produced good results, may include two parts, namely: a core curriculum for all business units and some that are so organized as to meet the specific needs of different units.

The first part of the common core will be collected and stored information relating to the business, taken as a whole, reflecting economic links with various companies in the enterprise environment. Unlike the objects of this core curriculum, but in close connection with it, the second part is specific in relation to the business units they serve.

This category includes, for example, the data from the company and senior management to be taken into account by business unit management, information of interest to business unit decisions on current and future activities, information which may affect the company or business units for certain specific issues with a casual, collected only to provide information for such situations, such as, for example, the information management needs to take a decision on the adoption of diversification strategies, segmentation of integration.

A single thing must be approached axiomatically: the fact that information is the core element and the most versatile power instrument. Correctly used, information may lead to avoiding cases where physical strength or money power are resorted to, being also persuasive for those holding it, regardless the other's conscious interest. Information is power of the highest quality.

This trend is essentially a clarification of the internationalization of economic activities in the methodological-managerial subsystem of the organization in the context of internationalization in general management. Analyzes conducted revealed that among the four subsystems of the organization's management, internationalization is manifested most strongly and specifically to the management tools.

A significant portion of enterprises in our country who contribute to the achievement of production is the ones that go wrong, is viable, showing continuity in achieving good performance in relation to economic and operational adaptation and growing environmental requirements.

Management companies in this category by an appropriate strategy must always follow the enterprise to be well adapted to the requirements imposed by the market and to respond promptly in relation to the changing demands of changes taking place in markets, technologies, products .

Theoretical and methodological foundation of the international transfer of managerial tools in the forms mentioned above, it is new management science compared. In the conduct of investigations and

systematic international comparison, International Comparative Management has developed numerous theoretical and methodological elements, which promote knowledge and use and makes retrieving and adapting valuable management systems and methods used in organizations in other countries.

### **CONTINUITY AND ADAPTATION STRATEGIES FOR INCREASING THE ENVIRONMENTAL FACTORS**

It should be noted that the application of such continuity and adaptation strategies for increasing the environmental factors require consideration of changes taking place in certain periods in the economic point, as a result of mutations that occur in the world, the technological change and the emergence of innovations in technologies and products that can change the economic and social context in which business operates.

This category of healthy firms may adopt under certain conditions any of the above types of strategies, ensuring economic performance based on the present and future of the company.

The aspects regarding the demands of the contemporary modern world with relation to the satisfaction of needs and consumption, the role of the management of commercial logistics in the context of the new exigencies concerning the consumption, including the position of the human resources in the coordinates of the new managerial concept, should be presented together.

Another category of existing businesses in our country, defined based on economic-financial diagnosis, is characterized by a temporary mismatch between the requirements of the economic environment, trends showing discontinuity in achieving economic performance.

It is known that the systems of consumption needs, as well as the consumption itself, represent complex categories which seem to be an expression of social, material and spiritual conditions, directions that are necessary to the human life, according to the level of development of the contemporary society, and that have lead to a major increase of the respective system of values and consumption, not only quantitatively but also in terms of quality structure, imposing new orientations and exigencies.

Although these companies are going through a present situation underperforming, they have the conditions necessary to break the deadlock and again viable and efficient. in this situation, an accurate diagnosis to determine if the existing situation, weak or unprofitable, are due to transient or whether the situation is poor due to factors acting permanent recruitment business which requires a Another category, which means embarking on a radical change.

### **SPECIAL MEASURES FOR ENVIRONMENTAL STABILIZATION**

This global economic crisis requires special measures from the national economies. What is most important is implementing a strategy capable of providing guidance to macro-stabilization of the economic activity and to boost the process of upgrading the technological and productive structure of the Romanian economy, taking into account the higher build upon the national potential, but also taking into account the employment efficiency in the division of labor and global competition.

Even more significant is that, once established a strategy, it must be respected and carried through, ad litteram, with its implementing rules. Any deviation, brings us back to the baseline.

The analysis of the conceptual elements of economic intelligence starts from the premise that the respective concept implies action programs, new interfaces between the managerial methods and a new spirit that facilitates the adaptation of the enterprise to new tendencies.

Every enterprise should organize its activities from a global perspective and increase its capacity of observation and, through its employees, partners and agents, be able to foresee changes that will take place in its business environment.

All these imply that the enterprise should find and capitalize on unknown or neglected competences, taking into account hypotheses sustained by ignored employees and, therefore, promoting team work.

Category are part of the formal information to be collected and provided regularly, such as those relating to the turnover of the main competitors, the market share they hold, the degree of use of production capacities, etc., while among formalized information, but can be formalized, belong those that serve specific information requirements, such as for example the need to adopt a strategy to create and market dominance and diversification, information is not collected and transmitted regularly.

Organization receiving the international transfer of managerial tools triggers multiple positive effects: rapid implementation of performance management elements at international standards, promote technical and economic performance leading practice methods because high performance management, capacity enhancement to initiate and conduct business relationships effective international economic growth rate of reducing economic, technical, managerial, separating firms from a country in other countries.

Main ways of manifestation of this trend are: crystallization of a comprehensive set of systems, methods and management techniques, organization of special programs of knowledge, learning and use of management tools by managers and specialists in management, usage of the systems and methods management by the staff of the organization has special training in this area, call the management consultancy, general or specialist to ensure effective use of management tools.

## CONCLUSIONS

Implementation, adoption and adaptation of systems, performance management methods and techniques from other countries to the concrete conditions of the organization of a country. Adaptation can be achieved exclusively by managers and business specialists and / or management with national and international consultants.

Such a phenomenon has a major impact on commerce, which therefore became more comprehensive, covering all the aspects of the policies of a country, union of countries or international communities, affecting their internal and external interests. Indeed, the commerce – because of its distribution system – became in the contemporary world a sector of considerable proportions, characterized by dynamism and a large variety.

The economic and financial crisis acts on all components of the Romanian economy. Moreover, the national economic and financial crisis generated the global crises that conjugate all levels of interest organically, social, political and ideological.

And, to underestimate this combination is to give organizations no hope, to develop strategies, reliable and sustainable, to overcome the crisis.

The involution of the contemporary economy has further limited opportunities for employment. Active population and employment got reduced, and the activity and employment rates grew and the unemployment became more and more chronic.

We propose thus placing a greater emphasis on supporting the development of initial and continuing education, increase mobility, flexibility, adaptability of work and efficient use of the unemployment insurance budget in the implementation of active measures.

Also needed is improving management methods and techniques used in a particular organization based on knowing how to use these performance management tools in companies in other countries. The basis for the information forms are often acquired during economic missions and visits to other countries and the lessons learned from case studies, reflecting the performance management practice in other countries.

Transfer systems and management methods, techniques and technologies ranging from a foreign company in a company from another country. Frequently, the transfer is made without adjustments, they covering methods and management techniques with a strong technological conditioning.

The aspects regarding the demands of the contemporary modern world with relation to the satisfaction of needs and consumption, the role of the management of commercial logistics in the context of the new exigencies concerning the consumption, including the position of the human resources in the coordinates of the new managerial concept, should be presented together.

As a result, the importance and dimensions of management systems, its dynamism and diversity, imply complex managerial activities sustained by an economic intelligence able to ensure the circulation of the necessary information.

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Terrance Jalbert, The Institute for Business and Finance Research

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3. Redundancy is ok in this case.
4. Example of Table Description

*This table shows the results of the regressions on CEO compensation using data from 2004. The estimated equation is: CEO Compensation =  $a + b_1(\text{CEO age}) + b_2(\text{years with company})$ . The first figure in each cell is the regression coefficient. The second figure in each cell is the t-statistic. \*\*\*, \*\* and \* indicate significance at the 1, 5, and 10 percent levels respectively.*

Concluding Comments

1. Reiterate the goal of your paper.

2. Briefly describe the test methodology and data.
3. Briefly summarize your major findings.
4. Discuss how managers might benefit from the results.
5. Discuss any limitations of your work.
6. Provide suggestions for future research.

### Acknowledgements

1. Do acknowledge anyone that has helped you with the paper.  
     Colleagues, Administrators, Funding Agencies, Assistants, Reviewers, Editors.  
     It is a nice courtesy to the reviewers and editor.
2. It subtly communicates to colleagues the journal is peer reviewed.
3. Few people will be insulted if you acknowledge them but should not have.
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1. Editors are looking for papers that are high quality. But they also look for papers that will not add an excessive burden to their work load.
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3. A properly formatted and written paper communicates to the editor that you will be pleasant to work with, thereby increasing your chance of publication.
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13. If you have subsections underneath a main section, start the main section by indicating how the subsections are laid out.
14. Bullet lists do not appear well in journals.

- a. Longer lists should be placed in a table. Then reference the table in the text of the document.
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15. Make sure your references are formatted according to journal guidelines.
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17. Do not use section breaks.
18. Do not use text levels

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1. Use the grammar checker in MS Word.
2. Use an advanced writing editor:
  - a. Stylewriter \*\*
  - b. Whitesmoke.
3. Write in third person active voice when possible.
4. Give it to a friend to read.

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1. Leave your document set for 1-2 weeks between completion and submission. Give the document a final read before submission.
2. Indicate in your submission correspondence that the paper is not under review elsewhere and has not been published elsewhere.
3. Never EVER submit a document to two journals simultaneously.

### Correspondence

1. Don't ask the editor every week for a status update. (every 2-3 months is sufficient)
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3. Do not send the exact same version back to the editor without having addressed the concerns of the reviewers.
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5. Prepare a document that indicates how you have addressed each of the reviewers concerns.
6. Your document should review each change that the reviewer has requested and your response to each request individually.

Reviewer Comment: In your data section please indicate the number of observations.

Author Response: Thank you for your suggestion. We have incorporated a sentence indicating the number of observations on page 22 as follows. "The data included 2,436 usable observations."

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1. Rejections happen.
2. Don't be discouraged by a rejection. Rejections are part of the process.
3. Make any changes that the editor and reviewers suggest and submit the paper to a different journal.

# PERCEIVED IMAGE AND THE PREDICTORS OF HERITAGE TOURISM IN DOURO REGION

Luísa Alexandra Pinto, Centro de Estudos em Educação, Tecnologias e Saúde, ESTGL e ESTV, Instituto Politécnico de Viseu, Campus Viseu

## ABSTRACT

*This paper, addresses the issue of evaluated the perceived image service and the predictors in tourism sector. The goal of this study was to establish baseline data concerning a tourist profile and their evaluation of the stay at Douro Vinhateiro Region, a World Heritage in the North Portugal. The study attempts to investigate the relationship between the destination attributes and tourist's satisfaction, identify the relationship between satisfaction and the intention to revisit the region, as well as the attributes predictor's of the tourists' satisfaction using Ordinal Regression Analysis. The main goal of the study is contribute to the improvement of the tourism offer in the region and consequently of the country. In this sense an empirical study was conducted through a questionnaire using SERVPERF analysis with some modifications, in the summer of 2003. The profile of the tourists can be described as middle age (51-60 years), with a higher education and a income higher than 2000€ per month. Results show that satisfaction as a strong relation with the intention to revisit the region, tourists who are satisfied return. The predictor's attributes that contribute most to the overall satisfaction of tourists are the weather, accommodation and restaurant services, the regional cuisine and price.*

## INTRODUCTION

In 2008, according to data from the World Tourism Organization, the arrivals of international tourists totaled 924 million worldwide, 16 million more than in the previous year. The corresponding growth of 2% in international tourism occurred mainly due to the remarkable results of the first six months, since the second part of the year witnessed the increasing instability of the financial and economic systems, leading to a slow-down in the activity of the tourism sector (INE, 2009). In Portugal, tourism, conversely to the last two years, when the tourism activity has achieved a high nominal growth rhythm, the year of 2008 was marked by a slowdown in the tourism activity as a result of the basic effect of the data of previous years on one hand and due to the present world economic situation, on the other.

Portugal is traditionally a country of destination for Europe's tourism market. Between 2000 and 2008, the tourism consumption grew nominal annual average of 4.5%, meaning the end of the period, over 5.2 billion euro's compared with 2000 (Eurostat, 2008). To the same period, the value added generated by tourism increased in nominal terms, at an average annual 4.5%, corresponding to over 2.1 billion in 2008 compared to 2000. In 2006, employment in tourism represented 8.1% of total employment in the economy, more 0.1 pp than in 2005, standing at about 416 thousand individuals. Represents 8% of GDP, increasing for 17% if considered leisure and restaurants services. Since the quality of the destination present one of the major factors for growth, we pretend to this work to contribute to this growth. The purposes of the study were characterize tourist profile, identify the relationship between cultural/heritage destination attributes and the overall satisfaction of tourists who visited a cultural/heritage destination, and analyze the differences in the level of overall satisfaction of tourists' with respect to quality price relationship, intention to re-visit the region and destiny to a friend or colleague and identified predictor's attributes that contribute most to the overall tourists satisfaction.

In recent years the focus on the literature of customer satisfaction has been increasing, given the importance of this concept, which is seen as an antecedent to customer loyalty and even entrepreneurial success (Reicheld & Sasser, 1990). Thus, there are several studies on customer satisfaction in the tourism

sector which used scales of multiple attributes (Yi, 1990). Those are more recent than on other sectors, however limited and inadequate (Moreno, S. et al., 2000).

Understand the tourists' satisfaction is extremely important for the tourism industry, mainly due to the potential effect on the future of the economy (Petrich, 2003). Satisfied tourists tend to share their positive experiences to others (word of mouth) and to buy the product repeatedly (Prebensen, 2004, Kozak & Rimmington, 2000; Kozak, 2003; Ross, 1993). This requires the evaluation of the level of tourist's satisfaction, the destination in general and the business tourist destination in question.

Having evaluated the tourist satisfaction, which is a good prediction of its intention to buy again, it is necessary to develop an appropriate strategy for relations with tourists, especially today, where there appears to be a decline in customer loyalty with tourist destinations.

The increasing importance of service quality as a means of gaining competitive advantage has led to the development and application of various techniques in order to measure the perceived quality of service in the industry of services (Parasuraman, Berry & Zeithmal, 1985, Cronin & Taylor, 1992). Most of these quantitative studies have adopted the paradigm of the expectation-disconfirmation, which explores the relationship between customer expectations prior to purchase and their satisfaction (performance) after purchase. They argued that if the performance of the product and service exceeds expectations leads to satisfaction, otherwise, if performance is below expectations leads to dissatisfaction (Oliver, 1996).

SERVQUAL developed by Parasuraman et al. (1985, 1988), based on the paradigm of the expectation-disconfirmation, remains a very popular instrument in measuring quality service, focused on the expectations. This model have been subject to many criticisms, especially with regard to the different dimensions, its psychometric properties and the nature of how expectations are formed (Babakus & Boller, 1992; Zeithaml, et al., 1993). Thus, many researchers believe that other direct methods are needed, to measure the quality of service such as SERVPERF and IPA (Importance-Performance Analysis).

The SERVPERF, is based on analysis of service quality performance. This model, developed by Cronin & Taylor (1992) and based on SERVQUAL uses a range of items which seeks to measure, using a Likert-type scale, the performance of a particular service not the difference between expectations and performance. After some studies using this method, it was concluded that is better on explained the variance in total service quality than SERVQUAL. However, with the application of this method, we lose a lot of useful information.

The other direct method used to analyze customer satisfaction and in recent years has gained much popularity for its simplicity and diagnosis, to identify marketing strategies, and used in several areas such as tourism, leisure and recreation, education and health, is the method based on the importance-performance paradigm (Go & Zang, 1997; Guadagnolo, 1985, Joseph & Joseph, 1997, Ford et al., 1999). This method, developed by Martilla and James (1977), seeks to identify the importance of consumers in respect of certain attributes. The importance is seen as a reflection of the relative value of different's attributes used. The attributes considered less important, are those that have a minor role in overall satisfaction and the most important attributes are the Keys in building customer satisfaction (Barsky, 1995). The goal is to identify which attributes or combinations, which influence consumers to buy again the product / service. The information obtained should be used by managers to develop marketing strategies where improved performance has more influence on consumer satisfaction (Lovelock et al., 1998). It also has the advantage of identifying which attributes of services, must be maintained and those for which a significant improvement would have little impact.

## METHODOLOGY

The sample population for this research was composed of tourists who visited the Douro Region in June and August, in 2003. The survey was conducted over a two-week period at four different places that are frequently visited in the Douro Region. Distribution of questionnaires was carried out only during the

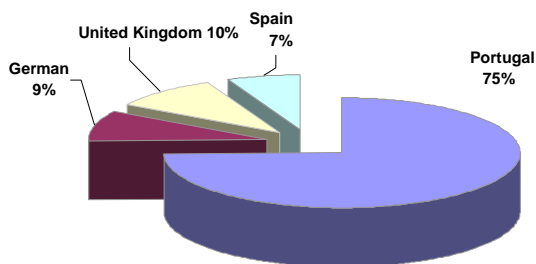
daytime Respondents were approached and informed about the purpose of the survey in advance before they were given the questionnaire. Data were collected at four different places: Lamego, Vila Real, Sabrosa e Régua located in Douro Region. We used stratified proportional sampling random. A total sample size of 122 was completed. The study analyzed which cultural/heritage destination attributes were important in satisfying tourists who visited cultural/heritage destinations, and identified the relationship of satisfaction to tourists' characteristics.

The questionnaire used in this study consisted of two sections. The first section explored destination attributes affecting tourists' expectations, perceptions, and satisfaction levels in relation to a cultural/heritage destination. Respondents were requested to give a score to each of the 25 attributes on the levels of expectations and satisfactions separately using a 7-point Likert-type scale. A final question in this section was asked about respondents' overall level of satisfaction with the Douro Region (1 = extremely dissatisfied, 7 = extremely satisfied). A section of the questionnaire gathered the respondents' demographic and travel behavior characteristics. After sorting out the invalid questionnaires, data were coded, computed, and analyzed using the Statistical Package for Social Sciences (SPSS). Statistical analyses such as frequencies, descriptive, factor analysis, correlation analysis, multiple regression and Analysis of Ordinal Regression (PLUM) were used according to the respective objectives of the study. Factor analysis was conducted to create correlated variable composites from the original 36 attributes and to identify a smaller set of dimensions, or factors, that explain most of the variances between the attributes. The derived factor scores were then applied in subsequent regression analysis. The dependent variable (tourist's satisfaction) was regressed against each of the factor scores of the independent variables derived from the factor analysis,

## RESULTS AND DISCUSSIONS

Out of 150 questionnaires, 122 were usable. Unusable questionnaires included missing sections either expectation or satisfaction in the survey instrument. Therefore, the data from 122 respondents were analyzed in this paper. As can be seen in Figure 1, from the 122 tourists inquires, 75% were Portuguese, 10% came from the United Kingdom, 9% were Germany's people and 7% Spanish.

Figure 1: Inquire Tourist's Nationality



Concerning demographic characteristics of the respondents we find that the gender distribution of the respondents was quite even, with 43,4% female respondents and 56,6% male respondents and 68% of those are married. The dominant age group of the respondents was 51 to 60 years (29 %), in terms of level of education, almost 59% of the respondents had a university education level. With regard to respondents' annual household income, the largest group included those with an annual household income of US €2,000 or above (54,1%). Most of the Portuguese respondents (40%) reported that they live in the south (cf. Table 1)

Table 1: Demographic characteristics of the respondents

Variável		N	Percentagem (%)
Sex			
Female		53	43,4
Male		69	56,6
	Total	122	100,0
Age			
18-25		3	2,5
26-30		15	12,3
31-40		21	17,2
41-50		26	21,3
51-60		35	28,7
61- 70		16	13,1
+70		6	4,9
	Total	122	100,0
Residence			
Portugal		91	74,6
North		30	24,6
Center		11	9,0
South		50	41,0
United Kingdom		12	9,8
Germany		11	9,0
Spain		8	6,6
	Total	122	100,0
Marital status			
Single		28	23,0
Marriage		83	68,0
Widow		3	2,5
Divorced		6	4,9
Together		2	1,6
	Total	122	100,0
Education			
Primary		6	4,9
Secondary		44	36,1
Higher		72	59,0
	Total	122	100,0
Occupation			
Seniors		60	49,2
Employees	in position	22	18,0
leadership			
Professional	artists	2	1,6
Employees		11	9,0
Students		3	2,5
Retired		24	19,7
	Total	122	100,0
Liquid Income (€)			
< 500		8	6,6
501-1000		12	9,8
1001-2000		36	29,5
>2000		66	54,1
	Total	122	100,0

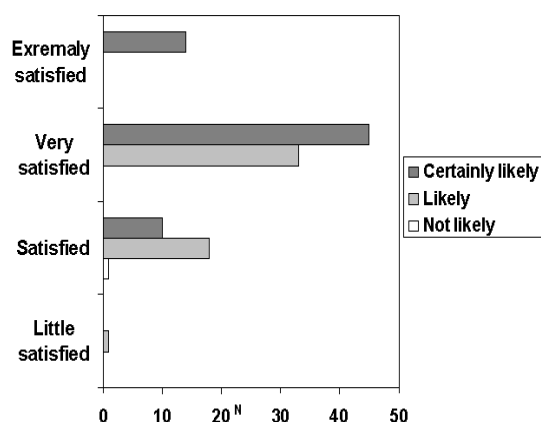
Analyzing the travel behavior characteristics of the respondents in the category of the number of previous visits to the Douro Region, 68% of the respondents did have previous experience with area. With regard to the length of stay, 55,8% of the respondents stayed for 2 to 5 days. With regard to membership in a group, most respondents (64,8%) traveled with a partner, friends, and family members, whereas 35,2% of respondents traveled alone or in an organized group. Lastly, in the category of travel information's sources, the largest group of respondents (51%) traveled to this Region because of mouth to mouth references. Respondents were also questioned about their overall level of satisfaction with the Douro Region. From the research findings, 99,2% of the respondents indicated that they were satisfied, very satisfied, or extremely satisfied with the Douro Region, just one of the respondents were dissatisfied. This suggests that the Douro Region provides tourists with a satisfactory experience.

Concerning, relation price-quality of the destiny, weighing the costs and benefits of it, 89.4% of the respondents evaluated it as positive, and very positive. Finally, in terms of loyalty, it is noted that the vast



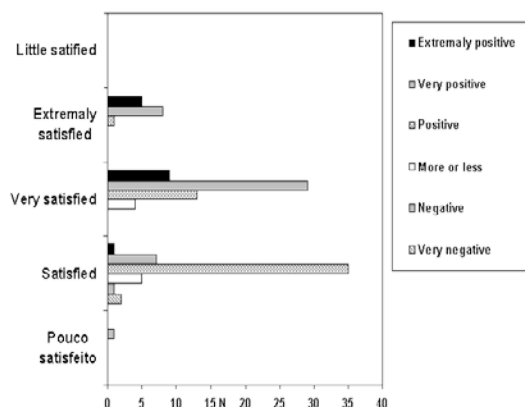
majority of tourists brings good memories of their visit to the Douro Region, more than 90% recommended the trip to a friend and return to visit this region. In order to verify the relationship between overall satisfaction and destiny recommendation to a friend, relation price-quality and the desire to re-visit the region under study, we used descriptive statistics obtained the results presented in Figures 2, 3 and 4. The results revealed a positive relation between the several satisfaction levels and trip recommendation (cf. Figure 2).

Figure 2 : Satisfaction vs Trip Recommendation



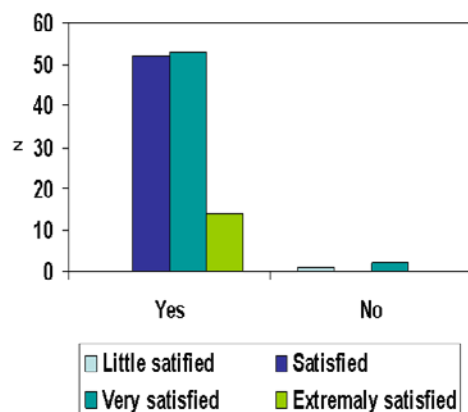
The results in figure 3, show us that overall satisfied respondents evaluate the relation quality price as positive, very or extremely positive. Concerning, overall satisfaction and re-visit the Douro Region, we found that whatever the degree of satisfaction, almost all the respondents had the intention to re-visit the region (cf. Figure 4).

Figure 3: Satisfaction vs Quality-Price Relation



In order to further understand the relationship between cultural/heritage destination attributes and identify the predictor's attributes that contribute most to the overall tourists satisfaction, the study also used Ordinal Regression Analysis (PLUM). The principal components factor method was used to generate the initial solution. To test the reliability and internal consistency of each of the attribute, the Cronbach's alpha ( $\alpha$ ). The results showed that the alpha coefficient is 0,9 for the 19 attributes. The results were considered more than reliable, since 0,50 is the minimum value for accepting the reliability test (Nunnally, 1967). From a forced varimax-rotated factor matrix, five factors with 19 variables were defined by the original 36 variables that loaded most heavily on them (loading >0.4).

Figure 4 : Satisfaction vs Intention Re-visit



The eigenvalues suggested that a four-factor solution explained 67,77% of the overall variance before the rotation. The factors with eigenvalues greater than or equal to 1.0 and attributes with factor loadings greater than 0.4 were reported. The overall significance of the correlation matrix was 0,001 with a Bartlett test of sphericity value of 829,82. The statistical probability and the test indicated that there was a significant correlation between the variables, and the use of factor analysis was appropriate. The Kaiser-Meyer-Olkin overall measure of sampling adequacy was 0,73, which was meritorious (Hair et al, 1995; Stevens, 1986). Table 1 illustrates the results of the factor analysis. The five factors were: Environment, Accessibilities, hotel and restaurant services and climate, Landscape and Hospitality and professional service and safety. The ordinal regression analysis (PLUM) was used, a procedure proposed by McCullagh (SPSS, 2004) in order to study the effect of predictor variables of different types of measurement in ordinal dependent variable. After analysis of the dependent variable, overall satisfaction with the Douro Region, held the descriptive study of the independent variables in this case the factors extracted in principal components analysis Table 2 illustrates the results to test the quality of the model: - Adjustment of the model (likelihood ratio = 114.991;  $\chi^2 = 25.453$ , and  $p < 0.001$ ), which reveals that all five variables explains an adequate amount of variance in overall satisfaction.

- Measures of goodness of fit (Pearson  $\chi^2 = 127.809$ ,  $p = 0.065$ ; Deviance -  $\chi^2 = 114.991$ , and,  $p = 0.237$ ), we can say that the model matches the data that we are studying. - Statistics of R. The regression coefficients in the variable overall satisfaction are listed in Table 2. In the analysis of regression coefficients, we used the Wald test, which assumes a distribution of chi-square, which is regarded as the most appropriate procedure to study the contribution of each predictor to the model and its statistical significance.

The factor Hotel/Restaurant services and climate, it is the only variable that possesses predict value in the explanation of the global satisfaction with the Douro region (Wald =7,73;  $p=0,005$ ). The higher the classification in terms of attributes regarding hotel/restaurant services and Climate the higher the global satisfaction.

## CONCLUSIONS

Respondents attribute different weights to the aspects of the services found in accordance with the importance and satisfaction for each of these aspects. From the respondents that visited Douro Region, 68% of those are married. The dominant age group of the respondents was 51 to 60 years (29 %), in terms of level of education, almost 59% of the respondents had a university education level. With regard to respondents' annual household income, the largest group included those with an annual household income of US €2,000 or above (54,1%). There is a positive relationship between satisfaction and recommendation of the trip to a friend, almost all the tourists rated the relation price-quality as positive

Concerning, overall satisfaction and re-visit the Douro Region, we found that whatever the degree of satisfaction, almost all the respondents re-visit the region. The factor Hotel/Restaurant services and climate, it is the only variable that possesses predict value in the explanation of the global satisfaction with the Douro region.

Table 2: Factor Analysis Results of the Perception of Attributes in the Douro Region (N=77)

Factor	Attributes	Factor loadings	Communalities
1 - Environment	Water pollution	0.86	0.86
	Land pollution	0.84	0.79
	Air pollution	0.83	0.79
	Noise pollution	0.66	0.64
	Road accessibilities	0.83	0.80
2 - Accessibilities	Traffic	0.71	0.60
	Signposts	0.69	0.72
	Cultural offer	0.67	0.67
	Price	0.67	0.65
3 – Hotel/restaurant services and climate	Climate	0.64	0.50
	Restaurant services	0.64	0.74
	Lodging	0.63	0.63
	Typical gastronomy	0.40	0.67
	Landscape	0.77	0.62
4 – Landscape and Hospitality	Relaxation	0.60	0.57
	Residents hospitality	0.58	0.61
	Region tipicity	0.42	0.55
5 – Professional service and Safety	Safety	0.85	0.76
	Professionals competence and	0.46	0.72

Table 3: Regression coefficients in the variable overall satisfaction

Factor	Estimate	Wald	P
Environment	0,04	0,15	0,698
Accessibilities	0,04	0,37	0,546
Hotel/restaurant services and climate	0,29	7,73	0,005
Landscape and Hospitality	0,04	0,06	0,806
Professional services and safety	0,15	0,80	0,371

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# COMPARATIVE ANALYSIS AND ASSESSMENT OF THE IFC AND EBRD INVESTMENTS IN INTERNATIONAL TOURISM PROJECTS IN THE EUROPEAN AND CENTRAL ASIAN REGION

Elvis Mujačević, University of Rijeka

Ana Vizjak, University of Rijeka

Petar Jokić, University of Rijeka

## ABSTRACT

*Since 1956, International Finance Corporation (IFC) has invested over \$2 billion in 220 hotel projects in more than 80 countries. Hotels play an important role in the development of many IFC client countries, as they catalyze tourism and business infrastructure. Hotels bring great potential for job creation, growth in tax revenues, improvements in foreign exchange earnings, and opportunities for related smaller businesses. IFC supports hotel projects and companies that are commercially viable, have a positive development impact, and fit with the country's needs and tourism priorities.*

*The European Bank for Reconstruction and Development (EBRD) is the single largest investor in the European and Central Asia region overall, and has been a leading figure in prime real estate markets and tourism industry since its inception in 1991. In the property and tourism sector, EBRD primarily invests in high-quality, commercial real estate – including hotels, offices, retail centers, logistics and mixed-use facilities – but also in the tourism industry in general. Through its activities, the Bank seeks to support domestic and international enterprises with a range of debt and equity instruments invested directly as well as indirectly through real estate funds.*

*This article outlines the role of IFC and EBRD in financing projects in tourism and hospitality industry in developing countries. The purpose of this article is to make a comparison between the IFC and EBRD investments in the tourism and hospitality sector of the Europe and Central Asia. What are the ways and conditions under which the IFC and EBRD approve loans and whether these loans once they were released into circulation actually lead to a qualitative shift in the tourism infrastructure, are the questions authors want's to answer in this article.*

**Keywords:** European Bank for Reconstruction and Development, International Finance Corporation, investments, project finance, tourism and hospitality.

## INTRODUCTION

As a development bank, with a mission to promote private sector growth and job creation in the developing world, International Financial Corporation (IFC) helps clients understand the business case for social and environmental responsibility: lower costs, less political risk, better community relations, higher productivity, and brand enhancement. IFC supports hotel projects and companies that are commercially viable, have a positive development impact, and fit with the country's needs and tourism priorities. IFC seeks to partner with strong, stable firms that have a good understanding of local and regional markets and that seek our support to invest in emerging markets. IFC's tourism and hospitality hotel investments (IFC, 2007):

- Create thousands of jobs, directly and indirectly
- Generate government revenue, contributing funds for critical infrastructure and improvements to health, social welfare, and education

- Support the market for business travel: more hotel, retail, and conference capacity attracts business meetings, increasing business opportunities in a country and revenue for local small businesses
- Improve economic opportunity for small local suppliers, such as farmers, through supply chain linkages
- Generate foreign exchange
- Improve sustainable access to natural and cultural heritage sites.

The EBRD is an international financial institution that supports projects in 29 countries from central Europe to central Asia. Investing primarily in private sector clients whose needs cannot be fully met by the market, the Bank promotes entrepreneurship and fosters transition towards open and democratic market economies. The European Bank for Reconstruction and Development (EBRD) is the single largest investor in the European and Central Asia region overall, and has been a leading figure in prime real estate markets and tourism industry since its inception in 1991. In the property and tourism sector, EBRD primarily invests in high-quality, commercial real estate – including hotels, offices, retail centers, logistics and mixed-use facilities – but also in the tourism industry in general. Through its activities, the Bank seeks to support domestic and international enterprises with a range of debt and equity instruments invested directly as well as indirectly through real estate funds. (EBRD, 2011).

The remainder of the paper is organized as follows. Data selection, research methodology, and empirical models are described in Section 2. Section 3 provides analysis and interpretations of the empirical findings and Section 4 concludes the paper.

## DATA AND METHODOLOGY

The tables 1 and 2 show all investment projects of the IFC and EBRD in tourism in the European and Central Asian region, taking the relevant variables into account, which were considered during the analysis. Table 1 depicts the IFC investments, whereas table 2 shows EBRD investments.

In order to perform a comparative analysis of the data presented in the tables, they will be systematized into specific categories. The categories are the following: the host country of the project, the total cost of the investment, EBRD and IFC financing (EUR), types of financing (loan types), project category according to the IFC and EBRD classification, year of publication and approval of the project, as well as the status of the investment project. The defined data will be included in the analytical process and put into a mutual relationship in order to complete a parallel comparison between the IFC and EBRD, and to draw certain conclusions from the results.

Table 1 shows that 8 projects were conducted in Europe (2 projects in Estonia) and 6 projects in Central Asia. Two of these European countries include the members of former Yugoslavia (Croatia and Macedonia). Croatia was and remains the leading tourist destination in the region, which is why the interest of Croatian private companies in further tourism investments does not surprise. Besides that, tourism is highlighted as an important strategic component in the further economic development of the Republic of Croatia. In the case of Macedonia, the investment guarantees attracting capital in the form of offering quality accommodation for business people and potential investors. The other countries (Russia, Estonia, Lithuania, Ukraine) were members of the former USSR, and the investments should help them in their further development and raising the hotel industry standard, which should generate further investment. One project is related to Poland, which was also a member of the Eastern Bloc until the fall of the Berlin Wall. It is a significant fact that the countries from the Central Asian region were as well former USSR members, and that the investments in the tourism sector are a way of trying to improve the overall economy. These countries are rich in primary raw materials (oil, gas, iron ore, etc.), and it is crucial that the potential private investment initiative is supported by high quality hotel services with

recognizable international standards. It is characteristic for all projects that the sponsors and initiators of the projects, are part of a large if not the biggest corporation and affiliation in the respective countries. The investments will surely result in new profits for the project sponsors. The questions whether these projects will offer additional benefits for the local people is an issue that should also be interesting. For this reason, the project cycle of the IFC requests that the project has to meet the criteria set by the IFC.

Table 1: IFC investments in tourism projects in Europe and Central Asia

Name of the project	Country	Total investment cost in USD	IFC financing USD	Type of financing	Category of the project	Year of the project /Status
Hotel Armenia	Armenia	36.500.000	4.000.000	up to a 25% equity interest	B	2000/closed
Park Hyatt Baku	Azerbaijan	39.000.000	25.000.000	15.000.000 A-loan 10.000.000 B-loan	B	1999/closed
Baltic Hotels	Estonia	15.500.000	5.500.000	Senior loan and quasi equity (C-loan)	B	2000/closed
Reval Hotel	Estonia	30.700.000	10.000.000	8.000.000 senior loan; 2.000.000 equity investment	B	2000/closed
Group JSC ALH	Croatia	425.000.000*	50.955.000	35.475.000 A-loan; 15.480.000 equity investment	B	2007/active
Eurasia Hotel Ltd	Kazakhstan	50.000.000	32.000.000	7.000.000 senior loan; 10.000.000 income participating loan; 15.000.000 B-loan	B	2008/closed
CEF CASPI Limited	Kazakhstan	5.700.000	2.500.000	A-loan	B	2001/closed
Hotel Lietuva	Lithuania	36.500.000	18.000.000	9.000.000 A-loan; 9.000.000 B-loan	B	2002/closed
Makedonija Turist A.D.: Grand Hotel	Macedonia	10.000.000	5.000.000	Senior loan for IFC's own account	B	1999/closed
Poland – Global Hotels	Poland	39.000.000	10.700.000	Senior loan, subordinated loan and equity	B	1999/active
Kesko –Accor	Russia	216.600.000	40.000.000	A-loan	B	2010/active
Tourism Promotion Services	Tajikistan	37.800.000	7.000.000	A-loan	B	2009/active
CONRAD	Turkey	8.800.000	3.500.000	A-loan	B	2002/closed
Istanbul Hotel						
Sofia Kiev Hyatt	Ukraine	50.000.000	27.500.000	14.500.000 A-loan; 13.000.000 Syndicated B-loan	B	2005/active

The table 1 shows all investment projects of the IFC in tourism in the European and Central Asian region. From the table we can see that IFC has invested in 14 projects in Europe and Central Asia region of which 8 projects are in Europe including Estonia and 6 projects are in Central Asia. The total projects cost is 1.001 billion USD while IFC financing is 242 million USD.

Table 2, which represents the EBRD investments, shows that out of a total of 13 investments in the tourism sector, as much as 11 are in Europe and only two in Central Asia. Two countries are members of former Yugoslavia, Croatia and Montenegro. Both countries have adopted tourism as a strategic determinant in the overall economic development, in their economic program. This fact is completely understandable if we observe the geographic and geomorphologic position of both countries, which together practically stretch over the entire eastern Adriatic coast. The jagged coastline and maintained landscape are a guarantee for a high competitive advantage, which promises good accommodation occupancy. The characteristic of these countries is an outdated tourism infrastructure, which cannot meet the current international standards and tourist demands. Taking this fact into account and in the case of lack of investment in the infrastructure development, the market value falls in the way that offers are of poor quality, which automatically causes a weaker demand and the loss of the market position and competitiveness. Bulgaria is in the same situation, with the exception of having a different geographical position, i.e. the sea access, as the premise for the tourism development in Bulgaria is to the Black Sea. If we take Poland into account, we see that the investments are carried out in major, urban centers. The reason for that is surely the fact that the Polish urban areas are related to the historical and cultural

heritage and attract potential tourists. Besides that, major urban areas are usually larger financial centers that attract business people. We have two projects in Russia, which are substantially different, mostly because of the locations. While one is located in the region of St. Petersburg (Zao Hotel Corporation) as a major urban area, the other project (Russian Hotel Investments) is located in several smaller regional centers, which is supposed to result in an additional revitalization of these areas. The investment in Kazakhstan is also not surprising. It is a country of exceptional natural wealth, which makes the support of the potential private investment initiative by high quality hotel services with recognized international standards, of utmost importance. Except for these mentioned initiatives in capital investment, attention should be paid to two projects of regional dimensions. These are private affiliations (TUI and ORCO), which are investing in Central and Eastern Europe. TUI as the world's leading tour operator is investing in the hotel infrastructure because this way the quality and quantity of its offer is raised and the market diversified. The ORCO affiliation also invests into hotel portfolios but as well in the construction of smaller Apart-hotels in major urban centers of the region in order to satisfy the western market and its tendency to stay in small flats/apartments in major urban centers.

Table 2: EBRD investments in tourism projects in Europe and Central Asia

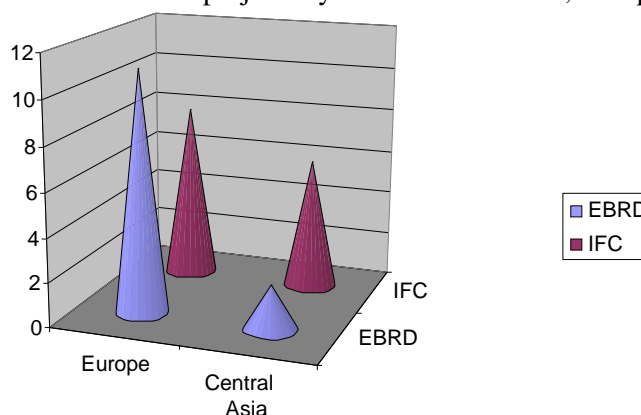
Name of the project	Country	Total investment cost in USD	EBRD financing USD	Type of financing	Category of the project	Year of the project /Status
Sunny Travel Food	Bulgaria	37.050.000	24.700.000	10.000.000 A-loan; 10.000.000 B-loan	B	2005/closed
Hilton Podgorica	Montenegro	107.215.000	34.490.000	Senior loan	B	2010/active
Sveti Stefan Hotel Complex PPP	Montenegro	130.380.000	52.096.000	A-loan; B-loan;	B	2010/active
Jadranka hoteli	Croatia	112.050.000	36.310.000	Equity financing	B	2008/active
GC Hotels & Resorts	Croatia	425.000.000	68.800.000	27.500.000 senior loan; 25.100.000 equity financing	B	2007/active
Raduga II	Kazakhstan	23.281.000	8.028.000	Senior loan	B	2005/closed
Joint Venture Halkyr CJSC	Kazakhstan	17.394.000	7.359.000	Senior loan	B	1997/closed
Dom	Poland	102.100.000	30.630.000	Mezzanine financing	B	2002/closed
Development SA	Poland	108.279.000	19.749.000	12.000.000 convertible loan; 2.500.000 subordinated loan	B	2000/closed
ATrium Hotel Varšava	Poland	108.279.000	19.749.000	27.100.000 senior loan; 6.000.000 equity financing	B	2010/active
Russian Hotel Investment	Russia	135.043.500	45.380.000	10.500.000 senior loan; 3.000.000 subordinated loan	B	1998/closed
Zao Hotel Corporation	Russia	26.960.000	13.783.000	Equity financing	B	2003/closed
ORCO Aparthotel	Regional project	150.380.000	15.282.000	Revolving loan	C	2003/closed
TUI Advance Paymants	Regional project	139.800.000	48.000.000			

The table 2 shows all investment projects of the EBRD in tourism in the European and Central Asian region. From the table we can see that EBRD has invested in 13 projects in Europe and Central Asia region of which 11 projects are in Europe and 2 projects are in Central Asia. The total projects cost is 1.515 billion USD while EBRD financing is 404 million USD.

Data on the amount of EBRD funding, which were available have been denominated in Euros. Given the fact, that for a realistic comparison it is necessary to decide upon one currency, we have decided to transfer the amounts from EUR into USD. Since the month and year of the financing approval were available (but not the day), the 15th of the month has been determined as the day when the relevant measure of conversion from EUR to USD was approved. Information is available on the CNB webpage, where the respective exchange rates and their mutual relationships, on the day that we have selected, can be looked up.



Figure 1: Comparison of investments in tourism projects by the EBRD and IFC; Europe and Central Asia



From the figure 1 we can see the difference between the funded projects in the tourism sector by the IFC and EBRD. IFC has participated in 14 projects in Europe and Central Asia, whereas EBRD has had part in a total of 13. It is interesting to note that the IFC has invested more in the area of Central Asia (6 projects) than the EBRD has. The reason for this can be attributed to the fact that the EBRD is more oriented to the area of Central and Southeastern Europe, while in contrast to them, the IFC is an institution that covers all the underdeveloped regions of the world.

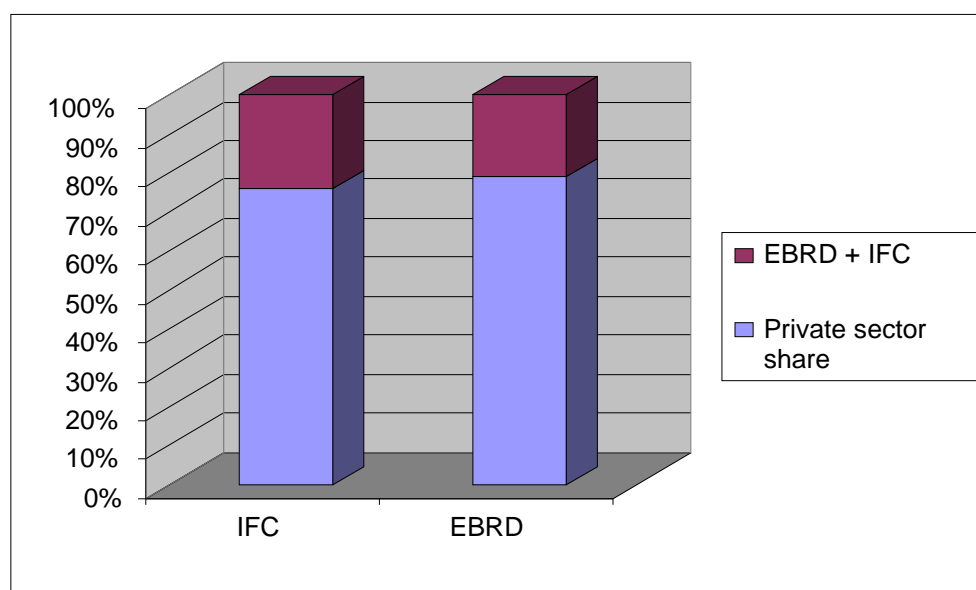
## EMPIRICAL RESULTS

We will begin the analysis with the total cost variable of the investment projects denominated in USD. The value or amount that should be invested into the project depends on its purpose. Table 1 and 2 show that both institutions share a common project. This is the ALH, or GS Hotels & Resorts in Croatia. The total value of that project was USD 425 million. IFC's largest expenses are related to the already mentioned ALH, and after that to the Kesko-Accor from Russia, which was estimated at 216,6 million dollars. The projects that follow next are Sofia Kiev Hyatt, Ukraine and Euroasia Hotel LTH, Kazakhstan worth 50 million dollars each. Park Hyatt Baku, Azerbaijan and Global Hotels, Poland have been estimated at USD 39 million. EBRD's biggest project in terms of expenses is the GS Hotels & Resorts (ALH) in Croatia. Next are the investments of the company ORCO Apart-hotel in the amount of USD 150 million, TUI Advance Payments with 140 millions, Dom Development SA with 102 millions, Russian Hotel Investments with 135 millions etc. It is interesting to note the recent investment initiatives in Montenegro, which together reach a staggering 238 million dollars. The graphical display 4 shows the difference in the value of certain investment projects funded by the IFC and EBRD. It is evident that project ALH costs the most, which is why more financial institutions have been included in the realization of the project and thus asked for help. The total costs of the projects, which were partially funded by the IFC in the observed period, are 1 billion and 10,5 million dollars. The expenses of projects in which the EBRD has participated reach 1 billion and 515 million dollars. This difference is also evident in the graphical display, where the blue bars indicate the IFC investments, and the white bars the EBRD ones.

Financing by the IFC and EBRD is subject to certain criteria and different forms of funding. This means that these institutions are never the majority shareholders in companies to which they approve funding, and they also do not participate in the management. What they do not give up is the control over the project until it achieves the status "closed". Table 1 shows that the project investments vary, some are worth more money than others. The shares are divided in the same way by the IFC and EBRD. That way we can see that the investments in Croatia, specifically into ALH are the largest at both institutions. A good comparison can be made on this example. While the IFC has spent 59.955.000 dollars on the beginning of this project, the EBRD has initially invested 68.800.000 dollars.

The next category that will comparatively analyze these two institutions is the percentage of financial participation in the projects. If we take the total investments in the tourism and accommodation sector in the European and Central Asian region into account, in which the IFC has participated during the observed period, we reach a number of 1 billion and 10 million dollars. From this total amount, the IFC has, through its own funds, syndicated loans and other ways of financing participated with a total of USD 241,2 million, which ultimately makes 24% of the investments. The private sector of countries that have initiated the projects, i.e. sponsors, have participated with 76,6% of the total costs of projects or the cash equivalent of USD 769,3 million. On the other hand, total investments in the tourism and accommodation sector in the European and Central Asian region, in which the EBRD during the observed period participated, reaches a number of USD 1 billion and 714 million. From this amount the EBRD has, through its own funds, syndicated loans and other ways of funding participated with a total of USD 452 million, which makes 21% of the investments. The private sector of countries that have initiated the projects, i.e. sponsors have participated with 79% in the total costs of the project or in the cash equivalent of USD 1 billion and 262 million. Graphical display number 2 shows these relations.

Figure 2: The ratio of invested capital by financial institutions and the private sector in the host countries of the project



The illustrated data above and the figure 2 clearly show what the average share of participation by the IFC and EBRD in the projects is.

We already indicated that IFC and EBRD do not participate in the ownership structure with a larger share than 25%, and this research has proved that. Although the EBRD has one project less than the IFC, we can see that the EBRD is investing significantly more than the IFC. The reason for that lies in the fact that the EBRD is responsible to provide funding for private initiatives from only this region, whereas the IFC operates on a global level and the area analyzed in this paper is only one of many regions, in which they invest.

The following tables show the motives, which were the generators for investments into the tourism sector for each project. Table 3 refers to the IFC investments, while table 4 is relevant for the EBRD ones.

Table 3: Project investment motives powered by the IFC

PROJECT	INVESTMENT MOTIVES
Hotel Armenia	Renovation
Park Hyatt Baku	Expansion and development of the Hyatt affiliation
Baltic Hotels	Support for the development of regional hotel affiliation
Reval Hotel Group JSC	Expansion, strategic development and financial restructuring of the affiliation
ALH	Rebuilding destroyed hotel infrastructure, establishing tourism as a generator of economic change
Eurasia Hotel Ltd	Development of the region through increased offer of hotel accommodation
CEF CASPI Limited	Expansion and development of the Chagala Hotel
Hotel Lietuva	Renovation, revitalization and repositioning
Grand Hotel – Makedonija	Modernization
Global Hotels	Development and management of a hotel chain
Kesko-Accor	Development of business and sports infrastructure in less developed regions of Russia
Tourist Promotion Services	Development
CONRAD	Modernization
Sofia Kiev Hyatt	Acquisition, expansion, development, business modernization

*The Table 3 shows the motives, which were the generators for IFC investments into the tourism sector for each project. The following motives are dominant: construction, modernization, operationalization, reconstruction, capacity expansion, upgrade construction.*

The following motives are dominant: construction, modernization, operationalization, reconstruction, capacity expansion, upgrade construction. It is important to understand the investment motives because they are always planned with a specific purpose, which further generates subordinate goals, which can be achieved by the realization of the main goal, such as employment, establishing international business standards, a deeper cooperation with local suppliers, etc.

Table 4: Project investment motives powered by the EBRD

PROJECT	INVESTMENT MOTIVES
Sunny Travel Eood	Development/modernization
Hilton Podgorica	Reconstruction/expansion/business modernization
Sveti Stefan Hotel Complex PPP	Construction/reconstruction/business modernization /business expansion
Jadrnaka hoteli	Reconstruction
GC Hotels & Resorts	Rebuilding the devastated hotel infrastructure, establishing tourism as a generator of economic changes
Raduga II	Construction/work
Joint Venture Halkyr CJSC	Reconstruction/ business modernization
Dom Development SA	Construction of accommodation projects for tourism purposes
ATrium Hotel Varšava	Projecting/construction/work
Russian Hotel Investment	Development/construction/work
Zao Hotel Corporation	Construction
ORCO Aparthotel	Building Apart-hotels on attractive destinations
TUI Advance Payments	Upgrade construction and expansion of facilities

*The Table 4 shows the motives, which were the generators for EBRD investments into the tourism sector for each project. The following motives are dominant: construction, modernization, operationalization, reconstruction, capacity expansion, upgrade construction.*

If we compare the tables 3 and 4 we can see that the motivational moments are almost identical. Both institutions base their investments on certain criteria, which they follow strictly. The IFC and EBRD both expect certain effects from their projects, which should generate further changes and multiply positive changes to the company itself, but also for its immediate business environment.

What certainly needs to be analyzed and put into a context of comparison is the way, or the type of financing. This is specifically defined for the IFC in table 1, and for the EBRD in table 2.

Figure 3: Percentage share of loans in the total financial package (IFC)

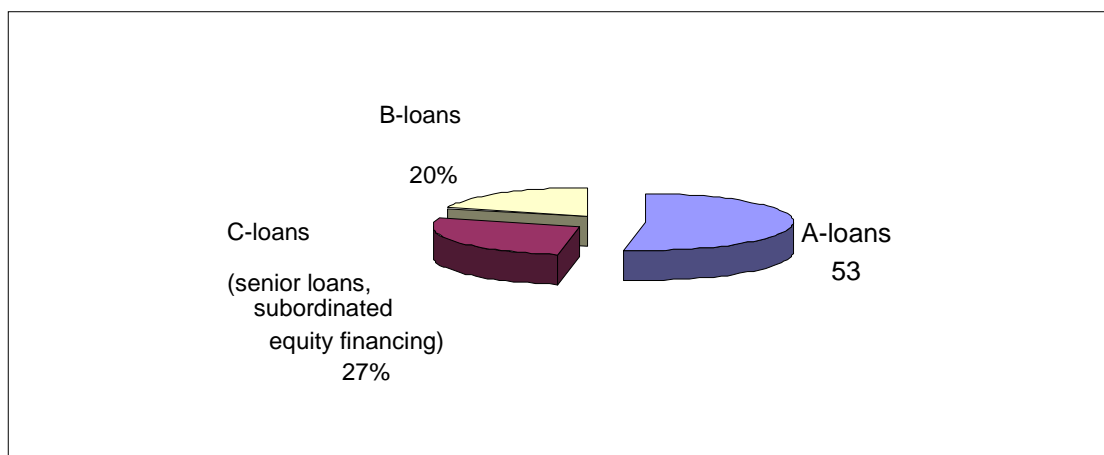


Figure 3 shows the participation structure of every type of financing in percentages. A-loans (from IFC's own account) make up more than the half of the total amount injected into the funding of this vital sector. Other loans follow (senior loan, subordinate loan), the participation in the share capital (equity), and finally B-loans, or the syndicated loans in which commercial banks participate, taking over some of the risk.

The IFC has the following types of financing: A-loans, B-loans, Equity financing, C-loans in which we include the „senior loan“, subordinated loans, income-participating loan and the quasi equity financing. From a total of USD 242 million, USD 127 million goes to A-loans. When expressed as a percentage A-loans participate with 53% of financing. From other types of financing, of the total investment amount in the tourism sector, the B – loans equal 49 million dollars, and the other loans (senior loan, subordinated loan) and the participation in the share capital (equity) are in the amount of 66 million dollars.

We can approach the types of financing analysis for the EBRD in the same way. With the EBRD we can see that there are two basic ways of participating in investment projects. Those ways are loans and shares in the ownership structure. The revolving loan, which is represented in one investment project, can be considered a guarantee, as a form of financing, but we will also place him in one of the lines of loans.

Figure 4: Relationship between the two main forms of financing

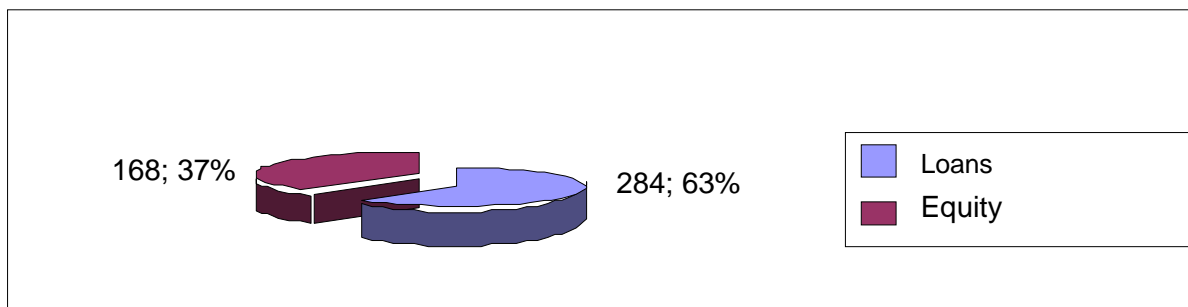
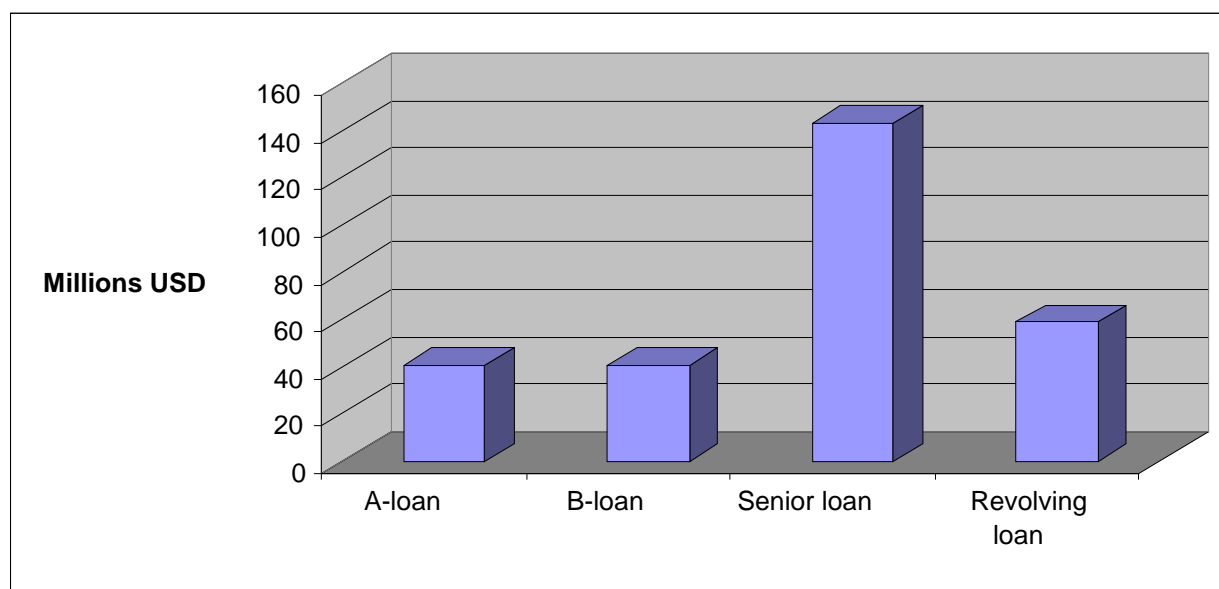


Figure 4 shows the relationship of two basic forms of financing by EBRD and its value. As loans we will include: A-loans, B-loans, Senior loans, Revolving loans, and as shares in the ownership structure we will deal with: Equity, Mezzanine financing, convertible loan and subordinate loan.

The following two graphical displays show the relationships between certain forms of loans in these two basic groups. It is noticeable that the two strongest types of financing Senior loan and Equity financing (shares in ownership structure), together participate with almost half of the total funding. This fact makes sense if we consider that senior loans are loans of the highest ranking, where the creditor has priority of

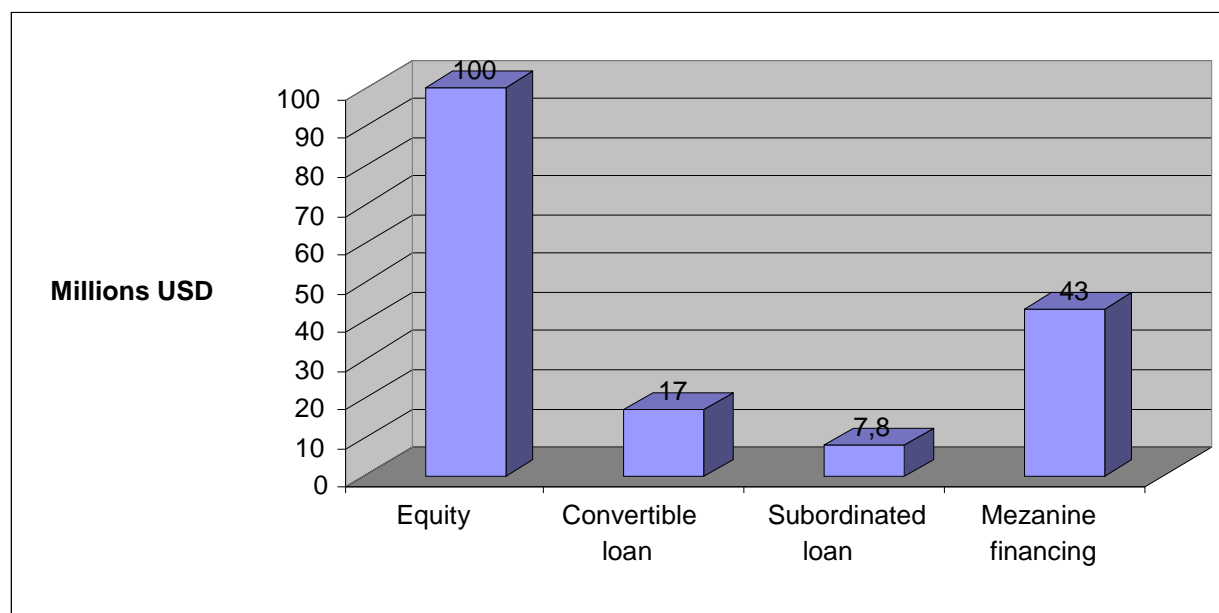
payment in the case that something goes wrong. With shares in the capital the EBRD expects the return of the investment, and on top of that, there is constant supervision.

Figure 5: The relationship of individual loans in EBRD loans



The figure 5 shows the relationships between certain forms of loans from the two basic form of EBRD financing. From the figure 6 we can see that the Senior loan is the main form of financing investments in the form of the loan.

Figure 6: The ratio of certain loans to shares in equity



The figure 6 shows the relationships between certain forms of equity financing in two basic form of EBRD financing. From the figure 6 we can see that the equity financing is the main form of financing investments in the form of shares in ownership structure.

In order to get a clearer picture of the IFC and EBRD funding in the tourism sector of Europe and Central Asia all the mentioned facts can be illustrated through a tabular display, which will show us the exact type of financing, its amount in millions of dollars, as well as the total share which he takes in the complete picture.

Table 5: Forms of investments of the IFC and EBRD in the tourism sector for the European and Central Asian region

Form of financing by the IFC	The amount of investment by the IFC (USD millions)	% of the total investments
A – loan	127	53%
Other loans: senior loan, subordinate loan, participation in share capital –equity, income-participating loan	66	27%
B – loan	49	20%
<b>TOTAL</b>	<b>242</b>	<b>100%</b>
Form of financing by the EBRD	The amount of investment by the EBRD (USD millions)	% of the total investments
A – loan	40,7	9%
B – loan	40,7	9%
Senior loan	143	32%
Revolving loan	59	13%
Equity	100	22%
Subordinate loan	7,8	2%
Convertible loan	17	4%
Mezzanine loan	43	9%
<b>TOTAL</b>	<b>452</b>	<b>100%</b>

*The table 5 again shows that the EBRD has invested significantly more into this sector during the observed period. This is a large amount of USD 210 million. The dominant type of financing with the IFC is the A-loan, with a total share of 53%, which is worth USD 127 million. The type of financing with the EBRD is the senior loan with a share of 32%, which amounts USD 143 million and equity with 22% and USD 100 million.*

The next relevant variable that is worth analyzing is the categorization of the project on its impact on the environment and the social, as well as societal impact, which these projects have on the local population and beyond. IFC and EBRD have four different impact categorizations (A, B, C and FI). It is evident that all the projects are in category B except the last one, the TUI Advance Payments, which is category C (table 2). That literally means that those are projects (except TUI) that are expected to have a limited adverse social and/or environmental impact, which can be easily addressed through mitigation measures. Mitigation measures are listed for each project, which should and have to be implemented for the functionality of the project, and mostly because of the protection, security and safety of people and the environment that are directly related to the project. The importance of determining impact categories of the projects is reflected by the criteria of the IFC and EBRD which state that “the project has to meet the banking and ecological standards of the EBRD, or IFC, as well as those of the host country.”

The variable that will be analyzed next is the time frame of the investment projects. It is interesting that the first investments started 1997 in Kazakhstan, and only in 2007 in the area of former Yugoslavia (Croatia and Montenegro). Since the loans are not realized in the full amount by the EBRD and IFC and their shares are limited to 21%, and 24% there is a need for a different capital accumulation. It is generated through national and local commercial banks. Of course, since those are countries that were in transition and have just recently introduced a market economy, it was a primary issue for the development of business to develop a financial and banking system. This is why there was a long time gap between the initial investments in the financial sector and the initial investments in the tourism sector.

Table 6: Time dimension of the IFC and EBRD investments in the tourism sector of the European and Central Asian region

Institution/Year	'97	'98	'99	'00	'01	'02	'03	'04	'05	'06	'07	'08	'09	'10	'11
IFC	-	-	3	3	1	2	-	-	1	-	1	1	1	1	-
EBRD	1	1	-	1	-	1	2	-	2	-	1	1	-	3	-
TOTAL	1	1	3	4	1	3	2	-	3	-	2	2	1	4	-

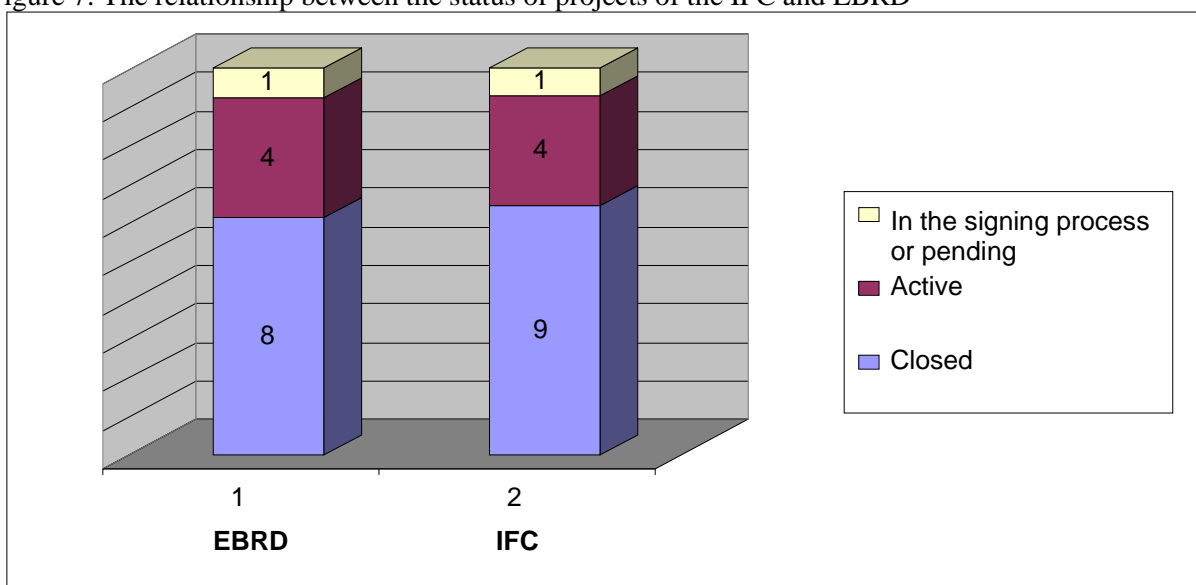
Table 6 shows the investment dynamics of tourism projects for the areas of Europe and Central Asia through a time frame.

The reason why the time frame has been taken into account can be justified with the fact that all the countries that fall within the domain of the European and Central Asian region are emerging countries that were constituent parts of bigger states or unions of states of certain ideologies. If we take a look at the temporal disposition of approved financial means by the IFC we can notice that the first projects related to the tourism sector were not approved until 1999, and from the EBRD in the year 1997. Further research of the author has revealed that the overall first IFC and EBRD investments into the private sector have started in the second half of the 90-ies of the last century. The first investments were launched in the finance and insurance sector. Countries in which they invested the most were Russia, Turkey and the Ukraine. The beginning of the investments into projects and private sector by international financial institutions in these countries doesn't date before the year 1994. Taking the time frame into consideration in which countries in this region have emerged, in the beginning of the 90-ies, we come to a logical conclusion that they needed a certain time for the integration and convergence into global market frames, and economic developments of the Western, developed world, since they originated from alliances that was characterized by a closed market and a socialist economic view. At that time, private entrepreneurs emerged, who were starting their projects, probably using commercial loans of national banks. However, in order to develop the banking, and financial system, investments of the IFC and EBRD were necessary, and that's when the financing in the financial sector started, in 1996 (the Ukraine). For this reason there is a time gap between investing in the financial and tourism sector of about five years.

The last analytical process will be directed on the investment project statuses. We differentiate three categories: active or signed, closed and in the signing process or pending. It is important to note that the time dimension of starting a project does not have to be an explicit attribute to its current status. For example, an IFC project, which was started in Poland in 1999 is still active, while a project that was launched 2008 in Kazakhstan has the status closed. This difference probably stems from the contract and the loan type, which was formed at the signing of it between IFC as a lender and the sponsor of the project as a borrower.

At the EBRD however, it is the case that older projects are all closed, whereas the new ones are active/signed or in the process of signing. The conclusion that can be drawn from this is that the EBRD ensures itself well while approving a project, and does not invest in projects that do not have the potential of returning the debenture. This means that the mechanisms of the entire project cycle work more than well, and that every the borrower satisfies EBRD's expectations in every phase.

Figure 7: The relationship between the status of projects of the IFC and EBRD



From the figure 7 we can see that from the total number of IFC projects in the tourism sector for the European and Central Asian region nine have the status closed, four are active and one is pending. The situation at the EBRD is the following: eight are closed, four are active and one is in the signing process.

### RATING OF INVESTMENT PROJECTS IN THE TOURISM SECTOR BY THE IFC AND EBRD

In the assessment of investment projects we will start with the business and investment evaluation by the IFC. After that the EBRD investments will be evaluated, and finally the investments will be compared to each other.

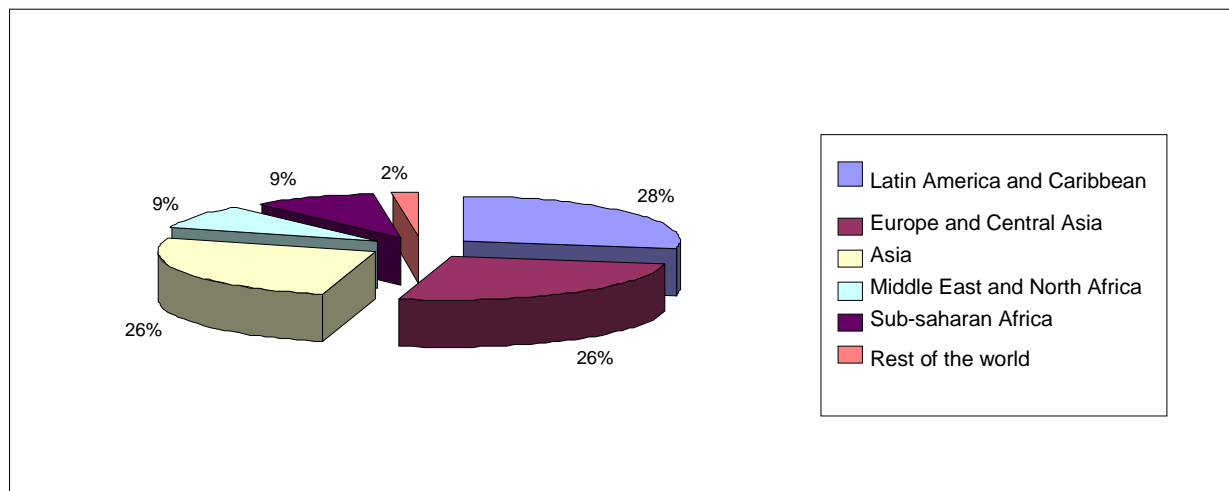
In the assessment of investment projects we will start from the importance and size that the projects take in the tourism sector in the entire investment volume of the IFC. Therefore we will use the recent annual report for the year 2010, which will be considered as a relevant measure, which can be mapped onto the previous periods since the investment structure and the disbursement by the IFC maintains a certain tendency over time.

The IFC has in the fiscal year 2010 disbursed \$ 6,8 billion from its own account, 4,9 billion went to loans, 1,6 billion on participation in the share capitals and 0,3 billions on debt securities. If we take a look at the entire portfolio in which the IFC participated it is evident that the overall payoff of the investment portfolio amounted \$ 25,4 billion (IFC, 2010).

IFC's disbursed investment portfolio is diversified by sectors and geographical regions with emphasis on a strategically high impact of the development sector, such as financial markets and infrastructure.



Figure 8: Distribution by geographical area



The figure 8 shows the distribution of disbursed investment portfolios by geographical area and sector. From the figure we can see that more than 50% of IFC investment portfolio is disbursed in Latina America and Caribbean and Europe and Central Asia.

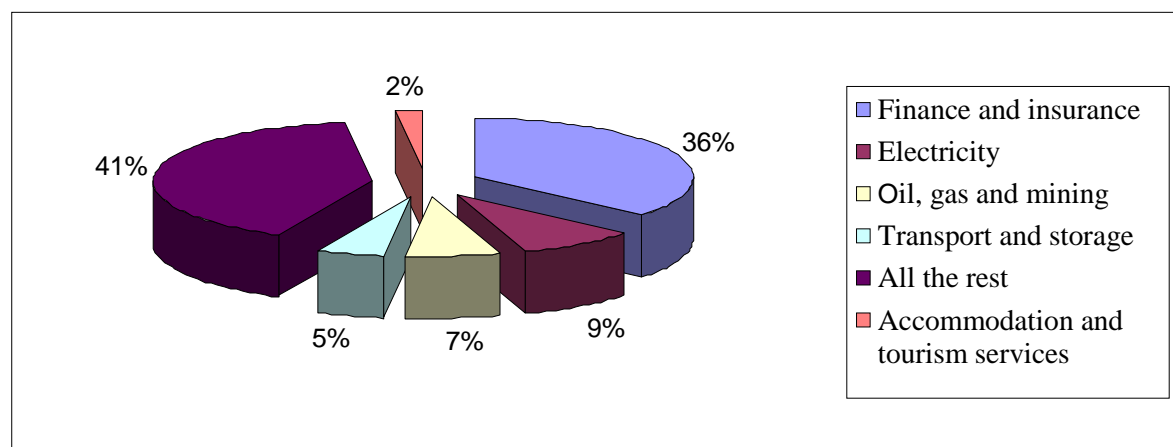
The sector distribution for 2010 is shown in the figure 9. Due to space restrictions only 5 sectors have been included, the first four according to the share, with a touristic relevancy for this paper, while the other sectors are presented as the other.

It is evident that the tourism sector, in its entire investments, takes up little space, just 2%. Still these 2% are not negligible since this is a sector that affects future employment and unemployment directly and indirectly. Not just that, but also the increased range and quality of accommodation that should be a guarantee for respecting international standards in the sector and thus contribute that the potential investors are ensured to enjoy the accommodation on the level of world leading hotel companies that are led and managed by leading hotel operations.

In the assessment of investment projects in the tourism sector funded by the EBRD we will use the recent annual report of the EBRD, which was in 2009. In presenting some kind of assessment it is important to distinguish some things. The EBRD differentiates 4 main sectors: the corporate, energy, financial and infrastructure. Each of them is further divided into sub-sectors and thus we have (EBRD, 2010):

- Corporate – agricultural business, manufacturing, real estate and tourism as well as telecommunications,
- Energy –natural resources and energy sector,
- Financial – investing in micro enterprises, small and medium-sized through financial intermediaries and
- Infrastructure - municipal environmental infrastructure and transport.

Figure 9: Investment share by sectors



According to the figure 9 most investments are present under the finance and insurance sector (36%), followed by electricity (9%), oil, gas and mining (7%), transport and storage (5%) and finally the category of accommodation and tourism services at the 17<sup>th</sup> place out of 20 sectors with 2% of the total investments.

The sector, or sub-sector that is of our interest is the real estate and tourism one. We can see that it is part of a larger, superior sector, which is the corporate sector. For the purposes of this paper we have selected 13 projects from the sub-sector real estate and tourism, although there are 76 projects in total. However, from this number only 13 are directly connected to tourism investments. In order to perceive the size and importance that investments present in the tourism sector, we will start from the total EBRD investments since its existence, and later on divide them by the portion that each one occupies in the above mentioned 4 main sectors. Analogues to that we will get to the percentage value of the tourism sector share in the overall portfolio of EBRD's project financing, since in table 5, we have calculated the entire financial means engaged by the EBRD in the development of the presented 13 projects.

The cumulative value of all the financial investments in the 4 existing sectors from its foundation in 1991 until the last annual report in 2009 equals 147 billion Euros. EBRD's involvement amounts 47,7 billion Euros, and the remaining part of the mobilized funds is 98,8 billions. In total these funds have financed 2.835 projects (EBRD, 2010). We are interested in the part that involves the engagement of the EBRD. Looking five years back, until 2005, the share of EBRD investments amounted 4-5 billion Euros per year. In 2009 that amount increased to 7,9 billions. The reason for that is the underlined investment, which is supposed to help get out of the crises, as the EBRD declared itself. These 7,9 billion are divided into the 4 main sectors as follows (EBRD, 2010):

- corporate → 20%
- energy → 19%
- financial institutions → 39%
- infrastructure → 22%.

This distribution can be considered as significant for the entire redistribution from the very beginnings of EBRD's operations, since values eventually tend to equalize or average according to the Gaussian curve.

So, the corporate sector accounts for 20%, but we must be aware of the fact that it is constituted by 4 sub-sectors. The one that is of our interest is the sub-sector: real estate and tourism. This sector has 76 projects overall, but only 13 of them imply tourism investments in its content. If the total investment of the EBRD

in all the sectors amounted USD 68,2 billion and USD 452 million in the mentioned existing projects (table 5) we come to the result that the total participation or percentage share in the tourism sector is 0,7%.

Overall, this share does not seem to have a big importance, but if put it into context of the overall figures and the countries to which the funding was distributed to, it is of great importance after all, for the local tourism sector and the multiplication effects that will generate or have already been generated in the project cycles.

And finally when we compare the investments of these two financial institutions we come to the conclusion that the EBRD invests more. However, we cannot give such simplified conclusions. The fact that the EBRD invests only in this region should be taken into consideration, while the IFC invests worldwide, as well as that our region of interest is just one of six existing. That means that the IFC contributes more in the development of the tourism sector on a global level, whereas the EBRD limits his funding to the European and Central Asian region. In any case, these two financial institutions can be a significant figure in the development of the tourism industry due to their help, expertise and knowledge. Although the percentage of these investments is relatively small (EBRD 0,7%, IFC 2%) we cannot talk about negligible figures. Namely, the two institutions do not participate with more than a 25% share in a project, and in most cases it is even less. However, this share is sufficient to guarantee the accumulation of capital from other sources. Although the total investments (IFC USD 242 million; EBRD USD 452 million) are negligible compared to investments into other sectors, it should be noted that this capital has helped in activating additional capital in the total amount of 2 billion and 724,5 million dollars. Still, this capital has its importance and can achieve a great impact in the development of the tourism sector of the region.

## CONCLUSION

The total IFC and EBRD investments and disbursements in the tourism sector are small, but it has already been pointed out that these investments also present big steps in updating and modernizing the existing tourist offer, the expansion of already existing and established hotel chains and in the process of building new facilities. We can easily conclude that there is a certain gap between the financial and business sector in the countries where the EBRD and IFC are operating. This is most evident in the financing sources which can be unfavorable and uncompetitive, or perhaps the financial structure of a country is not on the level of private entrepreneurship and vice versa. In such cases, organizations such as the EBRD or IFC can play a key role in the evolution of an investment project. First, because they are institutions that have the means, or are able to acquire them with its rating and status, and second, because means that are activated this way are significantly cheaper from any domestic commercial loan.

Such projects are carriers of the further development in terms of newly created workplaces, directly in the industry, as well as indirectly, on the level of supplying new companies. In the macroeconomic point of view new workplaces generate new income and raise the overall spending on a higher level. This type of spending should be followed by the offer so the new situation should be adapted with an increased production, which can result in increased export, and of course with the regulation of foreign trade debts and reaching an optimal balance of payments. Naturally, this is a process that requires a little longer time frame, but the theoretical settings are clear, they should just be followed.

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# SPANISH PROCEEDINGS

# FACTORES DE CONTINGENCIA QUE INCIDEN EN LA PROFESIONALIZACIÓN DE LAS EMPRESAS FAMILIARES DEL SECTOR SERVICIOS DE TIJUANA, B.C., MÉXICO.

María Virginia Flores Ortiz, Universidad Autónoma de Baja California  
Alfonso Vega López, Universidad Autónoma de Baja California  
María Marcela Solís Quinteros, Universidad Autónoma de Baja California

## RESUMEN

*El presente trabajo contempla una investigación para analizar los factores de contingencias que inciden en la profesionalización de las empresas familiares del sector servicios de Tijuana, B.C., México. Es importante que la gestión de toda empresa familiar logre profesionalizarse de manera gradual, ya que al inicio de su ciclo de vida tienen estructuras sencillas, basadas en el propietario, si logran sobrevivir empiezan a formalizar su estructura organizacional debido a su crecimiento contemplando nuevos departamentos e inclusive la contratación de personal ajeno a la familia, siendo la gestión y la toma de decisiones más descentralizada. Para medir los niveles de profesionalización se tomaron aquellos estados o condiciones organizativas como factores de contingencia, proponiéndose una serie de variables. Para lograr los resultados se han realizado 245 encuestas representativas a los propietarios registrados en el Sistema de Información Empresarial Mexicano, (SIEM), correspondiente a Tijuana, en Baja California, México. Se realizó el análisis estadístico de los datos a través del sistema SPSS 15.0, logrando como resultado determinar el perfil del propietario/gerente y la estructura organizativa de las empresas familiares del sector servicio.*

**PALABRAS CLAVES:** factores de contingencia, profesionalización, sector servicios

## CONTINGENCY FACTORS THAT INFLUENCE THE PROFESSIONALISM OF FAMILY BUSINESS IN THE SERVICES SECTOR OF TIJUANA, B.C., MÉXICO.

### ABSTRACT

*This work includes research to analyze the contingency factors that influence the professionalism of family businesses in the services sector of Tijuana, BC, Mexico. It is important that the management of all family business achieved gradually professionalized since the beginning of their life cycle are simple structures, based on the experience of the owner, if they survive begin to formalize their organizational structure due to growth contemplating new departments or even recruitment outside the family, with the management and decentralized decision making. To measure levels of professionalism took those states or organizational conditions as contingency factors, proposing a number of variables. To achieve the results have been carried out 245 surveys representing the owners of record in the Mexican Business Information System (SIEM), corresponding to Tijuana, Baja California, Mexico. We performed statistical analysis of data through SPSS 15.0 system, achieving as a result present the profile of the proprietor/manager and the organizational structure of the family business of service sector.*

**KEYWORDS:** professionalism, family business, contingency factors, services sector

## INTRODUCCIÓN

Algunos datos mencionados que reflejan la importancia que representan las empresas familiares en México se hacen mención en un estudio que realiza (García, 2011), en el que hace referencia de que en el país el 99% del total de las empresas que equivalen a unos cuatro millones, son catalogadas como micro, pequeñas y medianas empresas (OCDE, 2007; INEGI 2006). Asimismo, en el año 2006, estas empresas generaron más de la mitad del Producto Interno Bruto (PIB) nacional y emplearon a casi tres cuartas partes de la población económicamente activa. De igual manera, la importancia de las empresas familiares en México es evidente al observar que, aproximadamente nueve de cada diez compañías, son de carácter familiar. (Kulman, 1997; Belausteguigoita, 2003). De aquí la importancia de la profesionalización en las empresas familiares ya que es la base para que las actividades se lleven a cabo a través de una toma de decisiones eficiente para evaluar los resultados obtenidos, sin que esta toma de decisiones se vea influenciada por criterios familiares, que en ocasiones no siempre están alineados con los objetivos de la organización. Por lo cual se debe contar con directivos no familiares que tengan la experiencia y la educación formal para administrar la empresa. Debido a la rapidez del entorno cada vez más competitivo en el que se desenvuelven las empresas familiares por los cambios tecnológicos, las tecnologías de información, lo complejo de los mercados debido a la globalización, provocan que los contextos actuales sean altamente competitivos, todo esto hace que estas organizaciones busquen profesionalizar su gestión incorporando profesionales o profesionalizar a su equipo de trabajo directivo.

A medida que la empresa familiar se desarrolla en contextos globalizados y complejos, le resulta más difícil a la familia el poder ocupar los puestos claves y que a la vez tengan todas las competencias para enfrentar los desafíos a los cuales se enfrenta, por lo cual es preponderante profesionalizar a la organización ya sea a través de capacitar internamente a los miembros de la familia que participan en la gestión de la administración e incorporando profesionales externos a esta gestión ocupando posiciones claves por sus competencias. El profesionalizar implica que tarde o temprano la empresa familiar deberá tomar la decisión de incorporar directivos profesionales, con capacidades, habilidades y la suficiente experiencia para enfrentar los desafíos de los mercados y la competencia, permitiendo su desarrollo y continuidad y que pretendan subsistir y crecer en los mercados actuales.

## REVISIÓN LITERARIA

### La Profesionalización De La Empresa Familiar

Es un hecho que una de las fallas de la empresa familiar se encuentra en dos aspectos que resultan fundamentales: la falta de una apropiada gestión de los recursos y su limitada capacidad para desarrollar estrategias competitivas. (Rueda, 2011), hace mención que se debe reconocer que los fundadores y empleados vinculados al entorno de la empresa familiar son en su gran mayoría trabajadores expertos en procesos operativos, la fuerte carencia en el aspecto administrativo empresarial se ha convertido en debilidad. Roman (2009), hace referencia que la diversidad de definiciones de empresa familiar es tal que ha llegado a afirmarse que existen tantas de éstas como número de autores que tratan el tema (Croutsche y Ganidis, 2008). La heterogeneidad conceptual resultante ha surgido de los límites más o menos amplios que se establecen a las familias propietarias, el porcentaje de control que la familia propietaria debe poseer, el número de familias que poseen ese control y/o la duración requerida para que una firma pueda ser considerada como de familia (Croutsche y Ganidis, 2008; Sharma, 2004). Asimismo Roman (2009), menciona que una definición integral de empresa familiar establece que éstas son una síntesis única de los siguientes elementos: a) control sobre la propiedad (15% o más) por parte de dos o más miembros de una familia o asociación de familias; b) influencia estratégica de los integrantes de la familia en la dirección de la empresa; c) interés por las buenas relaciones familiares; d) interés en la continuidad de la empresa de generación a generación (Poza, 2004). El modelo de los tres círculos (Tagiuri y Davis, 1982), es uno de los que han sido más empleados para describir distintas situaciones actuales y futuras de las empresas familiares. En este modelo cada círculo representa un grupo de personas, con particulares características



en relación con la empresa familiar, y las intersecciones de los círculos los grupos de personas que poseen dos o tres de las tres características identificadas por el modelo. Según coincidan en mayor o menor grado los tres círculos, es decir, estos se superpongan como atraídas por una fuerza centrípeta, algo que suele ocurrir en primera y segunda generación, o se distancien como separados por una fuerza centrífuga, como acostumbra a pasar en empresas familiares de gran tamaño, se estará frente a distintos tipos de empresas familiares, con características muy diferentes, por el número de protagonistas que en ellas trabajan o con ellas tienen relación, por los distintos roles que desempeñan y sus diferentes intereses, así como por el contenido de las relaciones y actitudes que entre unas y otras personas se dan.

Por lo tanto de acuerdo con Meroño (2009), las empresas familiares tienen como particularidad la implicación de la familia en la propiedad y gestión. Estos aspectos condicionan el funcionamiento y los objetivos de la organización. Pero que, en cualquier caso, son empresas y deben regirse por leyes económicas, esto quiere decir que debe prestarse la máxima atención a las cuestiones empresariales. Tal es así que gestionar adecuadamente los aspectos familiares tiene por fin menoscabar las reglas de funcionamiento de cualquier empresa. En este contexto es imprescindible fijar como objetivo la profesionalización de la gestión (Meroño, 2009). Con frecuencia se entiende erróneamente que profesionalizar consiste en incorporar a las responsabilidades directivas a personas ajenas a la familia, por tanto, es preciso definir lo que significa profesionalización que no es otra cosa que disponer de unos directivos y unos sistemas de gestión que permitan las decisiones y el funcionamiento más eficaz y eficiente. Y por supuesto la independencia de la pertenencia a la propiedad familiar. (Meroño, 2009).

#### Profesionalización En La Gestión De Las Empresas Familiares

Con una más amplia, se define la gestión profesional como aquella que, por un lado, cuenta con una dirección capacitada con independencia de su pertenencia a la familia propietaria y, por otro lado, con un sistema de gestión adecuado. (Meroño, 2009). El primer elemento que se analizara es el perfil del propietario/gerente y el segundo elemento la estructura organizacional, tomando en cuenta, el tamaño de la empresa, su antigüedad, su proporción en cuanto al número de empleados que tiene y la dirección si es por la familia o por un directivo ajeno a la familia. Por lo cual se puede definir a la profesionalización como el grado óptimo alcanzado por una empresa cuando sus sistemas organizativos y sus procedimientos de trabajo están bien desarrollados y sistematizados. Esto quiere decir que sus estructuras organizacionales, sus métodos de conducción y el manejo de personal están diseñados acorde a los objetivos de la organización y sometidos a una rigurosa evaluación. (Girardo, 2001).

Los factores de contingencia, son aquellos estados o condiciones organizativas que están asociados al uso de ciertos parámetros de diseño. Los factores a los que vamos a referirnos pueden clasificarse de la siguiente manera: a) Perfil del propietario/gerente. La figura del propietario resulta fundamental para analizar la gestión de cualquier empresa sobre todo, en las de menor tamaño puesto que centralizan muchas funciones y la toma de decisiones. En el caso de las empresas familiares. b) Estructura organizativa. El tamaño de la empresa, tomando en cuenta su antigüedad, su proporción en cuanto al número de empleados que tiene y la dirección si es por la familia o por un directivo ajeno a la familia ya que entre más grande sea la organización, más compleja será su estructura es decir, más especializadas estarán sus tareas, más diferenciadas sus unidades de trabajo y su componente administrativo. De tal manera que en una estructura burocrática, existe la especialización del trabajo, se requiere la definición de la jerarquía de autoridad, reflejándose en una técnica estructura para planificar y formalizar el trabajo, así como el crecimiento y desarrollo de la empresa. El diseño organizativo en las empresas familiares debe preocuparse por contemplar una estructura que le permita el control y la toma de decisiones tanto desde una perspectiva de negocio como familiar. (Meroño, 2009)

#### **MÉTODO**

La metodología de investigación es cuantitativa. La investigación cuantitativa se aplica para el levantamiento de encuestas, a través de cuestionarios a los propietarios según una muestra finita de la población total de las empresas familiares del sector servicios. Se procesará la información recabada con aplicación del programa estadístico SPSS para el análisis descriptivo e inferencial.

### Problemática Y Justificación

En el escenario actual de la economía mexicana, se encuentran un número significativo de empresas familiares, en las que de acuerdo a las características del tiempo presente, en donde la turbulencia es muy agresiva, producto de la inestabilidad política, que ha incidido en lo económico, aunado a la poca formación de sus gerentes con respecto a los conocimientos gerenciales que hoy en día se requieren, algunas empresas han cerrado y otras se encuentran estancadas, lo que conlleva a que se tomen las medidas y acciones adecuadas para contrarrestar los efectos de las variables de contingencias del entorno. La profesionalización de las empresas familiares en México, así como en Tijuana, B.C. es tan importante, ya que su existencia puede depender de dicho factor. Muchas empresas, al iniciar la producción de bienes o servicios, deben contemplar y considerar los diferentes factores que inciden en su negocio. En una primera etapa, el propietario abarca todas las áreas de desarrollo de su empresa, pero llega un momento en el cual es necesaria la profesionalización de la misma y debe poner énfasis en la especialización de tareas para un correcto y sustentable desarrollo. Lo anterior, generalmente es obviado por los empresarios, ya que el trabajo cotidiano, les resta tiempo en temáticas de gestión de su empresa y la mayoría de las veces no cuentan con los conocimientos necesarios.

### Objetivos

**Objetivo General.** Analizar los factores de contingencias, tales como el perfil del directivo y la estructura organizativa para determinar cuáles inciden en el proceso de profesionalización de las empresas familiares del sector servicios de Tijuana, B.C., México **Objetivo Específico.** Determinar si los factores de contingencia tales como el perfil del directivo y la estructura organizativa inciden en la profesionalización de las empresas familiares del sector servicios.

### Muestra

Para ello, consideraremos los factores de contingencia como variables independientes y la profesionalización como un parámetro de diseño con un valor dependiente, suponiendo por consiguiente que la profesionalización representa el elemento “contingente” con la situación de la organización. Para el presente trabajo se eligió una muestra de 245 propietarios de las empresas familiares del sector servicios, registrados en el Sistema de Información Empresarial Mexicano, correspondiente a delegación Tijuana, Baja California. A los propietarios se les aplicó un cuestionario conformado con 41 preguntas relacionadas al tema de estudio. Una vez recopilada la información de los cuestionarios se procedió a la elaboración de una base de datos en SPSS y posteriormente se procedió a la captura de la información, para luego realizar el respectivo análisis para su interpretación. Se utilizó una escala de medición con una escala de *likert*. Se elaboraron los cuadros, que nos permiten un análisis de la situación actual de la profesionalización en las empresas del sector servicios. **Determinación de la Muestra.** Para el presente trabajo se eligió una muestra de 245 propietarios de empresas familiares del sector servicios del Sistema de Información Empresarial Mexicana (SIEM) Marzo 2010, Tijuana, Baja California. Factores que se consideraron en el cálculo de la muestra: Tabla 1. Total de Empresas según SIEM, Marzo 2010.

En el caso de que sí se conozca el tamaño de la población entonces se aplica la siguiente fórmula:

$$n = \frac{Z^2 pq^N}{NE^2 + Z^2 pq}$$

Donde:  $n$  es el tamaño de la muestra;  $Z$  es el nivel de confianza;  $p$  es la variabilidad positiva;  $q$  es la variabilidad negativa;  $N$  es el tamaño de la población;  $E$  es la precisión o el error. El diseño de la muestra es resultado de la identificación de una población total de 289 empresas familiares, registradas en el Sistema de Información Empresarial Mexicano (SIEM) de Marzo 2010, de Tijuana, Baja California. México, y de la consideración del porcentaje de presencia sobre la población total, dando como resultado 241 empresas, como se muestra en la Tabla 1. Los factores que se tomaron en cuenta en el cálculo de la muestra, es que la población se considera con características homogéneas, además, de contarse con una población finita, ya que el número de empresas familiares es conocido y la representatividad de la muestra está determinada por un error permisible de 0.05, con un nivel de confianza del 95% y  $p = q = 0.5$ .

Tabla 1: Total de Empresas de acuerdo al SIEM, Marzo 2010.

	Población	Muestra
Total de empresas	289	241

*La tabla muestra que el total de empresas registradas, integran una población de 689, la población se considera con características homogéneas y se contó con una población finita, porque se conoce el número de empresas familiares, dando como resultado que la muestra esperada es de 245 empresas.*

### Validación Del Instrumento

A los propietarios se les aplicó un cuestionario conformado con 41 preguntas, el cual fue validado relacionado al tema de estudio. Se utilizó una escala de medición con categorías de respuestas de opción múltiple. Se elaboraron los cuadros que permiten un análisis de los factores que inciden en el proceso de profesionalización de las empresas familiares. La validez del cuestionario se determinó mediante el coeficiente de confiabilidad de *Alfa-Cronbach*, por medio del programa SPSS: el resultado arrojado por dicho programa fue de .80, un grado de confiabilidad aceptable (ya que esta por arriba .60 y de 0.70, puntuación mínima aceptable.).

Tabla 2: Análisis de Fiabilidad

Alfa de Cronbach	No. de elementos
.873	41

*En la tabla se muestra la validez del cuestionario se determinó mediante el coeficiente de confiabilidad de Alfa-Cronbach, por medio del programa SPSS: el resultado arrojado por dicho programa fue de .80, un grado de confiabilidad aceptable (ya que esta por arriba .60 y de 0.70, puntuación mínima aceptable.). Fuente: elaboración propias con datos del spss (2010)*

## RESULTADOS

### Análisis de Factores de Contingencias de Área y Distribución Geográfica

Asimismo, en la Tabla 3, se presenta la ficha técnica de la investigación, en donde se muestra la información más relevante en cuanto al universo objeto de estudio, que son las empresas familiares del sector servicios que cuenten con dos o más empleados, el ámbito de la investigación es el Municipio de Tijuana, B.C., con un muestreo aleatorio simple estratificado, encuestándose a 245 empresas, con un error muestral de  $E = \pm 5\%$  para un nivel de confianza del 95% y  $p = q = 0.5$ , aplicándose una encuesta presencial por empresa, respondiendo el propietario, gerente o un directivo de la empresa, se aplicó un cuestionario de 41 preguntas, relacionadas con la situación de la empresa familiar.

Tabla 3: Ficha Técnica Encuesta Por Muestreo Empresas Familiares del Sector Servicios

Trabajo de Campo	Inicio: 29 de Agosto de 2010 Final: 26 de Octubre 2011
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Universe Objeto de Estudio	Empresas familiares del sector servicio con dos o más empleados pertenecientes al sector servicios, de Tijuana, B.C.
Ámbito	Municipio de Tijuana, B.C., México
Selección de unidades muestrales	Muestreo aleatorio simple estratificado
Muestra	245 encuestas
Error Muestral	$E=\pm 5\%$ para un nivel de confianza del 95% y $p = q = 0.5$
Selección unidad muestral	Una encuesta por empresa, responde el propietario, gerente o algún directivo de la empresa.
Tipo de entrevista	Presencial
Cuestionario	Estructurado, 41 preguntas relacionadas a la situación de las empresas familiares del sector industrial

*Esta tabla contiene la ficha técnica en la cual se refleja el muestreo realizado a las empresas familiares del sector servicios, resumiendo la información más importante como el Universo objeto de estudio, el ámbito, selección de unidades muestrales, la muestra utilizada en la investigación, el error muestral, selección de unidad muestrales de una encuesta por empresa, el tipo de entrevista siendo esta presencial y la estructura del cuestionario aplicado de 41 preguntas.*

En la Tabla 4. Se muestra la información acerca de la representatividad de la distribución del tamaño de la muestra, atendiendo el criterio del tamaño y el sector al que pertenecen las empresas familiares en Tijuana, B.C., de acuerdo a la clasificación publicada en el Diario Oficial de la Federación de 2009, siendo dos categorías las de mayor representatividad; las microempresas (con un rango de empleados de hasta 10 trabajadores) representando el 99.60% y las empresas pequeñas (con un rango de 11 a 50 trabajadores) representan un 0.40% de la población.

Tabla 4: Distribución de la Muestra las Empresas Familiares del Sector Servicios

De acuerdo al Tamaño (%)	Porcentaje del tamaño de la muestra
Microempresa	99.60%
Empresa Pequeña	0.40%
De acuerdo al sector de actividad (%)	100%

*En la tabla se muestra el porcentaje de la distribución de la muestra de las empresas familiares del sector servicios, de acuerdo al tamaño, representando un 99.60% (con un rango de empleados de hasta 10 trabajadores) las microempresas y el 0.40% (con un rango de 11 a 50 trabajadores)*

En la Tabla 5. Se determina la antigüedad de las empresas, considerando los años que tienen establecidas y operando. Se suele considerar como punto medio a una empresa familiar con menos de 30 años de vida, para realizar la transición del poder del fundador a una segunda generación, por lo cual para la distribución de las empresas de la muestra se establecieron tres categorías de acuerdo a Meroño (2009): 1. Empresas Jóvenes (hasta 15 años de antigüedad), 2. Empresas consolidadas (de 16 a 30 años de antigüedad), 3. Empresas Maduras (con más de 30 años de antigüedad). Dando como resultado que las empresas familiares encuestadas, son empresas jóvenes, ya que promedio tienen una antigüedad de 8.9 años y representan el 99.60% de la muestra.

Tabla 5: Antigüedad de Empresas Familiares del Sector Servicios

De acuerdo al Tamaño	Antigüedad (promedio)	Porcentaje del Tamaño de la Muestra
Microempresa	8.9 años	99.6%
Empresa pequeña	10 años	0.40%
De acuerdo al sector de actividad (%)		100%

*En la tabla se muestra la antigüedad de las empresas familiares del sector servicios de acuerdo al tamaño siendo el porcentaje más representativo el de las Microempresas con el 99.60% con una antigüedad de 8.9 años y solo el 0.40% representan a las empresas pequeñas con una antigüedad de 10 años, por lo tanto son empresas jóvenes.*

A continuación se presentan los criterios utilizados para la estimación de la proporción de empresas familiares del Sector Industrial, de manera que se encuestaron 245 empresas del sector servicios por el

número de empleados contratados, siendo estas de la localidad y de carácter familiar como se muestra en la Tabla 6.

Tabla 6: Estimación de Proporción de Empresas Familiares del Sector Servicios por Empleados

Empleados	Población	Muestra
1 a 3	160	65.30%
4 a 6	75	41.0%
7 a 9	9	15.38%
10 a 18	1	5.98%
Total	245	100%

*Esta tabla muestra la estimación de proporción de empresas familiares que fueron encuestadas, en base al número de empleados con que cuentan, dando como resultado que el 65.30% son empresas que tienen de 1 a 3 empleados y el 41.0% de las empresas encuestadas de 4 a 6 empleados.*

Asimismo en la Tabla 7, se muestra la estructura organizativa por variables de contingencia del sector servicios representando un 59.98% las empresas que son dirigidas por miembros de la familia siendo estas microempresas y jóvenes en cuanto a su antigüedad. Y las de menor proporción con un 40.02% con la participación de directivos no familiares.

Tabla 7: Estructura Organizativa por Variables de Contingencia del Sector Servicios

Dirección de la Empresa Familiar por miembros de la familia	Empresa de dirección familiar	Dirección de la Empresa familiar por directivos no familiares	Empresa de dirección por directivos no familiares
Propietario	34.69%	Directivo No Familiar	11.03%
Directivo Familiar	8.57%	Asesor	2.45%
Esposa(o)	4.48%	Encargados	26.54%
Hijo	12.24%		
Total	59.98%		40.02

*Esta tabla muestra la estructura organizativa por variables de contingencia del sector servicios de acuerdo al tipo de dirección de la empresa familiar, dando como resultado que el 59.98% de las empresas su dirección está a cargo de algún miembro de la familia y el 40.02% la dirección de la empresa es dirigida por un miembro ajeno a la familia.*

En la Tabla 8, se muestran los resultados del perfil del propietario/gerente por variables de contingencias, la presencia femenina en las empresas dirigidas por los miembros de la familia es de un 54.24%, y la presencia de los hombres en estas organizaciones es del 62.80% y la dirección familiar por los miembros de la familia es de un 59.80% y los miembros de la familia que la dirigen tienen un rango promedio de edad de 45-50 años de edad con una antigüedad promedio de 4 a 6 años en el puesto y el nivel de estudios universitarios es de 37.51%, siendo menor en cuanto a las empresas dirigidas por directivos ajenos a la familia representada por un 62.43%.

Tabla 8: Perfil del Propietario/Gerente por Variables de Contingencia del Sector Servicios

Perfil del propietario/gerente 245 encuestados	Mujer 88	Hombre 157	Dirección familia propietaria	Edad Rango 40-45 años	Antigüedad Rango 4 – 6 años	Estudios Universitarios
Según el tipo de dirección familiar por miembros de la familia	54.24%	62.80%	59.80%	55.50%	51.02%	37.51%
Según la dirección de la empresa familiar por directivos no familiares	45.76%	37.20%	40.02%	44.50%	48.98%	62.43%
directivos familiares	100%	100%	100%	100%	100%	100%
Total						

*En esta tabla se muestra el perfil del propietario/gerente en cuanto a las variables de contingencias de sexo representando un 54.24% la participación de las mujeres en la dirección de la empresas dirigidas por miembros de la familia y un 45.76 las que se encuentran en las empresas dirigidas por directivos no familiares, asimismo el 59.80% de los propietarios/gerentes son los que dirigen la empresa familiar y el 55.50% está dentro del rango de los 40-45 años de edad promedio, con una antigüedad en el puesto de 4 a 6 años y solo el 37.52% de los directivos de la empresa familiar en la cual la dirección es asumida por algún miembro de la familia cuenta con estudios universitarios.*

En las empresas familiares que son dirigidas por directivos no familiares cuentan con una menor presencia de gerentes externos y es algo que debe ser analizado por las empresas. Ya que los directivos no

familiares aportan una interesante ventaja como es la posibilidad de que la propiedad les exija resultados por su gestión sin interferencias familiares. (Meroño, 2009).

## CONCLUSIONES

Para que las empresas familiares sobrevivan, es importante que realicen la profesionalización de su gestión, por lo cual los puestos directivos deben estar ocupados por personas con los requerimientos solicitados, habilidades, capacidades y la experiencia necesaria, independientemente si son miembros de la familia o directivos ajenos a la familia. Solo que contar con profesionales externos, pasa a ser una necesidad en un determinado momento por el crecimiento de la empresa, porque va a llegar un punto en el cual el propietario no va a poder administrar de manera eficiente la organización, como es el caso de las empresas familiares del sector servicios que las empresas en un 40.02% son dirigidas por directivos ajenos a la familia y con estudios universitarios. La presencia de la mujer en la dirección tanto de la empresa familiar dirigida por algún miembro de la familia o en la que es dirigida por directivos no familiares es minoritario, solo siendo 88 el total de propietarios/gerentes las que ocupan estos puestos, siendo un menor la proporción las que ocupan un puesto gerencial.

Aun así, continua siendo mayor la presencia de los hombres tanto en las empresas de dirección familiar como en las empresas que son dirigidas por directivos ajenos a la familia, el rango de edad entre ambas es el mismo ya que es de 40 a 45 años en promedio, teniendo también una antigüedad en el puesto de 4 a 6 años en promedio dado lo joven de las empresas familiares del sector servicios. Cabe resaltar que el nivel de estudios universitarios es menor en las empresas familiares cuya dirección es familiar, pero es importante que las empresas familiares tomen en cuenta la contratación de personal directivo ajeno a la familia con una preparación profesional, ya que resultan un recurso valioso cuando estas organizaciones se tornan complejas. Por cual el resultado obtenido es que son las empresas las de mayor complejidad las que su personal directivo es ajeno a la familia con una representatividad del 62.43%.

En cuanto a su estructura organizativa las empresas familiares al inicio de su ciclo de vida tienen estructuras sencillas, basadas en el propietario, si logran sobrevivir empiezan a formalizar su estructura organizacional debido a su crecimiento contemplando nuevos departamentos e inclusive la contratación de personal ajeno a la familia, siendo la gestión y la toma de decisiones más descentralizada. Por lo tanto las empresas familiares del sector servicio aun tienen estructuras sencillas basadas en la gestión y en la toma de decisiones de su fundador, siendo microempresas con un máximo de 10 empleados, representando el 99.60% de las empresas familiares de este sector, por lo cual son empresas jóvenes con un promedio de antigüedad de 8.9 años. Asimismo de acuerdo a lo anterior las decisiones sobre la estructura organizacional de las empresas familiares del sector servicios centran la tomada de decisiones en el propietario y al tratarse de microempresas y siendo de dirección familiar representando un 59.98%, por lo cual estas no han formalizado su estructura organizativa. Por último se puede concluir que al analizar los factores de contingencia se determina que el perfil del propietario/gerente y la estructura organizativa inciden en la profesionalización de las empresas familiares del sector servicios.

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# **DISEÑO DE UNA HERRAMIENTA DE DIAGNÓSTICO FINANCIERO PARA EMPRESAS DEL SECTOR REAL BASADO EN ANÁLISIS DE ÍNDICES ESTÁNDAR (ÍNDICE-PADRÃO): CASO DE APLICACIÓN**

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## **RESUMEN**

*Este trabajo presenta los resultados del proyecto de investigación “Diseño de una herramienta para el análisis financiero de empresas del sector real utilizando la metodología de Índices Estándar (índice-padrão)”. La problemática de la investigación esta relacionada con el desarrollo de una herramienta para realizar benchmarking financiero utilizando criterios estadísticos. La herramienta propuesta considera análisis de indicadores en las categorías de rentabilidad, solvencia, liquidez, estructura y endeudamiento. La metodología empleada de índices estándar (índice-padrão) permite la comparación de indicadores financieros de una compañía en particular con el respectivo índice estándar del sector. La herramienta propuesta permite asignar una calificación cualitativa de excelente, bueno, satisfactorio, regular, malo o débil para un indicador en particular, una categoría o la compañía en general. Los resultados obtenidos de la investigación confirman la importancia y la potencialidad del uso de una herramienta de este tipo para realizar benchmarking a nivel empresarial*

**PALABRAS CLAVE:** Diagnóstico Financiero, Indicadores Financieros, Índices Estándar (índice-padrão).

## **DESIGN OF A FINANCIAL DIAGNOSTIC TOOL FOR COMPANIES OF REAL SECTOR BASED ON ANALYSIS OF STÁNDAR RATES (ÍNDICE-PADRÃO): CASE OF APPLICATION**

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## **ABSTRACT**

*This paper presents the result of the research project “Design of a financial tool for companies of real sector by using the methodology of standard indicator (índice-padrão)”. The research problem is to develop a tool for making financial benchmarking by using statistical criteria. The proposed tool considers an analysis of profitability, of solvency, of liquidity and of debt structure. The standard indicator methodology (índice-padrão) allows the comparison of financial indicators of a company with the relevant standard industry indicator. In addition, the proposed tool allows assigning a qualitative rating of excellent, of good, of satisfactory, of fair, of poor or of weak for a particular indicator, a category or a company. The results of the research confirm the importance and the potentiality of use a tool for enterprise benchmarking.*

**KEYWORDS:** Financial Diagnostics, Financial Indicators, Standard Indicator (índice-padrão).

# **LA RELACION DE LA CULTURA ORGANIZACIONAL CON LA SATISFACCION Y EL COMPROMISO DE SUS MIEMBROS: CASO GEN H HERBALIFE**

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## **RESUMEN**

*La globalización y el desarrollo tecnológico colocan a la organización en el centro de las transmisiones y variaciones culturales aceleradas, las cuales son explicitadas en normas, valores, mitos y ritos colectivos que son transmitidos, representados y asimilados por los actores que la conforman. Dichos cambios obligan a los individuos a aprender otros comportamientos tanto relacionales como técnicos, y se plantea, entonces, que las organizaciones están sometidas a una triple realidad cultural, lo transmitido, lo aprendido y lo inscrito, en esta combinación de procesos, de interacciones e intercambios, lo que permanece, lo que llega del exterior y lo que cambia, nos permite hacer una lectura de la cultura de la organización. (Sainsaulieu, 1995). En este sentido, dado que la cultura organizacional es un concepto que ha predominando en los espacios productivos y ganando capital importancia, el objetivo del presente estudio es el de analizar el valor de la cultura organizacional como función social específicamente en una empresa con estrategias empresariales de compensación y mercadeo. Con la finalidad de encontrar una explicación al fenómeno de organizaciones con esta estrategia que ha generado una vasta conceptualización por sus procesos organizativos, conocimientos, permanencia y su gran expansión y crecimiento a nivel mundial.*

# **THE RELATIONSHIP OF ORGANIZATIONAL CULTURE AND SATISFACTION WITH THE COMMITMENT OF MEMBERS: IF GEN H HERBALIFE**

## **SUMMARY**

*Globalization and technological development placed the organization at the center of the transmissions and accelerated cultural variations, which are explicit in norms, values, myths and rituals that are broadcast collectives represented and assimilated by the actors within it. These changes force individuals to learn other behaviors both relational and technical, and considers, therefore, that organizations are subject to a threefold cultural reality, what is transmitted, learned and recorded, this combination of processes, interactions and trade, which remains, what comes from outside and what changes we can make a reading culture of the organization. (Sainsaulieu, 1995). In this sense, given that organizational culture is a concept that has been predominant in the productive spaces and crucial win, the objective of this study is to analyze the value of organizational culture as a social function specifically in a company with business strategies compensation and marketing. In order to find an explanation to the phenomenon of organizations with this strategy that has generated a broad conceptualization of organizational processes, knowledge, persistence and its great expansion and growth worldwide.*

## INTRODUCCIÓN

Dado que la cultura organizacional es un concepto que ha venido predominando en los espacios productivos y ganando capital importancia para entender a la organización como tal, el objetivo del presente trabajo fue el de analizar en un momento histórico particular, la función social de desempeña la cultura organizacional en el sistema multinivel denominado “Gen H Querétaro Herbalife”. Todo ello, con el propósito de encontrar una explicación al fenómeno de organizaciones multinivel reconocidas internacionalmente, que han generado una vasta conceptualización en sus procesos organizativos, conocimientos, permanencia y sobrevivencia como empresas y que han destacando en el mundo de los negocios por el desarrollo de una estrategia de distribución eficiente para ofrecer una amplia gama de productos y servicios.

## REVISION DE LITERATURA

### El Interés Organizacional Por El Concepto De Cultura

El término cultura ha establecido analogías o metáforas que hace referencia a entidades, sociedades, organismos vivos o mecánicos en las que se comparte un cúmulo de valores, creencias, rituales, actitudes, comportamientos, normas, intereses, necesidades y sentimientos entre los actores que la integran, moldeando una identidad a una sociedad. De cierta manera, la cultura es como un iceberg: posee aspectos visibles e invisibles, es un conjunto unido de maneras de actuar; modos de vida, costumbres, instituciones, sistemas, métodos y técnicas; de maneras de pensar filosofías, ideologías, religiones, creencias, valores y de maneras de sentir; deseos, memoria colectiva, arquetipos, que son aprehendidas, compartidas y transmitidas por una colectividad que se reconoce a sí misma.

Contiene artefactos físicos, enunciados de misión, orientaciones normativas, así como creencias básicas que dirigen el pensamiento, los sentimientos, las percepciones y los comportamientos de las personas en la cultura, (Solís, 1994). Se puede concluir, que el fenómeno de la cultura muestra alta complejidad, es el modo particular de hacer las cosas en un entorno específico, por lo que sido el motivo central para los científicos sociales. Hoy por hoy interesa en el estudio de las organizaciones, porque ofrece una perspectiva privilegiada para observar la organización en profundidad, entender mejor la vida organizacional y la relevancia de dicha cultura en el rendimiento de la organización. (Sackmann, 1997).

### La Cultura Organizacional Ante La Globalización Y Los Mercados Internacionales

La economía mundial ha vivido momentos jamás imaginados como resultado del proceso de globalización, en consecuencia las organizaciones, se han visto forzadas a adaptarse a este proceso a fin de responder de la mejor manera a las nuevas exigencias de los clientes, cada vez más internacionales y más conscientes de las infinitas posibilidades que tienen para satisfacer sus expectativas (Porter, 1990). Para Yip (1992) existen cuatro tipos de impulsores del mercado, del costo gubernamentales y competitivos los cuales han contribuido a la existencia de este fenómeno, que deberán tenerse en cuenta en cada decisión de negocios que se quiera implementar. Sumado a los anteriores, se agrega el fuerte impulso que han tenido las comunicaciones mundiales, en particular la utilización del sistema de Internet que ha revolucionado el mundo e incidido gradualmente en el comportamiento de los mercados (Anderson, M. y Choobineh, 1996).

Esta realidad mundial supone un emergente y a veces extraño ambiente socio-cultural para el marketing caracterizado por: una mayor e incesante diversidad, un mayor y progresivo conocimiento y una mayor y creciente turbulencia en los negocios (Achrol, 1991). Este entorno, está contribuyendo para que se susciten cambios culturales sustanciales al interior de las organizaciones, mismos que se originan por nuevos hábitos de compra de los clientes, el consumo de los usuarios y las creencias y valores que en el

mercado se van construyendo. En otras palabras, hacia el interior de las organizaciones, se han orientado comportamientos, mitos, rituales, símbolos, creencias, supuestos y sobre todo valores que le permitan a la organización colocar al cliente en el centro de todas sus actividades, conocer a sus actuales y futuros competidores, coordinar adecuadamente las actividades en su interior, para que la dinámica organizacional interna genere las circunstancias que faciliten su constante adaptación a los requerimientos del entorno que le rodea el ambiente y los constantes cambios que el mercado va sufriendo.

### La Cultura Organizacional Y Su Vínculo Con La Orientación Al Mercado

En el ámbito de los estudios organizacionales, no sólo es importante explicar y pronosticar resultados dentro de las organizaciones, sino también, analizar y medir su desempeño para llegar a entender por qué algunas organizaciones se posicionan mejor que otras y siguen siendo competitivas en su entorno. El concepto de cultura organizacional se ha asociado con el desempeño superior de la empresa (Peters y Waterman, 1988), con la mayor productividad (Ouchi, 1981), con el mejoramiento de la moral y las elevadas tasas de rentabilidad de la inversión. Sin embargo, fue en la década de sesenta con los trabajos de Levitt (1960), Drucker (1961), McNamara (1972), Kotler (1977), Houston (1986), Webster (1988) y Deshpande y Webster (1989), cuando se estudia el concepto de mercado inmerso en la cultura organizacional, como estrategia principal de desarrollo de mercados internacionales. Por más de tres décadas, los académicos especializados en mercadotecnia han enfatizado que la organización cuya preocupación es la orientación al mercado se verá beneficiada y tendrá un desempeño superior (Pulendran, Speed & Winding, 2000).

Narver y Slater (1990) inician el trabajo de orientación al mercado con base en un enfoque cultural, consideran que las organizaciones deben tener tres elementos que en su conjunto son la orientación al mercado: orientación al cliente la cual tiene que ver con la comprensión y creación de valor a los compradores meta, orientación a la competencia, señala que es necesario entender las fortalezas y debilidades de corto plazo y las capacidades y estrategias de largo plazo tanto de los actuales como de los potenciales competidores y coordinación interfuncional que se refiere a la utilización coordinada de los recursos para dar valor al cliente en término de dos criterios de decisión: impacto a largo plazo e impacto en la rentabilidad, además deberán construir y mantener una relación de mutuo beneficio con sus clientes.

### La Cultura Organizacional Y Su Relación Con El Mercado Multinivel

El vínculo orientación al mercado y cultura organizacional, se convierte en un proceso social de intercambio de comportamientos, valores, creencias y supuestos necesarios para que en su interior se pueda generar una dinámica de trabajo con la cual se estimule la creación de valores superiores para sus compradores, y consecuentemente obtener un desempeño continuo superior para las organizaciones (Kholi y Jaworski, 1990; Webster, 1988; Shapiro, 1988).

En este sentido, numerosas organizaciones han desarrollado estrategias estructurales altamente adaptativas entre las que destacan el mercadeo multinivel. Según datos de la Federación Mundial de Asociaciones de Venta Directa, WFDSA, que representa a la industria de la venta directa en el ámbito mundial y también incluye la Federación de Asociaciones Europeas de Ventas Directas y que agrupa a 58 países. Reporto que la industria creció en su número de vendedores en cerca del 336% entre 1987 y 1997, que en 2001 las ventas al menudeo a nivel mundial, por parte de sus miembros, representaron más de US\$105,000 millones de dólares a través de más de 61 millones de representantes de ventas independientes. La siguiente tabla muestra los datos de ventas de 52 de los 58 países, y sirve de referente para apreciar los volúmenes de venta de cada país.

Se sabe que existen más de 2,000 compañías de redes de distribución en todo el mundo y que esta industria de escala mundial, crece a tasa que van entre el 20 y 30 por ciento cada año (Tapia, 2004). Las

siguientes dos gráficas de barras mostradas en la Tabla 1.2 se muestran como se han incrementado las ventas (en Miles de Millones de Dólares) y cuanta gente se ha involucrado en las ventas directas, desde 1998 a 2007.

Tabla 2: 1 Referente sobre los volúmenes de ventas del sistema multinivel desglosado por países.

<b>Estados Unidos</b>	<b>29.600</b>	<b>26.06%</b>
Japón	20,390	17.95%
Brasil	10,100	8.89%
Alemania	8,865	7.81%
Corea	7,000	6.16%
México	4,400	3.87%
Reino unido	3,564	3.14%
Italia	3,368	2.97%
Rusia	2,866	2.52%
Francia	2,393	2.11%
Malasia	2,060	1.81%
Taiwán	1,640	1.44%
Tailandia	1,583	1.39%
Colombia	1,500	1.32%
Canadá	1,180	1.04%
Argentina	1,170	1.03%
Venezuela	887	0.78%
Turquía	864	0.76%
Polonia	854	0.75%
Australia	844	0.74%
España	747	0.66%
Sud áfrica	708	0.62%
Indonesia	669	0.59%
India	586	0.52%
Perú	500	0.44%
Chile	464	0.41%

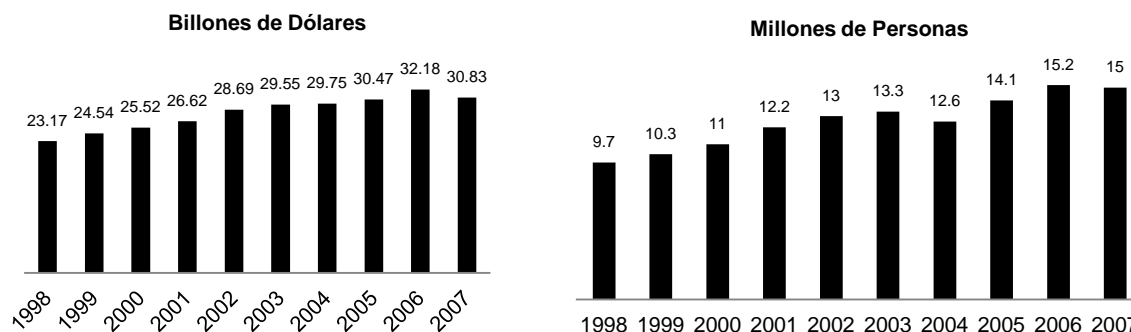
Fuentes: Estudio de Ernst & Young a Vendedores Directos Independientes Mexicanos / Estudio de Mercado de las Ventas Directas 2009. Asociación Mexicana de Ventas Directas.

Tabla 2:1.1 Referente sobre los volúmenes de ventas del sistema multinivel desglosado por países.

	<b>Venta (en Millones de USD)</b>	<b>% de ventas del total</b>
Ucrania	449	0.40%
Suecia	400	0.35%
Ecuador	400	0.35%
Filipinas	364	0.32%
Suiza	355	0.31%
Republica checa	326	0.29%
Rumania	300	0.26%
Singapur	264	0.23%
Finlandia	351	0.22%
Hungría	203	0.18%
Hong Kong	191	0.17%
Noruega	160	0.14%
Dinamarca	149	0.13%
Los países bajos	148	0.13%
Nueva Zelanda	136	0.12%
Portugal	89	0.08%
Bélgica	87	0.08%
Guatemala	86	0.08%
Panamá	66	0.06%
Irlanda	60	0.05%
Croacia	55	0.05%
Eslovenia	52	0.05%
Republica dominicana	51	0.04%
Uruguay	48	0.04%
Estonia	36	0.03%
Letonia	35	0.03%

Fuentes: Estudio de Ernst & Young a Vendedores Directos Independientes Mexicanos / Estudio de Mercado de las Ventas Directas 2009. Asociación Mexicana de Ventas Directas.

Tabla 2: 2 El incremento las ventas multinivel en miles de millones de dólares y el número de personas involucradas en las ventas directas, desde 1998 a 2007.



Fuente: Asociación Mexicana de Ventas Directas (2008)

Además, en ellas se puede apreciar que el número de personas involucradas en ventas directas creció de 9.7 a 15 millones de personas. Esto es un crecimiento acumulado de 55% en estos diez años. Cabe señalar que México es el segundo país de América Latina (después de Brasil) con mayor número de ventas de consumo (3.604 billones de dólares norteamericanos); por encima de Italia (3.05 billones), Malasia (2.6 billones), Taiwán (2.1 billones) y Reino Unido (3.427 billones) para el año 2008. Según datos de la Asociación Mexicana de Ventas Directas (AMVD, 2008), de los países que cuentan con empresas de venta directa que corresponden a un sistema Multinivel en América Latina destacan México, 56%, Colombia, 53%, Chile, 40%, Argentina, 26% y Centroamérica, 25%. Según la AMVD las ventas directas en México en 2008 se estima fueron de \$46,700 millones de pesos, un crecimiento de ventas directas del 5% con respecto al año 2007. Respecto a la información de mexicanos dedicados a la venta directa, se detalla (Tabla 2.3), que el 80% de los vendedores directos independientes son mujeres.

El 77% son casados, en unión libre o divorciados. El 30% con cuatro dependientes económicos, el 78% viven en zonas residenciales urbanas y en con estudios que fluctúan en proporciones del 31% con primaria, 28% con secundaria y 26% con preparatoria. La venta directa ha sido elegida en 47% por personas que tienen entre 35 a 49 años, seguida por un 26% con un rango de edad de 50 a 65 años.

Tabla 2: 3 Datos demográficos de las personas dedicadas a la Venta directa clasificada por categoría e indicada en porcentaje

Participación por genero	Mujeres	80
	Hombres	10
	Parejas	10
Estado civil	Soltero nunca casado	11
	Casado/ Unión libre	77
	Divorciado/ Viudo	12
Número de dependientes	Dos o menos	21
	Tres	19
	Cuatro	30
	Cinco	17
	Seis o más	13
Edad	18-34	23
	35-49	47
	50-65	26
	>65	4
Zona de residencia	Urbana	78
	Suburbana	11
	Rural	11
Educación	Primaria	31
	Secundaria	28
	Preparatoria	26
	Universidad	14
	Maestría o Doctorado	1

Fuentes: Estudio de Ernst & Young a Vendedores Directos Independientes Mexicanos / Estudio de Mercado de las Ventas Directas 2009. Asociación Mexicana de Ventas Directas.

Finalmente, el mercadeo multinivel es una estrategia comercial que se ha utilizado desde varias décadas y es considerada una de las industrias de mayor crecimiento a nivel mundial. (Bartlett, 1999).

## **METODOLÓGIA**

Los métodos de investigación cuantitativa hacen referencia al estudio e investigación de fenómenos observados, nos brindan una visión descriptiva de las actitudes, opiniones y conductas de una población determinada que se encuentra bajo investigación, a través del análisis deductivo de una muestra. Los resultados obtenidos por medio de esta clase de procedimientos pueden ser generalizados a la población o universo de estudio, debido a que han sido diseñados de tal manera que garanticen su objetividad, legitimidad y validez (Arias, 1991) y la interpretación de esa indagación empírica permitirá elaborar una idea o un patrón de determinado fenómeno (Taylor, 1996). Para respaldar la presente investigación, la estrategia metodológica adoptada fue el método de estudio de caso (Yin, 1984), a veces llamado también monografía. Por definición, este tipo de investigación apunta a describir o estudiar sólo un objeto o un caso, y no busca conocimientos universalmente válidos. El método de estudio de caso, al igual que otras metodologías, pueden servir para propósitos exploratorios, descriptivos y explicativos (Yin, 1994). Constituye una óptima herramienta metodológica empleada para describir exhaustivamente la ocurrencia de un problema o un fenómeno dentro de un contexto definido por el investigador. Las herramientas metodológicas utilizadas en este estudio fueron el análisis documental, entrevista y observación directa.

### Universo de Análisis

La empresa del sistema multinivel seleccionada para su estudio, denominada Gen H Herbalife Querétaro, es una comunidad de la empresa HERBALIFE iniciada por la señora Amet Sepúlveda Ugalde, su líder.

### Objetivos

1. Analizar del concepto de mercado inmerso en la cultura organizacional como estrategia principal para crear una ventaja competitiva dentro de las organizaciones.
2. Analizar el modelo organizacional de sistema multinivel como estrategia comercial para afrontar los desafíos del mercado cambiante.
3. Identificar las variables culturales que le permiten a los modelos organizacionales multinivel hacer frente exitosamente a los desafíos del mercado cambiante.

### Hecho Social

Los modelos organizacionales multinivel poseen variables culturales como su estructura, las interacciones y los procesos de socialización entre los actores que les permiten hacer frente de manera exitosa a los desafíos del mercado cambiante.

## **RESULTADOS Y CONCLUSIONES**

En la investigación se presenta las siguientes conclusiones obtenidas de la observación directa, la recolección documental y las entrevistas, mismos que contribuyen a explicar el fenómeno estratégico del sistema multinivel:

En este tipo de empresa se centra su éxito económico: en la expansión del mercado, en el volumen de ventas y las cifras de negocios, la capacidad de autofinanciamiento, la rentabilidad.

Se cimienta en una economía de variedad y capacidad para diversificar sus productos y servicios y con ello responder a las exigencias evolutivas de los consumidores y de la competencia.

Para lograr éxitos comerciales esta empresa establecen un fuerte compromiso de su personal, es decir, conquistan a sus agremiados para que logren a cualquier precio sus objetivos de venta.

En esta empresa o establecimientos de pequeño tamaño, se definen como comunidades pioneras en torno de fundadores carismáticos.

Existe en ella una fuerte cultura respecto al espíritu pionero, espíritu de familia y los valores profesionales; los cuales constituyen el verdadero cimiento de una organización colectiva.

Se enfatiza el éxito de una especie de contrato social en el que predomina el espíritu de empresa en donde la contribución de los socio-actores en disponibilidad, movilización responsabilidad, competencia y en fidelidad corresponde una retribución en autonomía, en experiencia de oficio y en reconocimiento simbólico como una garantía del empleo y del estatus socio profesional.

Se gesta una cultura de empresa compartida la cual se cimienta en el éxito económico y la expansión comercial apoyada sobre los esfuerzos de todos sus actores para el desarrollo de la empresa.

Su funcionamiento interno se distingue por la importancia de una regulación cultural que genera normas colectivas, pero también relaciones negociadas.

Transmite valores de éxito económico, respeto humano, calidad en el trabajo, progreso social en la gestión humana.

Logra una integración durable, el reconocimiento como persona, valora el autodidactismo y la promoción interna como motor de la expansión.

En torno a un proyecto de desarrollo de empresa sus actores negocian su lugar a través de un contrato tácito en el que intercambia el acceso a un reconocimiento individual por el respeto a las normas profesionales de la organización.

Respecto al trabajo la dinámica consiste en poner en práctica todo el potencial individual para lograr el desarrollo profesional de los actores.

La empresa es considerada un lugar de pertenencia en la que se brinda y desarrolla la integración a un ámbito de protección colectivo y personal.

La trayectoria es considerada como dinámica constante de crecimiento en términos de proyecto personal.

La posición de la empresa en la sociedad global es la referencia explícita del trabajo realizado.

La función de la historia de la evolución de la empresa es una experiencia cotidiana y constante.

Se caracteriza por el sello del fundador como figura mítica

Existe un estrecho vínculo entre la socialización con el mercado

La empresa se considera una comunidad de acción y el cliente como proyecto individual y empresarial.



La legitimación de la autoridad se consolida por la experiencia, las decisiones, su función en la promoción, la vigilancia y el apego a las normas, la animación de un trabajo colectivo, la gestión de la autonomía y a la capacidad para ser un líder.

En la finalidad del trabajo, intervienen elementos de observación tales como la creación de un experto, la producción y el desarrollo, la integración en una estructura de relaciones, la adquisición de un estatus social y la subsistencia y la utilidad social.

En cuanto a las finalidades de la empresa, trabajan para lograr la rentabilidad, el desarrollo empresarial, la seguridad del empleo, la misión de servicio público, la promoción social, la capacitación, el desarrollo del comercio; contribuyendo así, al desarrollo local y a la integración de los individuos en una comunidad de trabajo.

En cuanto a las actitudes hacia el trabajo, existe el apego o compromiso al trabajo, que se refiere al carácter emocional que se desarrolla respecto al trabajo, y la implicación de la actividad, que es más sobre el grado de movilización y compromiso que inciden en la función.

Los líderes, por su parte, van más allá de su función patriarcal, encarnan la historia de la compañía bajo la tradición, concibiendo en el pasado la manifestación de inicios míticos sobre el origen de la empresa; cuyo objetivo va encaminado a reforzar la cohesión entre los empleados.

La accesibilidad de los líderes es un elemento moral que distingue este tipo de empresa, y se ve como un símbolo de reconocimiento práctico y gratificante.

La relación directa y la accesibilidad de los líderes son reconocidas como fundamentales para la movilización en esta empresa comunitaria y a pesar de un importante desarrollo de la compañía a través de los años, el intercambio interpersonal sigue siendo constituido en principio, con los métodos de gestión adaptados a la altura de la empresa.

Los empleados, ven y perciben la accesibilidad de los líderes y las relaciones sociales como una muestra distintiva en su compañía, una práctica valorada y de reconocimiento simbólico muy fuerte, como miembro de la “familia” y como individuo con cualidades personales dentro del colectivo (cualidades personales).

Los líderes-ejecutivos lejos de resguardarse en su poder jerárquico y de centrarse en la elaboración de una estrategia a largo plazo; favoreciendo el contacto directo con los miembros de su empresa, permaneciendo regularmente accesibles a todos y situándose a disposición de la gente.

El patrón estratégico de crecimiento de la empresa, en los últimos treinta años, señala que la oportunidad del mercado impone una redefinición frecuente de los objetivos y de las finalidades mismas de la producción, aunado la elaboración de objetivos legítimos a los clientes basados en su salud y bienestar y para los trabajadores de mismos.

Algunas de las características de este patrón estratégico de desarrollo son las siguientes:

Una definición del negocio articulado alrededor de las innovaciones en el campo del cuidado del peso y de la salud de los clientes considerados como el proyecto final de la empresa.

La construcción de figura mítica alrededor de su fundador la empresa de una alrededor de su fundador Mark Hughes, y la conservación de su memoria a través de la Fundación Familia Herbalife y de la institucionalización del día Mark Hughes, celebrado anualmente para continuar con su legado.

La vocación global de la empresa manifiesta en una constante expansión por un crecimiento en diferentes continentes, países y ciudades.

La conformación de un grupo de expertos de renombre mundial como Consejo Consultor Médico que fortalezca su imagen y le permita el acceso a innovaciones en sus productos.

El desarrollo de una organización flexible cimentada en la escalera de éxito de sus integrantes

La presencia de una capacidad financiera con su introducción en la Bolsa de Valores de Nueva York.

La manifiesta presencia en actividades relacionadas con la sociedad que contempla donaciones, financiamiento de proyectos a universidades, despliegue en actividades deportivas y amplia vinculación con los medios masivos de comunicación.

Este estudio de caso, abre al campo a valiosas enseñanzas, aun conociendo las limitaciones que tiene, contribuye a dar respuestas a nuevos fenómenos tales como los modelos de enseñanza de la cultura corporativa, la relación empresa-sociedad, las dinámicas de las relaciones entre los actores, el desarrollo de referencias culturales que orientan a su acción, las culturas de trabajo de los actores-socios, los espacios de identificación, los comportamientos de ajuste colectivo, la cohesión y el dinamismo de las estructuras sociales que se construyen y le dan sentido al quehacer laboral, la identidad colectiva y profesional de la cultura de la empresa, la incorporación de valores para acrecentar la efectividad organizacional. Mediante la técnica de la observación participante puede conocer y analizar las formas y los procesos a los que se adhieren los actores en una labor organizacional para su posterior explicación a la luz de diversas teorías. Este tipo de investigaciones permitió un acercamiento a una de las distintas formas de gestión administrativa, el sistema de comercialización de tipo multinivel, que ha demostrado a lo largo de la historia ser exitoso y efectivo para distribuir productos y servicios directamente a los consumidores; además de, brindar nuevas oportunidades de trabajo a distintos segmentos sociales, culturales y económicos. Finalmente, este estudio abre nuevas posibilidades a valorar en las organizaciones de nuestro país.

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# DESARROLLO TEÓRICO SOBRE EL LIDERAZGO AUTÉNTICO

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## RESUMEN

*Las empresas participan de escenarios donde deben lidiar con diferentes desafíos en términos socio-económicos, culturales, políticos, medioambientales y de alta competencia en el mundo de los negocios. Muchos de los recientes escándalos corporativos que han sucedido en nuestro país, han dejado impresiones bastante desfavorables acerca de los líderes, y del estilo de liderazgo implementado a la hora de enfrentar este tipo de contingencias. Esta situación es de suma urgencia, y exige comportamientos adecuados en términos éticos y morales, que sean útiles, como normas de ejemplo, para que otros las sigan. Es precisamente por esta razón, que nace el interés en describir y estudiar el liderazgo auténtico y su desarrollo. Para cumplir este propósito, este documento tiene la intención de explorar las raíces teóricas y fundamentos que sustentan las concepciones actuales de esta nueva forma de liderazgo. La literatura sugiere varias formas de aplicación y adopción del liderazgo. Investigadores sostienen y creen que los líderes auténticos, son la solución para la crisis de liderazgo que existe en el mundo actual y moderno de los negocios. Estos líderes poseen atributos que abarcan y otorgan un alto sentido a la integridad, su carácter moral y auto-disciplina, con un propósito claro, una preocupación por los demás, la confianza, la esperanza, el optimismo, valores positivos, y un alto sentido de entrega para con los demás. .*

**PALABRAS CLAVES:** Liderazgo Autentico, Desarrollo Autentico del Liderazgo, Base Teórica.

# PROCESOS DE SALUD-ENFERMEDAD (FÍSICA Y MENTAL) DE LOS TRABAJADORES EN UNA EMPRESA DE AUTOPARTES

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## RESUMEN

*El trabajo muestra cuales son las repercusiones en la salud física y mental de los trabajadores a partir de la exposición a ciertas condiciones de trabajo (riesgos y exigencia) en una de las empresas más importantes de México, dedicada a la fabricación de autopartes. Se describe el proceso de trabajo de la empresa y los nuevos modelos administrativos bajo los cuales se organiza la actividad laboral. El estudio que se llevó a cabo fue de tipo observacional, transversal y analítico, en el que se tomaron en consideración varios factores o variables del proceso de trabajo que tienen posible relación con los daños a la integridad física y mental. Se retomó la propuesta metodológica diseñada en la Maestría en Ciencias de la Salud en el Trabajo de la Universidad Autónoma Metropolitana-Xochimilco, denominada "Programa de Evaluación y Seguimiento de la Salud Laboral" (PROESSAL), que permitió observar: las condiciones de seguridad e higiene del centro de trabajo, el perfil de riesgos y exigencias, el perfil patológico y el mapa de riesgo. Finalmente, se proponen alternativas de intervención que mejoren o modifiquen las condiciones de trabajo y, con ello, la salud de los trabajadores.*

*Palabras clave: procesos salud-enfermedad, física-mental, trabajadores*

## ABSTRACT

*The study show what are the implications for physical and mental health workers from exposure to certain conditions (risks and demand) in one of the most important companies in Mexico, dedicated to the manufacture of auto parts. It describes the working process of the company and the new administrative models under which organized labor activity. The study was conducted was an observational, transversal and analytical, which took into consideration several factors or variables of the work process with possible relation to damage to physical and mental. The proposed methodology was re designed in the Master of Science in Health at Work Universidad Autónoma Metropolitana-Xochimilco, entitled "Assessment and Monitoring Program of the Occupational Health" (PROESSAL), which allowed us to observe: the safety and health workplace, the risk profile and requirements, the pathological profile and the risk map. Finally, we propose alternative interventions that improve or modify the conditions of work and thus the health of workers.*

**KEY WORKS:** health and disease processes, physical-mental, workers.

## INTRODUCCIÓN

La modernización económica y social en la que se ha visto incluido nuestro país, ha traído como consecuencia cambios en las condiciones de vida y de trabajo de amplios sectores de la población. Estas transformaciones en el ámbito productivo, muestran también sus efectos en la salud de los trabajadores y en los perfiles de salud-enfermedad, los cuales empiezan a ser investigados no sólo desde sus aspectos biológicos e individuales, sino como producto de los procesos de trabajo. Esta investigación muestra cuáles son los principales riesgos y exigencias a los que se ven expuestos los trabajadores de una de las empresas más importantes de México, dedicada a la fabricación de autopartes, con nuevos modelos de producción acordes a los requerimientos mundiales y al mismo tiempo y cuáles son las repercusiones

que se observan en la salud física y mental de los trabajadores. La pregunta de investigación que se plantea es: ¿Qué relación existe entre las condiciones de trabajo (riesgos y exigencias) en una empresa de autopartes y los daños a la salud física y mental de los trabajadores? Para dar respuesta a la pregunta, se llevó a cabo un estudio de tipo observacional, transversal y analítico, considerándose diversos factores o variables del proceso de trabajo que tienen posible relación con los daños a la integridad física y mental. Se tomó la propuesta metodológica diseñada en la Maestría en Ciencias de la Salud en el Trabajo de la Universidad Autónoma Metropolitana- Xochimilco, denominada “Programa de Evaluación y Seguimiento de la Salud Laboral” (PROESSAL), que permitió observar: las condiciones de seguridad e higiene del centro de trabajo, el perfil de riesgos y exigencias por áreas y puestos, el perfil patológico y el mapa de riesgo, Finalmente se proponen alternativas de intervención que mejoren o modifiquen las condiciones de trabajo y, con ello, la salud de los trabajadores.

## REVISION LITERATURA

Las enfermedades ocupacionales ocurren ante la exposición del trabajador a agentes capaces de producir daños a la salud. “La investigación en el campo de las enfermedades ocupacionales se esfuerza por poner de manifiesto la relación entre dosis altas de exposición, y alteraciones en la salud” (Cortez, 2001). Según la OIT en su último informe publicado en el 2002, cada año en el mundo 270 millones de trabajadores sufren accidentes de trabajo; 160 millones contraen enfermedades profesionales y la cantidad de obreros muertos en su puesto de trabajo supera los dos millones por año. Traducidos estos datos en cifras, representan una pérdida del 4% del Producto Interno Bruto (PIB) mundial (mil 251.353 millones de dólares estadounidenses) debido al costo del ausentismo, de las enfermedades, incapacidades y a las prestaciones. Para considerar la magnitud de pérdidas en el PIB mundial, consideremos que son veinte veces superiores a toda la ayuda oficial a los países en desarrollo. Juntas, las enfermedades cardíacas y las enfermedades músculo-esqueléticas son responsables de más de la mitad de los costos atribuibles a las enfermedades relacionadas con el trabajo (OIT, datos del 2002).

En la Unión Europea cada año se pierden 150 millones de días laborales como consecuencia de los accidentes de trabajo y los costos realizados por la industria en materia de seguros se elevan a 20 billones. En Francia cada año mueren 780 asalariados, más de dos por día. (OIT datos del 2002). En el mundo, se producen alrededor de un millón trescientos cincuenta mil trescientos accidentes de trabajo, lo que corresponde a 3 mil 700 víctimas diarias; lo anterior indica que por jornada de ocho horas hay 8 heridos por minuto. En Estados Unidos las empresas deben pagar cada año 170.9 billones de dólares en gastos relacionados con las lesiones y enfermedades profesionales (OIT datos del 2005).

Según el Anuario de la Indemnización del Trabajador de 1995 (NIOSH 2005), en casi la mitad de los estados de la Unión Americana ya se permiten las demandas de indemnización laboral por los problemas emocionales y de invalidez debido al estrés en el trabajo. Sin embargo, los tribunales continúan reacios a confirmar ese tipo de demandas debido a lo que ellos consideran “condiciones normales de trabajo” o simplemente trabajo arduo. En Japón, Uehata (1989) utilizó la palabra “karoshi” (muerte por exceso de trabajo), que comprende fallecimientos o incapacidades laborales de origen cardiovascular (como accidente cerebro vascular, infarto al miocardio o insuficiencia cardíaca aguda) que pueden producirse cuando el trabajador con una enfermedad arteriosclerótica hipertensiva se ve sometido a una fuerte sobrecarga de trabajo. Más recientemente, en Madrid el periódico español El País publicó el 13 de enero de 2006 en su sección de economía una noticia que puede constituirse en un apoyo en materia laboral. El encabezado menciona: “Un juez califica de accidente laboral el suicidio de un hornero. La sentencia señala que el trabajador padecía estrés en su empleo”. Con respecto a los datos en México, por su parte, la Coordinación de Salud en el Trabajo del Instituto Mexicano del Seguro Social, en su Estadística Nacional de Accidentes y Enfermedades de Trabajo 2008, enlista a la cabeza la industria de la transformación, con 411 mil 179 accidentes de trabajo y 3 mil 681 enfermedades profesionales (Tabla 1).

Con respecto a los datos en México, por su parte, la Coordinación de Salud en el Trabajo del Instituto Mexicano del Seguro Social, en su Estadística Nacional de Accidentes y Enfermedades de Trabajo 2008, enlista a la cabeza la industria de la transformación, con 411 mil 179 accidentes de trabajo y 3 mil 681 enfermedades profesionales (Tabla 1).

división de actividad económica	enfermedades profesionales	accidentes de trabajo
total nacional	3,681	411,179
Industria de la Transformación.	1,540	99,939
Comercio.	188	88,286
Servicios Para Empresas, Personas y el Hogar.	227	55,458
Industria de la Construcción.	167	34,500
Servicios Sociales y Comunes.	280	42,364
Transporte y Comunicaciones.	301	23,606
Agricultura, Ganadería, Silvicultura, Pesca y Caza.	63	9,499
Industrias Extractivas.	507	4,111
Industria Eléctrica y Captación y Suministro de Agua Potable.	174	3,286
No identificada.	234	50,130

Fuente: Coordinación de Salud en el Trabajo. IMSS. Formato SUI55/ST-5cuadro 1 accidentes y enfermedades de trabajo según división de actividad económica (\*) 2008 (\*)reglamento de la ley del seguro social en materia de afiliación, clasificación de empresas, recaudación y fiscalización, 2008

La ansiedad, la depresión y los trastornos psicosomáticos en nuestro país son alteraciones psíquicas muy comunes entre la clase trabajadora, en cierta medida asociados a las condiciones laborales. El proceso de trabajo está ligado a una serie de riesgos y exigencias que sumados dañan poco a poco el bienestar de los trabajadores. Este proceso origina en los individuos un psicotrastorno que altera toda la vida emocional y de relación. (Guerrero y Santoyo 1992). Los trabajadores tienen el derecho de controlar la aplicación de las normas para la prevención de los accidentes y las enfermedades profesionales y de promover la elaboración y aplicación de todas las medidas encaminadas a vigilar su salud física y mental (Basaglia, 1974). En México, la Secretaría del Trabajo y Previsión Social (2003) tiene como objetivo principal promover en los centros productivos del país la mejoría de las condiciones físicas y ambientales en que se desempeña el trabajo, para contribuir al beneficio mutuo de los trabajadores y de las empresas.

La Ley Federal del Trabajo, cuya última reforma fue aplicada el 23 de enero de 1998, en su título noveno, sobre Riesgos de Trabajo, incluye 44 artículos (472 a 515). Específicamente en el artículo 513 expone la tabla de enfermedades de trabajo. La última, señalada con el número 161, reconoce sólo la neurosis como enfermedad profesional para ocupaciones como “pilotos, aviadores, telefonistas y otras actividades similares” En el artículo 514, sobre la tabla de valuación de incapacidades permanentes, de un total de 409 incapacidades identifica con el número 405 la incapacidad por enajenación mental como resultado de algún accidente o riesgo de trabajo, con un 100% de incapacidad. Dicha Ley, que ha sido considerada como una de las más completas en Latinoamérica, sólo contempla riesgos físicos para identificar posibles accidentes de trabajo y enfermedades profesionales, es decir, hace caso omiso de las exigencias y de la organización y distribución del trabajo. Además de la neurosis, no incluye otro tipo de trastornos y alteraciones mentales derivadas de la actividad laboral, tales como estrés, fatiga o hastío psíquico, entre otros. La finalidad de este estudio es poder contribuir de alguna forma en la investigación sobre estos aspectos de salud laboral y en la instrumentación de programas preventivos para los trabajadores.

### La Empresa de Estudio

La empresa de estudio está dedicada a la fabricación de sistemas de escape y convertidores catalíticos para automóviles, camionetas, camiones y partes de repuesto. Es proveedora de equipos originales de empresas armadoras como Chrysler de México, Ford Motor Company, Volkswagen de México y General Motors de México. Mantiene exportaciones directas a Estados Unidos, Canadá Centro y Sudamérica.

Asimismo, realiza exportaciones indirectas mediante sistemas de escape instalados en vehículos ensamblados en México para exportación.

La empresa tiene programas de capacitación continua; de higiene y seguridad en el trabajo; de actividades deportivas, culturales y recreativas que contribuyen al desarrollo y mejoramiento tanto del adiestramiento y capacitación como de las condiciones de vida del trabajador. Sin embargo, aun cuando no se presenta en la planta una severa problemática de salud, sí se detectan manifestaciones de malestar físico y emocional entre los trabajadores de algunos departamentos, que posiblemente disminuyan su capacidad de trabajo y su productividad.

### Áreas y Puestos de Trabajo

La empresa tiene una estructura organizacional muy esbelta o sencilla; cuenta con un director general y dos tipos de direcciones: Administrativas y Operativas. Las primeras son las responsables de la provisión de materiales, respaldo administrativo de los diferentes programas de mantenimiento, producción y abastecimiento; logística en los procesos; contacto y trabajo con proveedores; implementación de programas de producción y ventas; capacitación y desarrollo de los recursos humanos, etc. Las de carácter operativo están organizadas como tres unidades de negocios llamadas: unidad de negocios de Chrysler Daimler y Volkswagen; unidad de negocios de Ford y General Motors; y unidad de negocios de repuestos o refacciones. Cada una de las unidades de negocios está conformada por células de trabajo en donde se fabrican las piezas universales para mofles de todo tipo de marcas automotrices y cada unidad de negocio es responsable de la producción, mantenimiento del equipo, ingeniería, manufactura, procesos, planeación, calidad y control presupuestal. Como parte de sus fundamentos y valores, la empresa cuenta con una misión y una filosofía que marcan su “personalidad” y rumbo. Éstas se incluyen a continuación, de forma textual como se encuentran en el manual de bienvenida a los trabajadores de nuevo ingreso.

*Filosofía De La Empresa:* “Somos una empresa donde el ser humano es parte vital y nuestra filosofía se basa en la participación, desarrollo y calidad de su personal. Estamos orientados hacia la excelencia y realizamos cada actividad con todo cuidado y esmero. Estamos comprometidos a satisfacer con calidad las necesidades y requerimientos de nuestros clientes, tanto internos como externos.

Los beneficios generados por nuestra empresa se distribuyen entre los que participamos: inversionistas, personal, clientes, proveedores y sociedad en general. Estamos comprometidos en la búsqueda de soluciones a los problemas de contaminación ambiental producidos por vehículos automotores.

*Filosofía De Calidad:* Somos una empresa orientada hacia la calidad total en la que cada actividad se realiza con todo cuidado y esmero. Nuestros esfuerzos están dirigidos a una mejora continua que satisfaga las necesidades de nuestros clientes. En nuestra empresa por calidad entendemos los siguientes principios:

- Calidad de Vida: formar y mejorar la calidad de vida del personal en el ambiente familiar e industrial.
- Calidad de Trabajo: mejorar la calidad de trabajo en el diseño, manufactura del producto y servicio.
- Calidad del Producto: mejorar la calidad funcional y la tecnología de los productos que fabricamos.

### **METODOLOGÍA**

*Hipótesis:* Existe relación entre los procesos de salud-enfermedad (física y mental) y las condiciones laborales (riesgos y exigencias) de los trabajadores en una empresa del ramo automotriz. Existe una mayor problemática (física y mental) entre los obreros que en el personal administrativo.



*Población:* Se estudió a 320 trabajadores, entre ellos 9 mujeres, de un total de 338 (253 obreros sindicalizados y 85 empleados de confianza). Este grupo representa el 94.7% del total de la población, el cual quedó conformado por 240 obreros sindicalizados (75%) y 80 empleados de confianza (25%) de la población participante. Esta distribución refleja claramente que el mayor número de trabajadores se concentra en la población de obreros, cuyas actividades se realizan directamente en la planta.

*Instrumentos:* Las fuentes de información que se utilizaron fueron primarias (intervención directa a través de encuestas y entrevistas con la población de estudio), y secundarias (documentación proporcionada por el departamento de recursos humanos sobre nómina, antigüedad, ausentismo, historial médico, de capacitación, etc.) Encuesta del Programa de Evaluación y Seguimiento de la Salud Laboral (PROESSAL) (Noriega, Franco, Martínez, Villegas y Alvear, 2000).

## RESULTADOS

### Descripción de la Población

De un total de 338 trabajadores (253 obreros sindicalizados y 85 empleados de confianza) se encuestó al 94.7%, es decir 320 personas (240 obreros sindicalizados y 80 empleados de confianza). Esta población representa al 75% de obreros y al 25% de empleados. La manera como se distribuye la población refleja claramente que el mayor número de trabajadores se concentra entre los obreros, cuyas actividades se realizan directamente en la planta. De la población encuestada (311 casos) el 2.8% (9 casos) fueron mujeres y el 97.2% hombres, lo que muestra que las empresas de autopartes y metal-mecánicas emplean principalmente trabajadores del sexo masculino por las características de la actividad que se realiza.

Con relación al estado civil, el 24% de la población es soltera, el 69% casada y el 7% vive en unión libre. El 72% tiene familia (hijos) y el 28% no tienen hijos. Con relación a la edad, el 23% de la población tiene entre 18 y 25; el 33 % entre 25 y 30 años; el 20%, entre 30 y 35 años; y el 24% de 35 años en adelante. Lo anterior indica que se trata de una población joven donde más de la mitad cuenta con una edad entre los 18 y 30 años. Con respecto a la antigüedad que los trabajadores tienen en la empresa, exponen que casi un tercio de la población en estudio tiene menos de un año, y poco más del 50% del personal tiene menos de 4 años de antigüedad, mientras que el 48% tiene más de 4 años laborando. El alto porcentaje de personal con menos de un año de antigüedad, se explica por el crecimiento reciente de la empresa, que requirió la contratación de un grupo fuerte de trabajadores sin experiencia, que se fueran formando con los obreros con mayor tiempo laboral.

### Perfil de Riesgos y Exigencias

Se entiende por riesgos a aquellos elementos potencialmente nocivos en los centros laborales derivados de los medios de producción, el objeto y los instrumentos de trabajo; mientras que por exigencias se entienden las necesidades específicas que impone el proceso laboral a los trabajadores como consecuencia de las actividades que desarrollan y de las formas de organización y división técnica del trabajo en el centro laboral. De esta manera, los riesgos y exigencias son los componentes derivados de los elementos del proceso laboral que pueden, potencialmente, crear daños a la salud siendo las manifestaciones fisiológicas y psíquicas las formas en que se expresan esos elementos en los trabajadores y que pueden ser nocivas o no, es decir crear o no daños a la salud.

La empresa cuenta con una serie de estudios especializados en medidas de seguridad laboral, así como con una serie de controles y registros sobre ruido, vibraciones, ventilación, etc. Sin embargo, las exigencias resultado del trabajo mismo y el impacto que éstas tienen sobre la salud de los trabajadores en ocasiones pasan desapercibidas, por formar parte intrínseca de la actividad.

Tabla 2: Principales Riesgos Y Exigencias

riesgo o exigencia	casos	tasa de exposición (por 100 trabajadores)
1. Cubrir una cuota de producción	277	87
2. Un estricto control de calidad	233	73
3. Ruido	231	72
4. Rotación de Turnos	219	68
5. Humos	202	63
6. Una jornada semanal mayor de 48 horas	200	63
7. Mucha concentración para no accidentarse	200	63
8. Realizar trabajos pendientes en horas o días de descanso o vacaciones	189	59
9. Trabajo nocturno	185	58
10. Un trabajo repetitivo	177	55
11. Calor	177	55
12. Realizar una tarea muy minuciosa	165	52
13. El conjunto de tareas que realiza se repite por lo menos entre medio minuto y cinco minutos	160	50
14. Radiaciones de soldar	155	48
15. Falta de ventilación	146	46
16. Otros	2,560	800
	<b>5476</b>	<b>1711</b>
<b>TASA DE MORBILIDAD</b>		

Fuente: Encuesta individual PROESSAL, Junio 2011 Principales riesgos y exigencias a los que se ven expuestos los trabajadores en general  
 \*Tasa por 100 trabajadores

Analizando el Tabla 2, se puede apreciar que en general cada trabajador se ve expuesto a 17 riesgos o exigencias, lo que representa una tasa de exposición sumamente alta y significativa. Llama mucho la atención que en esta empresa a diferencia de los estudios realizados en otros ámbitos y referidos previamente, las exigencias asociadas a la organización del trabajo, son las que adquieren mayor importancia para los trabajadores, y únicamente el ruido, el calor y los humos, típicos en este sector, aparecen entre los 15 más importantes, con porcentajes de exposición por arriba del 50%. Esta exposición diferencial se corresponde sin lugar a dudas con las formas novedosas de organizar el trabajo en esta empresa. El cubrir una cuota de producción y mantener un estricto control de la calidad del producto, representan las tasas de exposición de riesgo más altas para los trabajadores (87 y 73 respectivamente). Esto implica un alto nivel de exigencia y, por consecuencia, de estrés en el trabajador.

Con respecto al ruido, éste se encuentra ubicado en el tercer lugar, marcando que de cada 10 trabajadores 7.2 están expuestos, lo que constituye un factor de alto riesgo para propiciar padecimientos como hipoacusia o sordera parcial y/o total. Sobresale el alto número de trabajadores que rota turnos (68%). La rotación es semanal de acuerdo a la organización del trabajo en la empresa. También se puede apreciar que más de 6 trabajadores de cada 10, se somete a una jornada mayor de 48 horas, donde se requiere mucha concentración para no accidentarse. En el mismo cuadro se evidencia también, que un porcentaje alto de trabajadores (59%), requieren realizar los trabajos pendientes en horas o días de descanso o vacaciones; estos factores aumentan el nivel de exigencia y ponen claramente en riesgo la salud física y la integridad mental de los trabajadores. Aunado a los factores anteriores, el realizar tareas minuciosas, repetitivas, con exposición a radiaciones por soldar y con poca ventilación, pueden estar propiciando condiciones adversas para la salud, ya que aparecen entre los 15 principales riesgos y exigencias a los que se ven expuestos los trabajadores.

### Perfil Patológico

Sobre el perfil patológico encontrado en los trabajadores de la empresa, se seleccionaron los 10 padecimientos más frecuentes que superaron la tasa de 10 por cada 100 trabajadores, como lo muestra el Tabla 3

Tabla 3: Perfil Patológico General

diagnóstico	casos	tasa (por 100 trabajadores)
Trastornos del sueño	91	28
Fatiga	65	20
Conjuntivitis crónica	58	18
Rinofaringitis de repetición o crónica	54	17
Pterigión o pingüécula	54	17
Trastornos musculoesqueléticos	45	14
Lumbalgia	40	12
Amigdalitis de repetición o crónica	37	12
Cefalea tensional	36	11
Hipoacusia o sordera	34	11
Otros	155	49
<b>TASA GENERAL DE MORBILIDAD</b>	<b>669</b>	<b>209</b>

Fuente: Encuesta individual PROESSAL, Junio 2011 Perfil patológico general agrupado por padecimientos en los que se incluyen diversos síntomas y signos y algunos se diagnostican como enfermedades específicas \*Tasa por 100 trabajadores

La tasa de morbilidad general es de 209 es decir cada uno de los trabajadores de esta empresa presenta en promedio al menos 2 enfermedades o trastornos. Como bien se puede apreciar, el principal problema de salud lo constituye el trastorno del sueño, derivado posiblemente de la rotación de turnos que ocurre cada semana, presentándose como segundo padecimiento la fatiga. En este caso también es posible que exista una constante del trabajo extra o jornada semanal mayor a 48 horas, en donde la fuerza de trabajo no se alcanza a recuperar en un día o dos del cansancio producido por el exceso de horas laboradas.

La conjuntivitis crónica y el pterigión o pingüécula pueden deberse a las partículas que se encuentran en el aire producto de las radiaciones ultravioletas e infrarrojas que producen humos y gases, o posiblemente sean producto del uso constante de la computadora.

La rinofaringitis de repetición crónica puede ser resultado de la falta de ventilación combinada con el cambio brusco de temperatura al salir del turno, ya que se trabaja en forma constante por varias horas y el cuerpo se somete a una temperatura superior al que experimenta fuera de la planta. Otros trastornos que presentan tasas menores son los trastornos musculoesqueléticos con el 14%, el 13% lumbalgia, el 12% amigdalitis de repetición crónica, el 11% cefalea tensional y un 11% sufre de hipoacusia o sordera. Estos dos últimos podrían guardar cierta relación con la exposición al ruido.

## CONCLUSIONES

Existe una relación estrecha entre las condiciones laborales (riesgos y exigencias) y el perfil de morbilidad y de psicotrastornos de los trabajadores que laboran en la empresa, siendo la tasa de morbilidad general de 209, es decir, cada uno de los trabajadores de esta empresa presenta en promedio al menos 2 enfermedades o trastornos. De éstos, las mayores manifestaciones de los riesgos y trastornos se presentan en el personal que trabaja en el área de producción. Entre los 15 principales factores de riesgo y exigencias laborales, se contemplan 10 exigencias, en donde cubrir una cuota de producción y mantener un estricto control de la calidad del producto, representan las tasas de exposición de riesgo más altas para los trabajadores (86 y 73 respectivamente). Esto implica un alto nivel de exigencia y, por consecuencia, de estrés en el trabajador. En el perfil patológico general se aprecia que el principal problema de salud lo constituye el trastorno del sueño, derivado posiblemente de la rotación de turnos que ocurre cada semana, presentándose como segundo padecimiento la fatiga. En este caso también se identificó estar asociado con el trabajo extra, o jornada semanal mayor a 48 horas.

Tabla 4 Minerva Candelaria Mapa De Riesgo Por Área De Trabajo

Mapa De Riesgo Área De Administración	Mapa De Riesgo Área De Producción
<b>EXIGENCIAS:</b> * Realizar trabajos pendientes en horas o días de descanso * Cubrir una cuota de producción * Una jornada semanal mayor de 48 horas  <b>RIESGOS:</b> * Ruido * Cambios bruscos de temperatura * Falta de ventilación  <b>DAÑOS A LA SALUD:</b> * Trastornos psíquicos o mentales * Enfermedades irritativas de los ojos * Trastornos derivados del esfuerzo físico y de las posiciones incómodas forzadas sostenidas  <b>PROPUESTAS Y MEDIDAS PREVENTIVAS:</b> * Entrenamiento e higiene postural y técnicas de relajación en el lugar de trabajo * Instalación de protectores para computadoras * Instalación de toma de aire adicional * Reestudiar metas de producción * Mejorar sistema de ventilación	<b>EXIGENCIAS:</b> * Cubrir una cuota de producción * Rotación de turnos * Un estricto control de calidad * Mucha concentración para no accidentarse * Trabajo nocturno * Una jornada semanal mayor de 48 horas * Un trabajo repetitivo <b>RIESGOS:</b> * Ruido * Humos * Calor * Radiaciones de soldar * Gases o vapores <b>DAÑOS A LA SALUD:</b> * Trastornos psíquicos o mentales * Enfermedades irritativas de los ojos * Enfermedades irritativas de las vías respiratorias superiores * Trastornos derivados del esfuerzo físico y de las posiciones incómodas forzadas sostenidas * Fatiga patológica  <b>PROPUESTAS Y MEDIDAS PREVENTIVAS:</b> * Entrenamiento e higiene postural y técnicas de relajación en el lugar de trabajo * Instalación de tomas de aire adicional * Instalación de hidrantes y alarmas de humo * Establecer pausas de trabajo periódicas * Rotación de turnos cada mes en los 2 turnos matutino y vespertino * Reestudiar las metas de producción o bien contemplar la posibilidad de contratar más personal * Establecer sistema de incentivos y reconocimiento sobre el uso adecuado del equipo y medidas de seguridad. * Realizar campañas periódicas sobre seguridad e higiene

*Exigencias, riesgos, daños a la salud, propuestas y medidas preventivas*

El perfil patológico general por grupos de diagnóstico, muestra que los trastornos mentales (como la depresión, la ansiedad y los trastornos del sueño) presentan las tasas más altas, presentándose en más de la tercera parte de la población. Si se suma esta tasa con los trastornos psicosomáticos adquieren mayor relevancia, ya que se presentan los padecimientos que tienen un origen común, es decir situaciones generadoras de estrés, en más de la mitad de la población trabajadora (tasa de 56% por 100 trabajadores).

La importancia de estos resultados, es que esta problemática trasciende el ámbito laboral para manifestar su impacto en la vida personal y familiar del trabajador, quien busca solucionar sus problemas en forma individual, sin darse cuenta de que se encuentra enfermo por causas propias del trabajo que desarrolla y que, de haber sido detectadas a tiempo podrían haberse evitado. La relevancia de este estudio, estriba en señalar que existen trastornos a la salud, producto del trabajo, que impactan la salud física y la integridad mental de los trabajadores y que requieren ser atendidas dentro de los centros de trabajo -o bajo la responsabilidad de éstos-, y no relegarlas a la búsqueda de soluciones individuales por parte del trabajador quien ha sido sujeto de riesgo, sin saberlo, de un proceso de trabajo que daña de forma irreversible su salud.

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# **DISEÑO DE UNA METODOLOGÍA PARA LA TOMA DE DECISIONES DE INVERSIÓN EN PORTAFOLIO DE ACCIONES UTILIZANDO LA TÉCNICA MULTICRITERIO AHP: CASO MERCADO BURSÁTIL COLOMBIANO**

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Andrea Carolina Jaramillo, Universidad del Valle Palmira

## **RESUMEN**

*Este trabajo presenta los resultados del proyecto de investigación “Diseño de una metodología para la toma de decisiones en portafolio de acciones en el mercado bursátil colombiano utilizando la técnica Multicriterio AHP”. La problemática de la investigación esta relacionada con el diseño de una metodología para la toma de decisiones de inversión en portafolio de acciones en el mercado bursátil considerando criterios de riesgo y rentabilidad. La metodología empleada en la investigación incluye la integración de las técnicas tradicionales de decisión de inversión en portafolio de acciones junto con la técnica multicriterio AHP (Analytic Hierarchy Process). Dicha técnica permite evaluar un número de alternativas bajo criterios cualitativos y cuantitativos de manera jerárquica. La metodología propuesta se ha adaptado para la solución del problema de selección de portafolio de acciones en el mercado bursátil Colombiano. Los resultados obtenidos muestran la importancia y eficiencia de la metodología propuesta para encontrar un equilibrio adecuado entre rentabilidad y riesgo.*

**PALABRAS CLAVE:** Portafolios de Acciones, Técnicas Multicriterio, Analytic Hierarchy Process (AHP), Mercado Bursátil Colombiano.

## **DESIGN OF A METHODOLOGY FOR MAKING INVESTMENT DECISIONS IN EQUITY PORTFOLIO BY USING THE AHP MULTICRITERIA TECHNIQUE: STOCK MARKET COLOMBIAN CASE**

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## **ABSTRACT**

*This paper presents the results of the research project “Design of a methodology for decision making in equity portfolio in the Colombian Stock Market by using the AHP multicriteria technique”. The problem of the research is related to the design of a methodology for making investment decisions in equity portfolio in the stock market by considering risk and profitability criteria. The research methodology includes the integration of traditional techniques for making investment decisions in equity portfolio with the AHP (Analytic Hierarchy Process) methodology. This technique allows evaluating a number of alternatives with qualitative and quantitative criteria in a hierarchical way. The proposed methodology has been adapted to solve the problem of choice an equity portfolio in the Colombian stock market. The results show the importance and efficiency of the proposed methodology to find an appropriate balance between profitability and risk.*

**KEYWORDS:** Equity Portfolio, Multicriteria Techniques, Analytic Hierarchy Process (AHP), Colombian Stock Market.

# GANANCIA EN LA ENAJENACION DE UN BIEN INMUEBLE (CASA HABITACION) DE UNA PERSONA FISICA EN LA REGION DE SAN QUINTIN

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## RESUMEN

*Los contratos representan una parte muy importante en la enajenación de bienes inmuebles en México, por ello es conveniente tener bien definido que es un contrato, al cual definimos como un acuerdo de voluntades para crear o transmitir derechos y obligaciones. Los contratos producen efectos, estos pueden ser: la obligatoriedad, la intangibilidad, relatividad, oponibilidad y la seguridad de estos. Ahora bien los contratos pueden terminar por la frustración del mismo o por la extinción de sus efectos, por frustración nos referimos cuando pudiera quedarse sin efecto un propósito contra la intención de quien quería llevarlo a cabo, y por extinción por terminación o vencimiento de los plazos. Ahora bien al referirnos a la ganancia estamos hablando del ingreso que recibe el enajenante llámese vendedor el cual es muy importante y más aun está exento de pagar impuestos y / o contribuciones al gobierno federal en un 100%. La propuesta derivada del presente estudio, parte de la necesidad que tiene la población del valle de san quintín de conocer este tipo de estrategia fiscal en virtud de que existe mucha desinformación a este respecto, y más aun la importancia que reviste el guardar los recibos de pago por los servicios que nos prestan las diferentes empresas paraestatales que existen en país y por consiguiente en el valle de san quintín municipio de Ensenada, Baja California México.*

**PALABRAS CLAVE:** Bienes Inmuebles. Ganancia en Enajenación. Generalidades de los contratos.

## GAIN ON DISPOSAL OF REAL PROPERTY (HOME ROOM) OF AN INDIVIDUAL IN THE REGION OF SAN QUINTIN

*The contracts represent an important part in the sale of real estate in Mexico, so it is desirable to have well-defined is a contract, which we define as a genuine agreement to create or transfer rights and obligations. Contracts effects, these include: mandatory, intangibility, relativity, and enforceability of such security. But contracts may end the frustration of the same or the extinction of its effects, out of frustration we mean when we could stay without effect against the intended purpose of those who wanted to carry it out, and sunset termination or expiration of the terms. But when referring to the gain we are talking about the income received by the alienator seller call it which is very important and even more are exempt from paying taxes and / or contributions to the federal government at 100%.The proposal arising from this study, part of the need of the population of San Quintín to know this kind of tax strategy pursuant which there is much misinformation in this regard, and even more the importance of keeping receipts payment for services rendered to us by the various parastatals that exist in the country and therefore in the San Quintín Valley town of Ensenada, Baja California Mexico.*

**KEYWORDS:** Real Estate. Gain on Disposal. Overview of contracts.

Ganancia En La Enajenación De Un Bien Inmueble (Casa Habitación) De Una Persona Física En El Valle De San Quintín



## INTRODUCCIÓN

De acuerdo a lo publicado por la Asociación Nacional de Notariado una de las situaciones que más ha provocado que las personas no cuiden la documentación necesaria, con la que más adelante puedan acreditar como exentar el impuesto a pagar por el enajenante es la falta de información al respecto ya que la información en el artículo 109 fracción XV inciso a de la Ley del Impuesto sobre la Renta es muy clara: La casa habitación del contribuyente, siempre que el monto de la contraprestación obtenida no exceda de un millón quinientas mil unidades de inversión y la transmisión se realice ante fedatario público. El segundo párrafo de este mismo artículo explica aun más dicha situación ya que dice la exención será aplicable siempre que en los últimos cinco años inmediatos anteriores a la fecha de enajenación de que se trate el contribuyente no hubiera obtenido la exención prevista en este inciso a y manifieste bajo protesta de decir verdad, dicha circunstancia ante fedatario público ante quien se lleve a cabo la operación. Todavía el tercer párrafo del tan mencionado artículo 109 fracción XV inciso a nos da aun mas libertad, en virtud de que nos amplia mas el horizonte en cuanto a que nos explica:

El límite establecido no será aplicable cuando el enajenante demuestre haber residido en su casa habitación durante los cinco años inmediatos anteriores a la fecha de su enajenación en los términos del reglamento de esta ley. Y hacemos mención al reglamento del impuesto sobre la renta, en virtud de que este nos da a conocer en el artículo 130 los documentos con los cuales se exenta la enajenación, y son los siguientes: Credencia de elector expedida por el Instituto Federal Electoral, los comprobantes de los pagos efectuados por la prestación de los servicios de energía eléctrica y de telefonía fija, y finalmente Los estados de cuenta que proporcionan las instituciones que componen el sistema financiero o por casa comerciales o de tarjetas de crédito no bancarias, además nos aclara que dicha documentación deberá estar a nombre del contribuyente, su cónyuge o de sus ascendientes o descendientes en línea recta.

### Problemática

En el Valle de San Quintín las personas han tenido que enfrentar diversas situaciones adversas de manera empírica, ya que sus contadores no cuentan con la asesoría y capacitación necesarias para superar los obstáculos que se les presenten, aunque existen en la localidad programas de fomento, estos no han sido suficientes, pues se limitan a ciertas áreas específicas y durante periodos limitados de tiempo. La necesidad manifiesta de las personas, de contar con la asesoría y capacitación enfocada a su desempeño fiscal, ha motivado la realización de campañas de promoción, que aplicando su metodología, obtenemos un diagnostico fiscal, el cual nos proporciona los principales indicadores que debemos considerar al momento de planear las estrategias a seguir. El presente estudio se realizó en el valle de San Quintín el cual forma parte del municipio de Ensenada, Baja California, México. Esta población está conformada por habitantes que se dedican principalmente a actividades agrícolas, servicios y comercio.

## MARCO TEÓRICO

Toda persona que de acuerdo con la Constitución política de los Estados Unidos Mexicanos, sea mexicano, está obligado a participar en la contribución del ingreso, para financiar el gasto publico del país. Dicha obligación está contemplada en la fracción IV del artículo 31 que al efecto dice: Son obligaciones de los mexicanos entre otras, contribuir para los gastos públicos, así como de la federación, como el Distrito Federal o del estado y municipio en que residan, de manera proporcional y equitativa que dispongan las leyes. Tomando en cuenta lo anterior se desprenden dos aspectos importantes la proporcionalidad y la equidad a la que se les ha dado la categoría de principios, que pueden explicarse en los siguientes términos: Principio de Proporcionalidad: Respecto a este principio se debe considerar la capacidad contributiva del sujeto pasivo, es decir, que los sujetos obligados al pago de un impuesto deberán hacerlo en la medida de su capacidad económica. Así las personas que obtienen ingresos elevados tributarán mas de los que tienen menos. Principio de Equidad: De acuerdo a este principio se establece de forma medular la igualdad de los sujetos pasivos de un mismo tributo, ante una misma ley

tributaria. La finalidad de establecer de proporcionalidad y equidad es que las contribuciones deben ser de acuerdo a la capacidad contributiva del contribuyente.

La contribución es un tributo contemplado en efectivo o en bienes que se paga a un organismo público, a cambio de determinados servicios, que si bien repercuten en beneficio de toda la colectividad se concretan en determinadas particularidades. Ahora bien las contribuciones se clasifican según el Código Fiscal de la federación en Impuestos, Aportaciones de Seguridad social, Contribuciones de mejoras y derechos, las cuales a continuación definimos: Impuestos: Son contribuciones establecidas en ley que deben pagar las personas físicas y morales que se encuentran en la situación jurídica o de hecho prevista por la misma y que sean distintas de las aportaciones de seguridad social, contribuciones de mejoras y derechos. Aportaciones de Seguridad Social: Son las contribuciones establecidas en ley a cargo de personas que son sustituidas por el estado en el cumplimiento de obligaciones fijadas por ley en materia de seguridad social o a las personas que se benefician en forma especial por servicios de seguridad social proporcionados por el mismo estado. Contribuciones de Mejoras: Son las establecidas en ley a cargo de las personas físicas y morales que se benefician de manera directa por obras públicas.

Derechos: Son las contribuciones establecidas en ley por el uso o aprovechamiento de los bienes de dominio público de la nación, así como por recibir servicios que presta el estado en sus funciones de derecho público, también son derechos las contribuciones a cargo de los organismos públicos descentralizados por prestar servicios exclusivos al estado. Respecto al momento de causación el artículo 6 del Código Fiscal de la Federación, dispone que las contribuciones se causen conforme se realizan las situaciones jurídicas o de hecho, previstas en las leyes fiscales vigentes durante el lapso en que ocurran.

Es decir las contribuciones se determinarán conforme a las disposiciones vigentes en el momento de su causación, no obstante les serán aplicables las normas sobre procedimiento que se expidan con posterioridad. La determinación de las contribuciones a cargo de los contribuyentes, salvo disposición expresa en contrario. En caso de que corresponda a las autoridades fiscales hacerlo, los contribuyentes les proporcionarán la información necesaria dentro de los 15 días siguientes a la fecha de su causación.

Por último vamos a mencionar algunos Efectos que consideramos importantes dentro de los contratos como son: La Obligatoriedad, que es el primer efecto que produce un contrato, consiste en su carácter obligatorio ya que ninguna de las partes puede sustraerse de lo que contrato (Gómez Cotero 2009).

Intangibilidad del contrato: No puede una de las partes por voluntad unilateral, disolver o modificar el contrato, salvo casos específicamente previstos en la ley, como son la revocación de la donación (Gómez Cotero 2009). Relatividad del contrato: Consiste en que los efectos del contrato solo aprovechan o perjudican directamente a las partes. Los terceros, por regla general de los contratos, sin embargo existen casos en que pueden ser afectados por dichos efectos tales como: los causahabientes a título universal, los causahabientes a título particular, y los acreedores quirografarios (Gómez Cotero 2009). Oponibilidad del contrato : Es importante distinguir entre efectos directos y efectos reflejos, los primeros son aquellos de los que hablamos en el punto anterior de relatividad del contrato, en tanto que los segundos derivan de los contratos con efectos reales, los cuales son oponibles frente a terceros siempre y cuando cumplan ciertos requisitos: Es necesario su inscripción ante el Registro Público de la propiedad y Comercio; Si un inmueble fue enajenado a diversas personas y no en copropiedad, prevalece la enajenación que primero se haya inscrito en el Registro Público, y si no se realizó tal inscripción, prevalece la fecha más antigua, y si no prevalece a favor de quien tenga la posesión, además si un mismo crédito fue Cedido a favor de varios cesionarios, prevalece la cesión que primero se haya notificado al deudor (Gómez Cotero 2009).

Ya para finalizar mencionaremos que los contratos terminan por frustración del mismo o por extinción de sus efectos, en el primer caso significa quedar sin efecto un propósito contra la intención de quien quería llevarlo a cabo, y se presenta cuando falta alguno de los elementos de existencia del contrato: el consentimiento u objeto y se trata de un contrato inexistente; cuando el contrato este afectado de nulidad absoluta, misma que se presenta si el contrato recae sobre un objeto imposible o ilícito, y cuando haya falta de capacidad en alguna de las partes. Frente a estos tres casos de frustración la Suprema Corte de Justicia de la Nación establece: Que en nuestro derecho no hay contratos nulos de pleno derecho, sino que

en todos los casos se necesita la declaración judicial; que las diferencias entre nulidad e inexistencia de los contrato son puramente académicas (Gómez Coteró 2009).

Por extinción o terminación diremos que si un contrato que se ha celebrado válidamente y ha empezado a producir sus efectos, puede dejar de producir estos o extinguirse a consecuencia de hechos o acontecimientos posteriores a dicha celebración y que constituyen propiamente los medios de terminación del contrato. El vencimiento cuando se establece un plazo para la terminación del contrato y cuando este se presenta, generalmente el contrato termina. La muerte de uno de los contratantes, hay contratos en los que la muerte de uno de ellos pone fin al contrato, como sucede en el mandato (Gómez Coteró 2009).

## **METODOLOGÍA**

El presente estudio se realizó en el valle de San Quintín el cual forma parte del municipio de Ensenada, Baja California, México. Esta población está conformada por habitantes que se dedican principalmente a actividades agrícolas, servicios y comercio. La identificación de las necesidades de asesoría, capacitación y evaluación sobre su desempeño fiscal se realizó mediante la aplicación de encuestas a un margen de personas de la zona rural antes mencionada. La encuesta fue realizada mediante un instrumento tipo cuestionario de 10 preguntas que consideraban los indicadores de necesidades de mejoras fiscales y de identificación de intereses para la realización de un diagnóstico fiscal de sus necesidades de información. Al identificar las necesidades y disposición de dichas personas con necesidades de conocer la situación fiscal de sus inmuebles, se realizaron en una primera etapa 15 diagnósticos fiscales, los resultados se agruparon en porcentajes de respuesta para cada uno de los indicadores.

## **RESULTADOS**

De las personas encuestadas se obtuvieron los siguientes resultados: En un inicio al cuestionar a las personas sobre su disposición a que se les realizara un diagnóstico de desempeño fiscal, mediante la aplicación de una serie de preguntas básicas de facilidades fiscales, obtuvimos un 60% de interés, en que fueran evaluadas. De las personas interesadas en que se les realizara las preguntas de facilidades fiscales un 11.42% cuenta con estudios profesionales, un 17.14% cuenta con un nivel preparatoria o bachillerato, el 17.14% cuenta con el nivel de secundaria, el 31.42% cuenta con un nivel primaria, el 20% con un nivel de primaria trunca y el 2.85% se manifiesta sin estudios.

## **CONCLUSION Y RECOMENDACIONES**

Con el presente caso de investigación podemos concluir que las personas del valle de San Quintín, del municipio de Ensenada, Baja California, México, muestra una necesidad evidente de recibir una adecuada asesoría y capacitación que les facilite un funcionamiento de manera eficiente, planteándose objetivos y planes de conocer las facilidades fiscales con las que se cuenta. Proporcionar una asesoría profesional oportuna a las personas, puede beneficiar no solo a nivel municipal sino a nivel nacional económicamente hablando y de esta manera estas personas estar mejor preparadas y porque no buscar empleo como es la zona del valle de San Quintín. En un esfuerzo por atender estas necesidades de manera continua, se seguirán dando a conocer las facilidades fiscales a las personas de la localidad, por personal capacitado, esto con el propósito de ser una opción de ofrecer apoyo a la comunidad que pertenecemos.

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Código Fiscal de la Federación y su Reglamento 2012.

### **BIOGRAFIA**

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# CAMBIO CLIMATICO: ENLACE SOCIO ECONOMICO Y COMERCIAL GENERALIZADO, PARA MEXICO

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## RESUMEN

*Las consecuencias de las inundaciones por el frente frío número 9 en la zona sur sureste del país ocasionaron, pérdidas económicas, comerciales, laborales, de educación e infraestructura, así como de carácter social, que traspasaron el ámbito regional hasta llegar a ser un problema con implicaciones nacionales: inflación, desabasto, prácticas especulativas y efectos mundiales en la producción de petróleo. Los problemas climatológicos son ya una constante en la economía del país a lo cual la población y autoridades correspondientes no están aún preparados.*

## ABSTRAC

*The consequences of flooding by the front number 9 in the south east of the country caused economic loss, business, labor, education and infrastructure, and social, that pierced the regional level to become a problem with national implications: inflation, shortage, speculation and global effects in the production of oil. The weather problems are now a constant in the economy of the country to which the population and authorities are not yet ready.*

## METODOLOGIA

El presente reporte de investigación representa 7 meses, (2010-2011), de investigación de campo, en la zona sur sureste del país y tiene como objetivo demostrar que las afectaciones naturales del cambio climático, no se quedan en un ámbito regional, trascienden a un proceso socio económico-comercial generalizado de carácter multisectorial, con efectos secundarios nacionales e internacionales. El referente de estudio son las inundaciones, por el frente fríos, en la zona sur sureste del país, durante 2010-2011. La delimitación territorial de la zona de estudio comprende la región de la Chontalpa la cual contempla los municipios de Cárdenas, Huimanguillo, Conduacán y Paraíso, del Estado de Tabasco y los municipios de: Coatzacoalcos, las Choapas, Minatitlán, Agua Dulce, del Estado de Veracruz. Para el presente trabajo de investigación se delimitó una muestra representativa de 127 ciudadanos de las regiones afectadas que ostentaran algún cargo público ó privado y que su actividad profesional-laboral tuviera representatividad económica en la zona afectada.

La recopilación de datos fue a través de los instrumentos de cédula de encuesta y entrevista. Los entrevistados y encuestados, (sujetos de estudio), son ingenieros y administrativos de Pemex “petroquímica básica” de los complejos: Cangrejera, Pajaritos, Morelos y quienes proporcionaron el material fotográfico aéreo. Estos representan el 40% de la muestra total, el 20% restante lo encabezan, docentes de la región afectada: Instituto Tecnológico Superior de las Choapas, Instituto Tecnológico Superior de Minatitlán y del Tecnológico Superior de la Venta Tabasco. EL otro 10% de la muestra lo comprende los empleados de las empresas: CELANESE y Grupo MASECA, el 3% corresponde a profesionistas del sector salud (ISSSTE) y por último 7 % ganaderos. El 47% de la población entrevistada fueron varones y el 53% restante son mujeres.

## Terminos Usados

*Contingencia*; situación fuera de la normalidad acostumbrada. *Especulación*.-proceso económico comercial mediante el cual se generan alza en el precio de los productos y prácticas de acaparar la mercancía, *Inflación*.-subida generalizada de precios, *Costos*.-sumatoria de los precios de las unidades requeridas durante el proceso de producción y comercialización. *Oferta*.-producción de mercancías y/o servicios destinados al mercado, *demanda*.-bienes adquiridos por la población para cubrir necesidades.

## RESULTADOS

A finales de 2010 y época de lluvia en 2011, que inundo la región, de la Chontalpa, la cual cubre los límites entre el Estado de Veracruz y Tabasco, El presente estudio muestra las consecuencias económicas, sociales, comerciales, de educación e infraestructura. Como lo es la especulación, inflación y escases de bienes básicos, así como el incremento de actos de vandalismo, en un 10%, los daños en viviendas llegaron a un 35% y en infraestructura carretera 69%, fue afectada, incluyendo el parque vehicular de la ciudadanía y transportistas, en un 15%. El trabajo de campo muestra las afecciones de salud más comunes entre los habitantes, durante el periodo de inundación y posterior a ésta. Dicho micro estudio permite conocer una realidad más cercana de los pobladores afectados y versiones que se escapan del ámbito gubernamental.

## METHODOLOGY

This research report represents 7 months (2010-2011), field research in the area southeast of the country and aims to demonstrate that the effects of natural climate change, do not stay in a regional transcend to a socio-economic multisectoral general commercial, with side effects and abroad. The benchmark study are floods, cold front, in the south east of the country during 2010-2011. The territorial limits of the study area includes the region which includes Chontalpa the towns of Cardenas, Huimanguillo Conduacán and Paraiso, Tabasco State and the municipalities of Coatzacoalcos, the Choapas, Minatitlan, Agua Dulce, the State of Veracruz. For the present research work outlined a representative sample of 127 citizens in the affected regions which will hold public office or private and that his business and labor have economic representation in the affected area. Data collection was through survey instruments and interview card.

Interviewees and respondents (study subjects) are Pemex engineers and administrative "basic petrochemicals" complexes: Cangrejera, Pajaritos, Morelos, and who provided the photographic material by air. These represent 40% of the total sample, the remaining 20% lead, teachers of the affected region: Technological Institute of Choapas, Minatitlan Technological Institute and Superior Technology For Sale Tabasco. The other 10% of the sample comprising the employees of businesses and Group CELANESE MASECA, 3% are professionals in the health sector (ISSSTE) and finally 7% farmers. 47% of the surveyed population were male and 53% are women.

*Terms Used:* Contingency. - Situation outside the usual normality. *Especulación*. trade-economic process which is generated by the rise in the price of products and practices of hoarding the commodity-*Inflación*. general increase in prices, *Costos*.-sum of the price of the units required during the production process and marketing. *Oferta*.-production of goods and / or services for the market, *demanda*.-property acquired by the population to meet needs.

## RESULTS

In late 2010 and rainy season in 2011, which flooded the region, the Chontalpa, which covers the boundaries between the state of Veracruz and Tabasco, The present study shows the economic, social, commercial, education and infrastructure. As it is is speculation, inflation and commodity shortages and increasing acts of vandalism by 10%, damage to homes reached 35% and 69% in road infrastructure was

affected, including vehicle fleet of citizenship and carriers by 15%. The field work shows the most common health conditions among the inhabitants, during the flood period and subsequent thereto. This micro study provides a reality known nearest affected villagers and versions that are beyond the government level.

### Consecuencias Sociales-Económicas Para La Población Afectada

En materia social, las personas entrevistadas indicaron que el rubro en donde se vieron afectados en mayor cuantía fue en su trabajo. Los desastres naturales ocasionaron cambios en la rutina laboral a los cuales no estaban acostumbrados, otro punto recurrentemente señalado fue los continuos descuentos en nóminas injustificados, aun sabiendo el grado de contingencia vivida por la población. Esto a su vez ocasionó especulación e incertidumbre en material laboral debido a que se encuentran bajo contrato ó por obra determinada. El segundo elemento de inconformidad, fue el aumento desmedido del vandalismo y la delincuencia, en un 10% más, situación común para los habitantes, en época de inundaciones.

El estudio de campo realizado muestra que un 28% de la población entrevistada sufrió algún daño material en su vivienda, el rango de consecuencias padecido por domicilio comprende un rango del 30% al 65% por casa habitación, lo cual implicó destinar parte de sus ingresos ó ahorro para la avería de viviendas y parque vehicular afectado. Un 3% de la población entrevistada señaló haber recurrido a préstamos, en sus centros laborales, para atender la situación de emergencia. Al inundarse las zonas comerciales, se generó automáticamente procesos especulativos en mercancías de primera necesidad, hasta los bienes intermedios y complementarios, incluyendo el condicionar la compra de artículos básicos. El desabasto de los principales insumos de consumo humano, no se hizo esperar, generando procesos inflacionarios incluyendo el incremento en el precio de productos nativos de su región ó de cosechas pasadas, las personas entrevistadas narran el incremento en víveres comercializados a través de lanchas, el cual llegó a subir hasta un 50%.

La situación de especulación, acaparamiento y procesos inflacionarios no se quedaron en el ámbito regional, los efectos económicos y comerciales se trasladaron al ámbito nacional. Hay que recordar que los estados de Veracruz y Tabasco son productores importantes de materias primas, productos agrícolas y ganaderos para el país, por lo que la repercusión económica social y comercial de una inundación ó desastre natural no es de carácter local también le compete al ámbito nacional. Otro padecimiento señalado por la población en periodo de inundación y posterior a este, es la mala calidad del agua originando padecimientos de diarrea y tifoidea, con respecto al consumo de agua embotellada, de las empresas locales, se indica que no hay confianza en el tratamiento del agua y procedencia de la misma. A esto se le une una cadena más, el riesgo de consumir alimentos contaminados ó en mal estado, por las contingencias fluviales. Después del periodo de inundaciones la acción más común por parte del gobierno es la fumigación masiva en los municipios afectados por vía aérea. La población señala que es un mal necesario, por un lado se da la prevención de más enfermedades y por otro lado las constantes fumigaciones están ocasionando cuadros severos de alergias a los componentes químicos, en habitantes cercanos a pastizales fumigados. Enfermedades más comunes en orden de importancia, mencionados, por los encuestados son: dengue, enfermedades intestinales, picaduras de animales, hongos en piel y cabello (micosis), alergias y por último enfermedades del área visual.

Antes de terminar este apartado y pasar a la siguiente sección quiero compartir una respuesta que me llama mucho la atención "*La población ya está acostumbrada*". En esta región contantemente sufrimos de inundaciones debido a que los ríos de Chiapas, Tabasco y norte de Veracruz, desembocan en el Golfo de México"( Trabajador del Grupo GRUMA-MASECA, se omite el nombre por secreto de confidencialidad). Esto me lleva a la siguiente reflexión: Hoy en día los desastres naturales son más frecuentes, tal parece que la población se está acostumbrando, el problema radica en el grado mayor de destrucción, con el que se presentan estos fenómenos naturales y que la población que no lo padecen lo

observe como un problema ajeno, siendo que la repercusión no se queda en el ámbito local. El daño a la madre la naturaleza nos cobra facturas sociales, económicas, y de salud con niveles impredecibles de desastre que no es posible recuperar en el corto plazo, en el mediano plazo la recuperación está siendo condicionada por la inestabilidad económica y crisis recurrentes que vive el país. *Lo peor de esto es que nos estamos acostumbrando?*

### Daños En Infraestructura Carretera Local Y Nacional

Los encuestados indicaron en este rubro, que la mayor afectación se dio en las avenidas de sus comunidades y postes de energía eléctrica. Como segundo punto de importancia mencionan los daños en la infraestructura carretera de la zona, indican que después del desplome del puente Tonalá el pasado 17 Julio la única conexión alterna, se encontraba ubicada en la carretera federal Cárdenas – Coatzacoalcos, con las inundaciones se cerró el paso de esta vía alterna y con esto el paso al sureste del país donde se localizan los pozos petroleros de extracción. Los entrevistados expresaron que después del derrumbe del Puente Tonalá, el transporte se incrementó en un 20 por ciento, por el desvío carretero, lo que implica más erogación en diesel, pago de casetas por 200 kilómetros más para poder llegar zonas petroleras de extracción ubicados en los municipios de Villahermosa, Tabasco. A este problema se le agregó la cancelación de las corridas de transportistas: ADO, SUR, AU, Transporte Sotavento y líneas locales que conectan a las dos entidades mencionadas. Observar el siguiente material fotográfico:

Fotografía No:



Fotografía No: 2



Como se puede observar en las fotografías se pierde el camino por las inundaciones ocasionando en el peor de los casos la pérdida total de las unidades.

### Transportacion

En materia de transportación, cuando se le pregunto a la población entrevistada, cuales habían sido las consecuencias presentadas el común de las respuestas englobaron los siguientes comentarios: Durante el periodo de inundación, las vías de comunicación se limitaron hasta un 80%. Al bajar los niveles de agua, los costos de transportación aumentaron 50% debido a la falta de parque vehicular y/o daños en las unidades. Se crearon vías alternas de transportación de ciudadanos comunes con automóviles propios, así como los pescadores que vieron la oportunidad de rentar el transporte naviero. Se procedió a la cancelación de los viajes de negocios, comercio, laborales, capacitación y turísticos, en algunos casos las empresas transportistas no hicieron efectivo la devolución del costo del boleto, argumentando que el problema no estaba en sus manos. A su vez se dejaron de transportar materias primas, alimentos y combustible requeridos por el resto del país. El transporte de carga valorizo la mercadería, hasta un 50%, en función a la ley de la oferta y la demanda. Para la zona de la Chontalpa en Tabasco, la actividad económica es la primaria. Los habitantes se dedican a la cría de ganado bovino, porcino y avícola, en un



60%, el otro 40% restante lo comprenden las actividades de extracción petrolera. Usted puede observar en las siguientes tomas aéreas el nivel de inundación que se sufrió el único camino a Villahermosa, Tabasco (fotografía no. 1, 2, 3) Fotografía No. 1: tramo federal a carretera Villahermosa, Tabasco, Fotografía No. 2 carretera a Cárdenas, tabasco, Fotografía No. 3 tramo las Choapas..

Fotografía No. 3



Fotografía No. 4



Fotografía No.5



### Sector Educacion

Pasando a otro tema analizado en esta investigación una de las temáticas abordadas durante las entrevistas fue el sector educación, la mayoría de la información fue proporcionada por los docentes de los siguientes planteles educativos: Instituto Tecnológico Superior de las Choapas, Instituto Tecnológico Superior de Minatitlán y del Tecnológico Superior de la Venta Tabasco quienes señalan lo siguiente: Para el municipio de las Las Choapas, se alertó de la contingencia antes de las lluvias y llegada de los frentes fríos, las actividades no fueron normalizadas en su totalidad hasta que bajaron en forma natural el nivel del agua. Para el resto de la zona afectada, se suspendieron labores oficiales, debido a que muchas familias continuaban en contingencia, varias escuelas que sirvieron de albergue como es el caso de los planteles con mayor capacidad estudiantil. Los docentes entrevistados indicaron que los programas de estudio se vieron interrumpidos en los tiempos programados, desencadenando un retraso en la educación de esta zona, en comparación con el calendario oficial. A esto se le une la contingencia nacional por influenza.

Las escuelas que sufrieron daños en su infraestructura, modificaron los lugares de enseñanza, por otro lado, no se ha recuperado el mobiliario y equipo escolar, incluyendo el material bibliográfico. En los planteles escolares, se presentaron alumnos con brotes de infecciones en la piel, generando focos de infección en los propios salones de clase. Los maestros señalan que los servicios educativos alternos a sus centros laborales como son los comercios donde su clientela principal son los estudiantes y docentes, también se vieron afectados por la inundación, los comercios que no sufrieron percance alguno tardaron cerca de un mes en normalizarse. Las papelerías, librerías, medios de transporte, ciber café, cafeterías, fotocopadoras, pensiones para estudiantes, son parte de los comercios afectados.

Con respecto a la reactivación de las actividades escolares, estas se vieron nuevamente retrasadas, ahora necesariamente, por las acciones epidemiológicas: aplicación de vacunas en escuelas afectadas incluyendo aquellas que sirvieron de albergues, fumigaciones en todos los planteles escolares, para evitar la propagación del dengue. También se llevaron a cabo entrenamiento a estudiantes, docentes y administrativos para implantar la planta coloidal que sirve para desinfectar los depósitos de agua, así como las instrucciones para la aplicación de pomadas anti micosis, implementados por Secretaría de Salud, Protección Civil, Secretaría de Desarrollo Social y Medio Ambiente, Armada y Ejército Mexicano. Por último los maestros de educación a distancia también vieron interrumpido el ciclo escolar debido al corte de energía eléctrica provocado por las inundaciones.

Fotografía No. 6



### Petroquímica Basica y de Extraccion

Como es sabido, la zona sur sureste del país tiene como actividad económica la extracción y procesamiento del petróleo, en este apartado los trabajadores entrevistados de Pemex, arrojan la siguiente información: La contingencia en la zona sureste del país implicó para PEMEX la suspensión temporal de la producción en los diversos campos del activo, antes de las inundaciones la producción promedio de petróleo que era de 60,000 barriles de petróleo, mensuales, durante las inundaciones la producción bajo a 16,000 barriles de petróleo. Actualmente (finales de diciembre 2011), se tiene una producción de 40,000 barriles de petróleo, 20 mil barriles menos al promedio indicado. Datos proporcionados, por el área de estadística e información del Complejo Petroquímico Cangrejera, Coatzacoalcos, Veracruz, 7 de diciembre, 2011. Ante la falta de caminos terrestres, PEMEX, tuvo que implementar la transportación de personal por vía aérea, para reactivar la producción, incrementando así los costos de operación y consecuentemente el incremento en el precio del barril de petróleo.

El robo de equipo se hizo presente en los diversos campos de perforación de Pemex y pozo escuela, desvalorizando el capital de la zona y el atraso de las actividades extractivas, “Los presupuestos, llevan tiempo en ser autorizados por PEMEX, área central y hacer efectivo las pólizas de seguros”, a lo anterior se suman los gastos en la rehabilitación de caminos inundados y condicionamiento de nuevos accesos a los campos (nuevo equipo, tiempo extra y maquinaria de reemplazo). Observar fotografías, 7 y 8.

El personal de confianza, sindicalizado, transitorio y de compañía quedo inactivo en las instalaciones afectadas, para algunos trabajadores, la consecuencia inmediata fue el rezago en las nóminas de pago y la suspensión de trabajos a contratistas, en este rubro cabe hacer mención que no solo se vio afectado PEMEX: Petroquímica Básica, también empresas nacionales e internacionales que llevan a cabo contratos con la paraestatal. Otra consecuencia fue el ausentismo del personal debido al cierre de carreteras (1500 empleados). Dato otorgado por el Departamento de personal del complejo petroquímico Pajaritos, Coatzacoalcos, Veracruz, 12 de diciembre, 2010. Los puertos comerciales de Dos Bocas, Tabasco y Coatzacoalcos, Veracruz, ligados directamente con la movilización de petróleo y sus derivados, se cerraron a la navegación. Se dejó de transportar alrededor de 66 mil barriles de petróleo (Área de superintendencia, central marítima Dos Bocas, tabasco.)

Fotografía No. 7



Fotografía No. 8



### Perdidas Economicas Y Comerciales Del Grupo Maseca

La presente información fue proporcionada por los jefes de departamento de Atención a clientes y Recursos Humanos del grupo MASECA, planta ubicada en Chinameca, al sur del estado de Veracruz, e se mencionan los daños que sufrió la empresa mexicana: Las ventas de la planta MASECA, son en promedio mensual 14, 500 toneladas, la venta mensual promedio al estado de Tabasco es de 3, 700 toneladas, días perdidos en venta, 14, el 26% de la producción total de la empresa, se dejó de producir, por la contingencia local. El grupo MINSA sufrió el desabasto de las materias primas que necesita para la producción local. Las inundaciones provocaron que algunos transportistas que prestan sus servicios al Grupo Maseca tuvieran que renegociar los sobrepagos. Un camión de carga sencillo, de tres ejes, consumió alrededor de 150 litros más de diesel, por el cambio de rutas. El Grupo MINSA registro (2) robos de unidades de transporte y unidades a fondo perdido (1) de sus prestadores de servicio. Otras consecuencias fueron la merma en las reservas de alimentos y granos existentes, así como la necesidad de reponer existencias (reservas) de la producción, así como la disminución en la demanda de alimento para ganado que el grupo MASECA vende a los ganaderos de la zona, por la pérdida de cabezas de ganado

Fotografía No.9



Fotografía No. 10



## **PARTICIPACION GUBERNAMENTAL Y PÉRDIDAS DEL SECTOR GANADERO**

Los ganaderos de la región que accedieron a las entrevistas señalan que el apoyo gubernamental solo radicó en acciones de corto plazo, por ejemplo: La entrega de despensas, agua, y toneladas de cal, son transitorios así como las consultas médicas, que solo se otorgan durante el periodo de contingencia, las micosis, y alergias son enfermedades que llevan más tiempo en ser controladas. Las acciones gubernamentales más comunes en zonas ganaderas son las Instrucciones para aplicar el cloro en pozos de agua, el problema radica en que los focos de contaminación se expanden con el descenso del nivel del agua. Los ganaderos entrevistados señalan que no cuentan con seguros gubernamentales para cubrir contingencias, el problema no solo consiste en las cabezas de ganado perdido sino en la disminución de agua en la zona de pantanos, lleva cerca de un mes estar en su estado normal.

No hay lugar para que el ganado que se salvo pueda pastar. Por otro lado los compradores de ganado, tardan en recuperar la confianza en la carne ofertada. La demanda nacional se trasladó hacia el norte del país y mercados internacionales. A esto se le une un problema dual: Los pantanos que no son fumigados traen enfermedades al ganado al igual que el exceso de químicos durante las fumigaciones. Los costos del servicio médico zootecnista y medicamentos recetados se vieron incrementados. Como ejercicio final del presente artículo señalo parte del informe generado por las autoridades estatales y federales para observar realidades e información distintas a un mismo fenómeno natural, genere usted las conclusiones pertinentes al caso de estudio: “En apoyo a esas comunidades participan 79 elementos de la Armada de México, cinco vehículos, cuatro embarcaciones menores y un helicóptero, habiendo entregado desde la puesta en marcha del Plan Marina un total de 2 mil 334 despensas, 7 mil 175 litros de agua potable, 288 litros de cloro, 587 cobertores y 200 colchonetas, así como diversos víveres, además de la evacuación de 194 personas. .... se contabiliza un total de 151 comunidades dañadas por las fuertes lluvias de los últimos días. En cuanto a daños a la infraestructura rural del estado, el Sistema Estatal de Protección Civil reporta 24 mil 225 hectáreas de producción agropecuaria dañadas, de las cuales 5 mil 830 corresponden al Plan Chontalpa, 10 mil hectáreas de pastizales, lo que afecta a 44 mil cabezas de ganado de 876 productores. También se dañaron tres tramos de carretera y siete puentes derrumbados, así como 235 escuelas afectadas, además de iglesias y un número indeterminado de viviendas dañadas. En la agricultura se dañaron 1650 hectáreas de caña, arroz y maíz en la cual se estima 10 millones de pesos pérdidas para los productores”.

## **CONCLUSIONES GENERALES**

La reactivación de la economía regional tardará meses en volver a la normalidad, los productos de la región presentan una tendencia alcista en los precios derivados por escases, prácticas especulativas y de acaparadores, así como el incremento en el costo de transportación y precios del petróleo. El presente estudio nos demostró que las consecuencias de los desastres naturales no se quedan en un ámbito local trascienden a instancias nacionales incluso más allá de nuestras fronteras, lamentablemente el estudio también nos muestra que los gobiernos y ciudadanos aun no estamos preparados para responder ante un fenómeno de alto impacto, otro punto que se deja entrever en este estudio de campo es la mala y poca infraestructura en las autopistas, carreteras y puentes nacionales los cuales aún no cuentan con mínimas normas de calidad, en sus diseños y materiales, la prueba está en el derrumbe del puente Tonalá entre los límites del estado de Veracruz y Tabasco, meses antes de las inundaciones, no es posible contar con sólo con una vía alterna federal cuando hablamos de un país inmerso en procesos de comercio internacional y globalización. Esto nos deja una enseñanza hay que estar preparados ante las contingencias ambientales, lo que antes era una eventualidad para el país se está convirtiendo en una constante de carácter mundial, con mayores niveles de destrucción. Antes de concluir el presente artículo quiero agradecer a la población entrevistada del sureste del país y quien tan amablemente proporcionó la información presentada y en

especial a los trabajadores de PEMEX Petroquímica Básica y exploración, por el apoyo en la obtención del material fotográfico.

**FUENTES DE INFORMACION:**

- 1) Complejo Petroquímico Cangrejera, Departamento de Recursos Humanos
- 2) Complejo Petroquímico Morelos, Departamento de Finanzas.
- 3) Complejo Petroquímico Pajaritos, Departamento de Planeación.
- 4) El Financiero
- 5) Grupo MASECA.
- 6) Instituto Tecnológico Superior de las Choapas, Edo. De Veracruz.
- 7) Instituto Tecnológico Superior de Minatitlán, Edo. De Veracruz
- 8) Instituto Tecnológico Superior de la Venta, Edo. De Tabasco
- 9) PEMEX, Activo



# ESTUDIOS DEL DESEMPEÑO PROFESIONAL DE LOS EGRESADOS DE LA CARRERA DE ADMINISTRACIÓN DE LA FECA UJED EN UNA DÉCADA DE ESTUDIOS DE EGRESADOS 1996-2006

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## RESUMEN

*La práctica profesional está sujeta a una amplitud de variaciones en función de los cambios científicos y tecnológicos, de las demandas de los sectores de la producción, de las empresas que la desarrollan y de los cambios axiológicos y sociales relacionados con la profesión. Los estudios de seguimiento de la población graduada parten del supuesto de que la actualización de los planes de estudio universitarios no puede hacerse al margen de la realidad social y económica de cada momento histórico, ni del desarrollo interno y contextual de cada país. Debido a que la sociedad y la economía son dinámicas, las universidades tienen que desarrollar metodologías para entender e interpretar el contexto laboral, social y económico para que, en forma periódica, hagan los cambios pertinentes a sus planes de estudio y programas de educación continua. Es importante que las instituciones educativas formadoras de licenciados en administración generen competencias para saber cómo utilizar la capacidad organizativa y creativa de los trabajadores para atender los objetivos de la organización así como los problemas de la complejidad de su sociedad.*

**PALABRAS CLAVE:** Administración educativa, desempeño profesional, estudios de egresados.

## PROFESSIONAL PERFORMANCE STUDY OF GRADUATES OF THE MANAGEMENT CARRER IN FECA UJED A DECADE OF GRADUATE STUDIES 1996-2006

## ABSTRACT

*The practice is subject to a range of variations depending on the scientific and technological changes, the demands of production sectors, companies that develop and axiological and social changes related to the profession. Follow-up studies of the population graduated assume that the updating of college curricula can not be done outside the social and economic reality of each moment in history, or internal development and context of each country. Because society and the economy are dynamic, universities must develop methodologies to understand and interpret the work context, social and economic order that, from time to time, make the appropriate changes to their curricula and continuing education programs. It is important that educational institutions graduates forming generate management skills for how to use organizational and creative ability of workers to meet the objectives of the organization and the problems of the complexity of their society.*

**KEY WORDS:** Educational administration, professional performance, studies of graduates.

## INTRODUCCIÓN

Existe un vínculo entre el grado de desarrollo del conocimiento, las tecnologías asociadas a ese desarrollo y las demandas e intereses sociales prevalecientes, por lo que el perfil de la persona que egresa de un plan de estudios queda determinado por estos factores, como se verá a continuación. El perfil del egresado se conforma de los conocimientos, habilidades, actitudes y valores necesarios para el adecuado desempeño profesional; esto es, de todos los requisitos cognoscitivos, actitudes y éticos para que haya un apropiado desempeño en relación con las tareas, funciones, actividades y acciones que debe realizar el graduado en un momento histórico particular. El perfil del egresado tiene dos componentes; el perfil profesional y el perfil académico. Por medio del perfil profesional se proporcionan al estudiantado los conocimientos, capacidades, habilidades y actitudes necesarios para un satisfactorio desempeño práctico. A través del perfil académico se apoya una formación en la dimensión ética, social y política, con el fin de que el estudiantado incremente su conciencia crítica y consolide una actitud socialmente responsable.

Esta investigación se presenta organizada como sigue. En la sección de revisión literaria encontraremos argumentos que sustentan los estudios de egresados, su utilidad en cuanto a la aplicación para la mejora de planes de estudio y el funcionamiento de las instituciones de educación superior y su objetivo en el plano social en el cual se establecen, posteriormente se presenta la metodología utilizada, en donde se especifica el análisis transversal descriptivo que se realizó a través del estudio del seguimiento de los egresados de la Facultad de Economía, Contaduría y Administración de la Universidad Juárez del Estado de Durango utilizando el cuestionario planteado por la Asociación Nacional de Universidades e Instituciones de Educación Superior y la comparativa en diez años de aplicar el instrumento, seguidamente se presentan los resultados del estudio y al final se concluye con las observaciones generales, las limitaciones y se muestran futuras líneas de investigación.

## REVISIÓN DE LITERATURA

Dado que en la era de la información el concepto que viene permeando a la administración es el de la complejidad donde se maneja tópicos sobre como el administrador actúa en un ambiente inestable, en constante modificación y turbulento (Axelrod, Cohen, 2000; Agostinho, 2003), es importante que las instituciones educativas formadoras de licenciados en administración conozcan cuales son los nuevos desafíos del administrador y los formen en el saber cómo utilizar la capacidad organizativa y creativa de los trabajadores para atender los objetivos de la organización, en la alta complejidad de las múltiples relaciones en una sociedad globalizada y en los nuevos abordajes administrativos que consigan responder a los problemas de la complejidad del mundo actual. Para ello es necesario que las instituciones educativas formadoras de licenciados en administración conozcan el desempeño profesional de sus egresados. Glazman (2001), establece que los programas de docencia se manifiestan en tres niveles: el perfil del egresado, el plan de estudios y los procesos educativos. Todos estos aspectos inciden en el cumplimiento de las condiciones para que la educación superior sea de calidad, pertinente y equitativa.

Por perfil del egresado se entiende la formación general que ofrecen las instituciones de educación superior. Se sustenta en una propuesta curricular que refleja los fines y principios de la universidad y tiene que ver con el desempeño que se espera en la práctica de la disciplina y en el ejercicio profesional, por esa razón, representa la síntesis de los resultados formativos más importantes de la institución educativa. Está constituido por las actitudes, valores, actividades, procedimientos, características, funciones y papeles por la práctica profesional y social. En términos generales, el perfil del egresado es una representación del sujeto que las instituciones de educación superior buscan formar. Es el resultado de la forma en que dichas instituciones conciben los ámbitos sociales, profesional y académico y constituye una importante fuente para formular el plan de estudios, ya que define los marcos filosófico, educativo y cultural de la formación. El perfil debe, por lo tanto, proveer que el egresado al adquirir los conocimientos y habilidades en las prácticas de determinadas áreas, cuente con los elementos que le permitan resolver los distintos problemas de un campo específico de actividad. En México cerca de 11 mil 500 recién egresados de licenciatura, 40 por ciento del total de quienes terminaron su carrera en el 2001, no

encontraron trabajo, revela el Centro Nacional de Evaluación para la Educación Superior (Ceneval). En su Encuesta Pública del Salario de los Profesionistas Recién Egresados señala que dentro del 60 por ciento restante, que sí encontraron empleo unos 17 mil 200 jóvenes profesionistas, 29 por ciento lo hacen en una actividad ajena a su formación, 32 por ciento tiene salarios mensuales de entre 2 mil y 5 mil pesos, 29 por ciento gana por abajo de 2 mil pesos mensuales y sólo 10 por ciento es decir, mil 720 egresados gana más de 7 mil pesos. Por carreras, son los médicos y los ingenieros químicos, recientemente graduados, los que encabezan la lista de profesionistas mal pagados, con menos de 2 mil pesos.

Pero peor les va a los farmacéuticos: 70 por ciento de ellos no encuentra trabajo. En el caso de los abogados, el Ceneval apunta que encabezan la lista de entre las profesiones que tienen un empleo, en 92 por ciento de los casos, con salarios entre los 2 mil y por arriba de los 7 mil pesos mensuales. El estudio lo realizó el centro entre 28 mil 666 jóvenes de 270 universidades públicas y privadas en el año 2001 y se aplicó a jóvenes que presentaron el Examen General de Egreso de la Licenciatura (EGEL), que es considerado como una opción de titulación o de certificación de estudios de calidad en la mayoría de universidades mexicanas, y solamente en 25 opciones o especialidades profesionales, tales como la Administración, Contaduría, Veterinaria, Farmacéutica, Psicología, Agronomía, Enfermería, Computación, Odontología, Turismo y Pedagogía. Por ello, aclara el Ceneval, no se pueden hacer generalizaciones a partir de las cifras anteriores, debido a que no se trata de muestras estadísticamente válidas, pero que sí reflejan un desajuste entre la oferta y la demanda de profesionales. Es evidente que las instituciones educativas, en especial la educación superior, necesitan modernizar su estructura académica, la pertinencia y flexibilidad de sus planes y programas de estudio, así como promover el seguimiento de sus egresados y vinculación con el entorno social y económico. Se podrán asegurar que el sistema escolar contribuya a que los egresados que se inserten en el mercado de trabajo perciban sueldos acordes con su formación profesional y resolverse así los desajustes que enfrentan nuestros jóvenes y la sociedad en su conjunto. (Martínez, 2003).

## METODOLOGÍA

Los estudios del desempeño profesional de los egresados son de tipo cuantitativo con un alcance de la investigación descriptiva de campo no experimental transversal ya que las muestras se recopilaron en un momento dado. Para obtener la información se ha aplicado el cuestionario sugerido por la Asociación Nacional de Universidades e Instituciones de Educación Superior. Se conservaron las dimensiones y variables pero únicamente para la investigación se seleccionan algunas variables que tienen relación con el desempeño profesional. Se utilizó el paquete estadístico para ciencias sociales SPSS para el procesamiento de la información. La población objeto de estudio se determinó en base a los bloques generacionales determinados por el departamento de Planeación de la Universidad, quedando recabados en bases de datos de: del año 1996 al 2000, del 2001 al 2003 y del 2005 al 2006. La generación del año 2004 no se estudia debido a la baja representatividad de la muestra. Se realizó un muestreo aleatorio simple, se eligieron individuos de la población de estudio, de manera que todos tuvieron la misma probabilidad de aparecer, hasta alcanzar el tamaño de muestra deseado. Se realizó partiendo de listas de la población, y eligiendo individuos aleatoriamente. Para la determinación del tamaño de muestra se considerará la fórmula para poblaciones finitas, de acuerdo como enseguida se presenta:

$$n = \frac{NZ_{\alpha}^2 pq}{d^2(N-1) + Z_{\alpha}^2 pq}, \quad \text{donde:}$$

$N$  = Tamaño de la población

$Z_{\alpha}$  = Representa el nivel de confianza, con  $Z_{\alpha} = 1.96$



$pq$  = Proporción. Por lo que para una proporción máxima  $p = 0.05$  y  
 $q = 1 - p = 1 - 0.05 = 0.95$

$d$  = Error muestral máximo.

$d = 0.04$

$n$  = Tamaño de muestra.

Sustituyendo los valores en la fórmula para la determinación del tamaño de muestra tenemos en cada periodo lo siguiente:

Tabla 1: Muestra de los egresados por períodos

periodo	tamaño de muestra
1996 – 2000	57
2001 – 2003	35
2005 – 2006	69

*En esta tabla se describe la muestra de jóvenes egresados de la carrera de Administración de la Facultad de Economía, Contaduría y Administración de la Universidad Juárez del Estado de Durango.*

## RESULTADOS

Aplicando la metodología descrita se obtiene que Según en la investigación la mayor parte de los egresados de la licenciatura en administración de la FECA de la UJED son de sexo femenino sin embargo no hay una diferencia significativa con los egresados de sexo masculino, por lo que se concluye que tanto hombres como mujeres tienen aspiraciones similares en cuanto al estudio de la licenciatura en administración, además todos concluyen sus estudios teniendo entre 23 y 36 años de edad, sin embargo las edades predominantes al graduarse son de 25 o 26 años, por lo tanto puede decirse que la mayoría de las personas que concluyen sus estudios de nivel superior son aquellos que tuvieron una formación académica continua. Más del 80% de los egresados de la Licenciatura en Administración de Empresas de la FECA se encuentran trabajando, sin embargo la mayoría de ellos son empleados, lo que refleja la falta de iniciativa y creatividad, así como de recursos para generar nuevas empresas.

En los periodos de 1996-2000 y 2001-2003 la mayor parte de los licenciados en administración ocupan puestos como gerente o director de área, jefe de oficina, sección o área y supervisor, es decir se dedican a actividades realmente relacionadas con su carrera, sin embargo en el periodo comprendido de 2005 a 2006 hubo un incremento muy significativo a ocupar puestos de asistentes, auxiliares o ayudantes, es decir a actividades que no requieren de estudios superiores y cuya remuneración es muy baja. En general respecto a la descripción del desempeño profesional la mayoría de los egresados de la licenciatura en administración de la FECA va de satisfactorio a muy satisfactorio ya que la mayoría de ellos alcanzan éstos grados en aspectos como en la realización de ideas propias y reconocimiento profesional alcanzado. Los Licenciados en Administración de Empresas entrevistados se encuentran satisfechos o muy satisfechos con la puesta en práctica de los conocimientos adquiridos durante la licenciatura. Los egresados de la carrera en Administración de Empresas de la FECA pueden también coordinar equipos de trabajo multidisciplinarios, ya que se encuentran muy satisfechos en éste aspecto, lo cual refleja capacidad de mando y dirección. Las personas entrevistadas están muy o totalmente satisfechas con la posibilidad de responder a problemas de trabajo, es decir tienen buena capacidad de razonamiento y de aplicación de conocimientos adquiridos durante sus estudios.

## CONCLUSIONES

Aunque los resultados en la encuesta muestran buenos resultados en relación a los conocimientos adquiridos y su aplicación en el campo laboral de los egresados, también cabe resaltar que las respuestas están encaminadas al puesto que actualmente desempeñan, sin embargo se nota un decremento en el nivel jerárquico del puesto alcanzado y eso no define si en un puesto superior el desempeño sería aún satisfactorio. Por otro lado los datos obtenidos durante la investigación también reflejan que los egresados de la licenciatura en administración de empresas enfrentan mucha exigencia sobre conocimientos computacionales, es decir conocimientos sobre software especializados, aplicación del conocimiento (diagnostico, planeación, evaluación), encontrar soluciones, búsqueda de información pertinente y actualizada (áreas que obtuvieron las calificaciones no malas pero más bajas al resto en relación a satisfacción en su desempeño) y habilidades administrativas por lo que se concluye que este trabajo de investigación hace notar las áreas a mejorar en los programas educativos y hacer de estas áreas de competencia para los profesionistas. Los licenciados en administración según sus expresiones no requieren conocimientos especializados ni lengua extranjera alguna, sin embargo se sabe que actualmente es una competencia que permite ser competitivo a nivel global. Una limitación expuesta es la falta de información para correlacionar si los empleadores en donde se desempeñan los egresados están de acuerdo con dichos resultados, por lo tanto una investigación continuación de estos estudios pudiera correlacionar el estado actual de los egresados con las necesidades actuales de los empleadores y saber si la Institución como tal contribuye de buena manera al proceso social holístico.

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# ADMINISTRAR LA UNIVERSIDAD VIRTUAL, UNA EXPERIENCIA REAL

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## RESUMEN

*La Fundación Universitaria Católica del Norte es una universidad virtual; se caracteriza por su modelo de educación virtual que obviamente impacta sus funciones sustantivas de docencia, extensión, investigación, internacionalización/proyección social. Esta Institución es de carácter privada, reconocida por el Estado colombiano mediante Resolución 1761 de 1997 aprobada por el Ministerio de Educación Nacional, y perteneciente a la Diócesis de Santa Rosa de Osos, en el norte del Departamento de Antioquia. La virtualidad como impronta institucional, y ratificada por la persistencia de sus directivas, a lo largo de casi 15 años de vida institucional, demandó necesariamente ajustar la gestión administrativa-financiera para garantizar la sostenibilidad, punto de equilibrio y cumplimiento de la misión fundacional: llevar educación integral a las casas y contextos donde viven y laboran los estudiantes, con mediación de tecnologías de información y comunicación, TIC. Además, le correspondió adaptarse, sin desbordar o desconocer, el marco normativo educativo colombiano, y empresarial, a pesar de los naturales vacíos aún persistentes en esas materias. En suma, se está frente a una innovación administrativa-educativa. Socializar la experiencia de gestión administrativa-financiera de esta institución educativa virtual, como una forma de transferencia de conocimiento es lo que anima esta ponencia.*

**PALABRAS CLAVE:** educación virtual, empresa virtual, tecnologías de información y comunicación (TIC), teletrabajo.

## MANAGING THE VIRTUAL UNIVERSITY, A REAL EXPERIENCE

### ABSTRACT

*The North Catholic University Foundation is a virtual university, characterized by its virtual education model which obviously impacts its functions of teaching, extension, research, internationalization / outreach. This institution is private in nature, recognized by the Colombian government in 1997 by Resolution 1761 adopted by the Ministry of Education, and belongs to the Diocese of Santa Rosa de Osos, in the northern department of Antioquia. E-learning as an institutional mark, and ratified by the persistence of its policies, has over 15 years of institutional life, necessarily demands administrative and financial management to ensure sustainability, a point of balance and fulfilling the founding mission: to bring comprehensive education and contexts to houses where students live and work, with the mediation of information and communication technologies, ICT. In addition, it adapted, without overlapping or ignoring the Colombian education policy framework and business despite the natural gaps that still persist in these areas. In short, they are facing administrative and educational innovation. Socializing the administrative experience and financial management of the virtual school as a way of transferring knowledge is what motivates this paper.*

**JEL:** A13, D83, G11, O39

**KEYWORDS:** E-learning, virtual company, information and communication technologies (TIC), teleworking.

## INTRODUCCIÓN

### Contexto: La Empresa Educativa Virtual

Cuando finalizaba la última década del siglo XX, los fundadores y directivos de la naciente Fundación Universitaria Católica del Norte tomaron la decisión de crear la primera institución de educación superior virtual de Colombia, ellos también definieron tácitamente el reto de administrar de otra forma la empresa educativa virtual. En efecto, 15 años después de esa decisión, la experiencia de administrar dicha organización virtual, coincide con las reflexiones de Rojas (2006, p.82) —citado por Calderas, González de Celis, de Barcia & Chacón (2010, p.129)— en el sentido de enfrentar una nueva forma de gerencia caracterizada por la comprensión y respuesta de los cambios sociales y humanos.

Todo ello, caracterizado por un mundo embebido dentro del desarrollo veloz de las tecnologías de información y comunicación y telecomunicaciones. La Fundación Universitaria Católica del Norte es una institución de educación superior colombiana, perteneciente a la Diócesis de Santa Rosa de Osos en el Norte del Departamento de Antioquia. Ella es de carácter privado, aprobada y reconocida por el Ministerio de Educación Nacional, MEN. Esta Institución se caracteriza por el modelo de educación virtual apoyado naturalmente en tecnologías de información y comunicación, TIC, que adquieren sentido pedagógico-didáctico y comunicativo-creativo en el proceso de enseñanza-aprendizaje. En consecuencia, define la metodología virtual como la creación de ambientes de aprendizajes, mediante TIC convenidas, para generación de conocimientos pertinentes que se aplican, impactan y transforman los contextos de interés de estudiantes, docentes y administrativos. Es un modelo abierto, flexible y pertinente centrado en las necesidades identificadas y ritmos de aprendizaje de quien aprende, y que permite procesos intencionados de interacción, colaboración y cooperación en la adquisición de aprendizajes y conocimientos. En adición a lo anterior, el modelo de educación virtual de esta Institución responde naturalmente a las funciones sustantivas de docencia, investigación, extensión e internacionalización, así como a la demanda de la sociedad y comunidad a la que se debe.

En tres lustros de vida institucional hay presencia de estudiantes y docentes en 91 municipios del Departamento de Antioquia, en 27 Departamentos de Colombia, y en 17 países del mundo (Angola, Argentina, Brasil, Cabo Verde, China, Ecuador, Egipto, España, Estados Unidos, Guatemala, Israel, Italia, México, Perú, Reino Unido, República Dominicana y Venezuela). Con base en lo anterior, desde la experiencia de la Fundación Universitaria Católica del Norte, la empresa educativa virtual es una respuesta con sentido humano ante la demanda y necesidad de formación de personas en habilidades y destrezas requeridas por el mundo globalizado para la inserción en la denominada nueva economía que según Epper (2004, p.13) es impulsada por la tecnología, las telecomunicaciones y el avance de la ciencia. Es una puesta en escena de personas competentes que creativamente dimensionan, entienden y gestionan formas, estructuras organizativas flexibles y horizontales, que se apoyan necesariamente en las posibilidades edu-comunicativas y de gestión de una infraestructura tecnológica personalizada que dé respuesta a las necesidades de la organización educativa virtual. En concreto, el modelo educación virtual como marca institucional condiciona transversalmente la gestión administrativa en cuanto a responder efectivamente al reto de garantizar la sostenibilidad y punto de equilibrio (Jiménez Múnera & Mesa Medina, 2012) y cumplimiento de la misión fundacional, con base en procesos institucionalizados, talento humano experto, y el alcance de la tecnología utilizada.

Este enfoque coincide con Calderas, González de Celis, de Barcia & Chacón (2010, p.123) cuando aducen que la empresa virtual demanda cambios de importancia en el ámbito organizacional que reclaman ser realizados de forma sistemática; y además, caracterizada y centrada en el cliente, desde la definición de valor y la tecnología integradora (Rojas, 2006, p.136) que hace posible dicha empresa virtual.

## REVISIÓN DE LITERATURA

La empresa educativa virtual, y la gestión administrativa que ella demanda, es aún tema inexplorado e investigado, y por tanto, la inquietud sobre cómo administrar aquello que no se ve sigue siendo abierta a nuevas respuestas, posibilidades y experiencias. Es ideal que las propuestas investigativas articulen diferentes tipos y enfoques investigativos, preferencialmente niveles empíricos y la sistematización de experiencias en esa materia. El primero involucra a los investigadores como observadores directos de los fenómenos que ocurren dentro de una empresa educativa virtual; y el segundo, es la oportunidad de creación de teorías y explicaciones argumentadas desde las prácticas mismas.

De otra parte, persiste la tendencia a administrar lo virtual del mismo tenor que la organización física, de lo cual se infiere la urgente necesidad de apertura y cambio cultural de rectores, administradores y gerentes, para confiar, emprender y aprender a administrar también de forma ubicua con base en las posibilidades de las TIC. Todo lo antes indicado es una inferencia de los autores, luego de la literatura revisada. No obstante, en esa exploración de literatura se destaca la reflexión de Calderas, González de Celis, de Barcia & Chacón (2010) al referirse a la empresa virtual en un entorno empresarial de denominada nueva economía, que demanda estructuras organizativas más flexibles e inteligentes. También, el encuadre de la educación apoyada en TIC expresada por Epper (2004). De Luis Rodolfo Rojas (2006), Ferrer (2010) y Jiménez Múnera (2005) aportan cada uno los retos y desafíos de administrar, y administrar bien, en la denominada era de la información y del conocimiento. Adicional a lo anterior, hicieron parte de las fuentes (primarias) de consulta las personas que han vivido la experiencia de administrar y gestionar la empresa educativa virtual como es el caso de la Fundación Universitaria Católica del Norte, para lo cual fueron entrevistadas.

## METODOLOGÍA

Esta reflexión articuló las conclusiones y reflexiones derivadas de la literatura revisada, con la experiencia en educación virtual, y en consecuencia de administración de la empresa educativa virtual, de la Fundación Universitaria Católica del Norte. Para ello, las personas de esa Institución fueron entrevistadas, y exhortadas a documentar las prácticas como contribución a la gestión del conocimiento. Dada esta metodología libre, el resultado o producto es un resumen de la sistematización de la experiencia en materia de administración y gestión de la empresa educativa virtual como es la Fundación Universitaria Católica del Norte, que dé respuestas aproximadas a cómo administrar lo que no se ve.

## RESULTADOS

### Administrar Lo Que No Se Ve

La labor virtual no permite ver físicamente reunidos en un sitio a quienes la ejercen, ni tampoco medir el tiempo de su presencia en un sitio de trabajo específico, según escribió Jairo Jiménez Múnera (2005, p.111) quien para la fecha ejercía como Director Administrativo de la Fundación Universitaria Católica del Norte. Esta aseveración ratifica el reto de administrar una organización de educación superior descentralizada en cada estación de trabajo —computadores, dispositivos móviles— de directivos, personal administrativo y docentes, quienes están en lugares geográficos y contextos diferentes, pero conectados mediante las tecnologías utilizadas y convenidas. Y agrega Jiménez Múnera que las características de esta Institución motivan, por parte de cualquier humano, una serie de preguntas relacionadas con las implicaciones del proceso administrativo aplicado a una empresa educativa virtual; esas inquietudes y respuestas aún parciales, desde la experiencia de esta Institución se presentan a continuación. Una primera inquietud planteada se refiere justamente a ¿cómo se mide el tiempo trabajado en lo virtual?, y desde el análisis realizado de los autores y experiencia en administrar la organización educativa virtual, se pueden colegir las siguientes posibilidades de respuestas: a) La naturaleza virtual de

la Fundación Universitaria Católica del Norte permite que todos sus docentes sean teletrabajadores, al igual que un 70 por ciento de los empleados con funciones administrativas.

El concepto de teletrabajo es una modalidad laboral realizada por una persona desde lugares distintos y distantes de la empresa y apoyado en tecnologías de información y comunicación convenidas. b) No es por cumplimiento de horarios, sino por los resultados validados de los proyectos acometidos y contenidos en un plan de acción matriculado ante la correspondiente dirección de planeación y articulado necesariamente con el plan de desarrollo. c) Para el caso de esta Institución, se adopta como parte de la cultura organizacional el principio de flexibilidad laboral de los empleados, lo cual demanda trabajo en equipo y colaboración, al tiempo. d) Se sensibiliza y capacita al empleado y docente en el manejo efectivo del tiempo, cultura de la comunicación, apropiación y uso de las utilidades, servicios y herramientas tecnológicas dotadas por la Institución.

Una segunda inquietud trata de resolver los ¿cómo supervisar un empleado que no tiene horario fijo, ni fecha en el calendario?, y las posibles respuestas parciales son: a) Se regula e institucionaliza una intranet como punto de encuentro y disposición de la actividad institucional, de los planes de acción, informes, avances, resultados de los proyectos que desarrollan cada área. b) Se realiza trimestralmente revisión y seguimiento de los avances y logros de los proyectos contenidos en los planes de acción de acuerdo con las metas fijadas. c) Se promueven de forma permanente procesos de comunicación horizontal entre dependencias y personas para el trabajo colaborativo y cooperativo. d) Evaluación de desempeño y plan de mejoramiento de mejoramiento. e) Las Direcciones de Pastoral y Bienestar Institucional y Gestión Humana desarrollan programas y estrategias de bienestar para el acompañamiento tendientes a garantizar la satisfacción y calidad de vida del empleado (teletrabajadores, docentes, administrativos). De acuerdo con lo anterior, es necesario indicar que la Institución adopta y adapta el proceso administrativo clásico en sus fases de Planeación, Organización, Ejecución, Coordinación, Control y Evaluación en esta empresa virtual (Jiménez Múnera & Mesa Medina, 2012). La experiencia ha permitido deducir que la administración como ciencia o arte universal tiene unos principios adaptables a cualquier tipo de empresa o institución. En adición a lo anterior, los diferentes modelos de gerencia —Administración Estratégica; Administración por objetivos, entre otros— son adaptables también a una empresa educativa tipo universidad virtual. En consecuencia, es posible demostrar el logro de los objetivos misionales y garantizar la sostenibilidad y crecimiento con cualquiera de dichos modelos sin que diferencie la efectividad de uno u otro.

La fase de Planeación se considera punto clave en la empresa educativa virtual, por cuanto reclama anticiparse y presupuestar la demanda de servicios y productos requeridos por la comunidad universitaria en desarrollo de las funciones sustantivas de docencia, investigación, extensión e internacionalización. Adicional, en esta fase se considera el acatamiento y respeto del marco normativo educativo y empresarial colombiano, sin desbordarlos o desconocerlos, pesar de los naturales vacíos aún existentes en esas materias. En relación con la fase de Organización, es la consecuencia inmediata de la Planeación del servicio educativo virtual y administrativo institucional.

La organización, entonces, se concreta en acciones de matrícula y registro académico, formalización de la contratación docente con la respectiva asignación académica (docencia e investigación); y finalmente, acceso a cursos en plataforma para estudiantes y docentes. Según Múnera Jiménez (2005, p.114) lo organizativo también hace referencia a la utilización de canales de comunicación, fidelidad, eficacia y eficiencia de la infraestructura tecnológica para la gestión educativa y administrativa de la organización educativa virtual, que requiere también cuantificarse de forma preferencial. Las fases de Ejecución, Coordinación, Control y Evaluación en esta empresa virtual se concretan en el celo por articular los desempeños, avances, productos y desarrollos de todas las dependencias de acuerdo con al Plan de Desarrollo, los objetivos estratégicos y las metas propuestas.

Un aspecto central de la administración de la empresa educativa virtual es el cuidado que demanda la gestión de los recursos financieros justamente para garantizar la sostenibilidad y punto de equilibrio (Jiménez Múnera & Mesa Medina, 2012) antes referido. Con razón Jiménez Múnera (2005, p.117) recalca que

Los recursos que permiten desarrollar una empresa educativa virtual son de un volumen muy significativo al comienzo, pues los equipos requeridos y las licencias de software son costosas, sobre todo si se trata de una obra gigantesca en sus alcances. Sobre esta base, la Fundación Universitaria Católica del Norte se propuso como visión y misión ser líder en la formación virtual, llevar y mantener ocho programas de educación superior de pregrado, una especialización y el bachillerato virtual. Ello constituyó (incluso todavía) un reto enorme que económicamente no podría ser costado por la comunidad universitaria, ni por la Diócesis de Santa Rosa de Osos como entidad pionera y mecenas del proyecto.

¿Quién, entonces, podría patrocinar tan especial y benigna idea de una universidad virtual? Quedaban dos opciones: el Estado y la empresa privada. En un principio, el Estado colombiano apoyó la idea mediante una donación, pero fue la empresa privada la que continuó apoyando esta hazaña, y para que la obra esté en pie hoy en día, han sido fundamentales los auxilios y donaciones de varias instituciones.

No obstante la sostenibilidad no está garantizada plenamente aun cuando se cuente con una infraestructura tecnológica confiable, talento humano experto, y un portafolio de productos y servicios educativos virtuales, porque la dinámica natural y preocupación de la educación superior en cualquier país es garantizar la permanencia y fidelización de estudiantes en los programas profesionales por ellos escogidos. Adicional, porque en la educación virtual ronda también el fantasma de la deserción. Así las cosas, se requieren decisiones y estrategias que aporten a enriquecer y actualizar el portafolio de servicios y productos virtuales de calidad. Así las cosas, desde la experiencia de esta Institución se abordan las siguientes estrategias y líneas de trabajo: a) Fortalecimiento de la extensión universitaria mediante convenios y alianzas con otras universidades o empresas. b) Énfasis en la calidad y mejoramiento continuo en la gestión institucional, desempeño del personal administrativo y docente, calidad de ambientes de aprendizajes virtuales. c) Alianzas y programas con el Estado para la formación y capacitación. d) Programas con planes de estudios que contengan áreas y cursos comunes. e) Programas de formación y capacitación a la medida y necesidades de la empresa. f) Investigación aplicada en diferentes líneas derivadas de la educación virtual. g) Diseño y producción de contenidos digitales y ambientes de aprendizajes virtuales para la formación y capacitación de diferentes públicos — en este aparte, se considera el diferencial de los materiales educativos para fines educativos y formativos y aquellos por demanda comercial (*E-learning*)—. h) Matrículas de estudiantes trimestrales o de forma permanente. i) Estrategias de mercadeo educativo mediante diversos medios.

#### Perfil Del Talento Humano Para Administrar La Empresa Educativa Virtual

El perfil, habilidades y destrezas ideales del administrador y demás talento humano que demanda hoy una universidad virtual, comienza con disponer de personas con mentalidad abierta (actitud) para laborar desde cualquier lugar del mundo con base en las TIC convenidas (computador y dispositivos móviles con acceso a internet), más allá de la oficina de ladrillos y cemento. Es decir, personas capaces de laborar también en la opción del teletrabajo, que aporten a la consecución los objetivos institucionales (Calderas, González de Celis, de Barcia & Chacón, 2010, p.138).

En la estructura administrativa se requieren profesionales que conozcan muy bien el funcionamiento de las empresas educativas; y preferencialmente con la experiencia debida como educadores en varios cargos y niveles de formación (Jiménez Múnera & Mesa Medina, 2012). Asimismo, se requieren

administradores con capacidades, aptitudes y destrezas en lo relacionado con los sistemas informáticos, apropiación y uso de TIC, tanto empresarialmente como en las modalidades de formación educativa. Por tanto, el talento humano requerido es un equipo interdisciplinario de personas que desde sus disciplinas, saberes y responsabilidades agregan valor y construyen diariamente la verdadera universidad virtual. Se requiere, entonces, una nómina conformada por ingenieros de sistemas, administradores de empresas, pedagogos, licenciados en educación, comunicadores sociales expertos en TIC, psicólogos, trabajadores sociales, entre otras disciplinas. En suma, talento humano creativo e innovador comprometido y convencido de trabajar con y desde las TIC utilizadas, de forma colaborativa y cooperativa para construir y crecer cada día con la empresa educativa virtual.

De acuerdo con este apartado y de manera general se presenta a continuación las habilidades y destrezas demandadas del perfil del administrador y empleado de la empresa educativa virtual: a) Competencias demostradas en el uso y apropiación de tecnologías de información y comunicación. b) Ser creativo y propositivo para agregar valor al desempeño personal y profesional. c) Trabajar de forma colaborativa y cooperativa con la (s) persona (s) y dependencia (s), o equipo de trabajo asignado. d) Habilidades comunicativas (oral, escritural) demostradas para interactuar de forma rápida, oportuna, eficiente y eficaz. e) Capacidad de liderazgo en planeación, desarrollo y evaluación de proyectos. f) Capacidad para resolver problemas, y toma de decisiones. g) Respeto por la propiedad intelectual, apartado derechos de autor, y promoción a la generación de conocimiento con base en la investigación propiamente dicha. h) Capacidad de laborar en el sitio de trabajo asignado por la Institución o en la modalidad teletrabajo.

## CONCLUSIONES

Esta travesía a través de la experiencia administrativa de la organización educativa virtual deja a la comunidad académica e interesados en el tema, un conjunto de reflexiones que la Fundación Universitaria Católica del Norte entrega como transferencia y apropiación social del conocimiento. En tal sentido, se esbozan de manera general esas reflexiones a modo de conclusiones como lecciones aprendidas, retos y desafíos, así:

### Lecciones Aprendidas

Esta reflexión sistematizada de administrar la empresa educativa virtual, caso Fundación Universitaria Católica del Norte, deja lecciones aprendidas del siguiente tenor: a) La universidad virtual es más accesible en lo económico, y en lo logístico para el perfil de estudiante joven-adulto. No así la más fácil de financiar como empresa. b) Demanda la adopción de alternativas laborales como el teletrabajo dada la naturaleza de la universidad virtual, como en el caso Fundación Universitaria Católica del Norte que toda la planta de docentes labora bajo esa figura contractual, así como un alto porcentaje de sus empleados administrativos —70 por ciento— o en jornadas y horarios escalonados (dos veces a la semana se desplazan hasta la oficina). c) El modelo educación virtual condiciona transversalmente la gestión administrativa en cuanto a responder efectivamente al reto de garantizar la sostenibilidad y punto de equilibrio de la organización educativa. d)

La infraestructura y dotación tecnológica es costosa y se vuelve obsoleta en muy corto tiempo, razones por las cuales es indispensable decidir un modelo (educativo y administrativo) para invertir en la tecnología que mejor responda a las necesidades identificadas. e) La administración moderna de la empresa educativa virtual no se puede desligar de un mercadeo estratégico centrado en el estudiante y sus necesidades de educación y formación para la vida y a lo largo de la vida. f) La universidad virtual llega hasta donde vive y labora el estudiante en su contexto cercano, por tanto, la metodología evita en algo el desplazamiento y migración hacia los centros urbanos y grandes ciudades donde se concentra la mayor oferta educativa. g) La universidad virtual tiene que focalizarse en su gestión educativa y administrativa que la haga viable y sostenible en el tiempo, por eso, es recomendable tercerizar la tecnología



—plataformas (LMS, CRS), *data center*, servidores, entre otros servicios—. h) La calidad de formación de la universidad virtual es similar a las que ofertan programas y servicios educativos en metodologías presencial y a distancia. i) Es indispensable presupuestar la formación y capacitación permanente del talento humano de la Institución para actualizar o mejorar las habilidades y destrezas (competencias) en tópicos propios de la educación y gestión de la organización educativa virtual. j)

La deserción es el mayor enemigo del desarrollo y sostenimiento de organización educativa virtual. k) El diseño y producción de materiales educativos virtuales difieren en forma, extensión, estrategias metodológicas y didácticas, y técnicas cuando los fines son educativos y formativos, que cuando el objetivo es comercial o respuesta empresarial tipo *e-learning*. l) La premisa de la calidad tiene que ser el objetivo estratégico transversal de la universidad virtual. m) Investigar y aplicar para actualizar e innovar nuevas formas y creación de ambientes de aprendizajes mediados por TIC. n) Los muros y columnas de la universidad virtual son su modelo virtual, los procesos de interacción entre las áreas y comunidad de estudiosos que componen la organización. Todo ello soportado por una infraestructura tecnológica robusta y confiable que permita cumplir cabalmente las funciones sustantivas de docencia, investigación, extensión/proyección social e internacionalización. o) Es menester que los planes de estudio de los programas de educación virtual ofrecidos, contemplen cursos comunes con la exigencia y calidad debida. Y p) La universidad virtual es real; es la universidad del presente y es futuro.

### Retos Y Desafíos

El análisis y reflexión antes desarrollado deja a la comunidad de interesados en temas de educación, administración y TIC, los siguientes retos y desafíos: a) Se hace necesario un cambio de cultura y mentalidad en un amplio sector académico y del Estado que considera como única ágora de conocimiento el aula y metodología tradicional basada en la transmisión de información docente-estudiante. En suma, romper el paradigma de más de 2.000 años de enseñanza aprendizaje presencial. b) Una buena administración de la empresa educativa virtual tiene que proponer estrategias innovadoras y exitosas en procura de retener y fidelizar al estudiante y demás talento humano experto en los menesteres de la virtualidad. c) Considerar las enormes posibilidades de la empresa educativa virtual como la universidad de la inclusión y de oportunidades para personas con discapacidad o residentes en lugares donde las tradicionales instituciones no llegan por cuestiones de distancias físicas o porque esos contextos no son rentables para la mayoría de esas instituciones. c) Diseñar programas, metodologías y estrategias retadoras para que la universidad virtual forme integralmente seres humanos que impacten y solucionen problemas en los contextos cercanos donde viven y laboran. d) Dimensionar la universidad virtual como plataforma de formación de seres humanos para la inclusión en la denominada nueva economía caracterizada por las tecnologías y telecomunicaciones de última generación. e) Aún es necesario que la universidad virtual aporte a la alfabetización de los nuevos “analfabetos digitales” de este siglo XXI de acuerdo con las tendencias y convergencias del mundo digital y globalizado.

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# LA INTERACCIÓN DE FACTORES DEL MODELO DE VIDEOCONFERENCIA Y SU INFLUENCIA EN EL PROCESO DE ENSEÑANZA-APRENDIZAJE

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## RESUMEN

*Dados los nuevos contextos de interacción entre docentes y estudiantes que han emergido en la educación en los últimos años, se han estimulado una serie de nuevos recursos para el aprendizaje, entre ellos la videoconferencia. Esta investigación pretende corroborar la contribución en la calidad del proceso de enseñanza –aprendizaje que tienen los distintos factores estructurales, organizacionales, curriculares y técnicos que intervienen en el proceso de videoconferencia, específicamente en el ámbito de educación superior. El estudio se realizó de noviembre de 2010 a febrero de 2012 en una universidad pública del noroeste de México, con la participación de 73 docentes y 23 estudiantes. El estudio se basa en el diseño descriptivo y cualitativo, utilizando un cuestionario, entrevistas y el método de observación para la recolección de datos. Los resultados obtenidos indican que todos los elementos del ambiente donde se lleva a cabo el proceso de comunicación, no sólo los factores relacionados con la tecnología, intervienen activamente para la calidad de la educación. Si se cuenta con los elementos adecuados es posible lograr resultados más favorables en el proceso enseñanza-aprendizaje.*

## ABSTRACT

*Given the new contexts of interaction between teachers and students that have emerged in education in recent years, observed a number of new learning resources including videoconferencing. This research aims to confirm the contribution that have the different structural, organizational, curricular and technician factors involved in the process of videoconferencing, on the quality of teaching-learning process in the environment of higher education. The study was conducted from November 2010 to February 2012 at a public university in northwestern Mexico, with the participation of 73 teachers and 23 students. The study is based on descriptive and qualitative design, using questionnaire, interviews and observation method for data collection. The results obtained indicate that all elements of the environment where the communication process take place, not only related to technology factors, contributed in the quality of education. If we have the right elements is possible to achieve more favorable results in the teaching-learning process.*

## INTRODUCCIÓN

La globalización y la revolución de las tecnologías de comunicación han acelerado la transformación de la educación en las últimas dos décadas. Desde que han emergido las nuevas tecnologías de la información y comunicación, éstas han estimulado nuevas oportunidades de educación, aportando nuevos recursos para el aprendizaje de los contenidos, así como nuevos contextos de interacción entre docentes y estudiantes, cambiando con ello la forma en que las instituciones enfocan su desarrollo y evaluación.

La videoconferencia está aportando un enfoque innovador en la mejora de la calidad de la educación y la pone a disposición de un público más amplio. El modelo de videoconferencia involucra una serie de factores que interactúan entre sí, además se debe considerar que los individuos tienen diferentes concepciones de aprendizaje. En los últimos dos años, el Centro de Estudios Superiores del Estado de

Sonora (CESUES) ha proveído en el área docente la oportunidad de utilizar la técnica de videoconferencia para el proceso de enseñanza-aprendizaje. No obstante, el establecimiento del modelo de videoconferencia puede tener diferentes resultados según la interacción de los factores involucrados en él. En este camino tomando como base el modelo de referencia de Lawson and Comber (2010), hacemos una importante distinción de la influencia de cada uno de los distintos factores en el proceso enseñanza-aprendizaje. Para tal propósito, nos enfocamos fundamentalmente en medir el grado de involucramiento de las partes del proceso en la prestación del servicio de videoconferencia y la satisfacción adquirida en el proceso enseñanza-aprendizaje a través de este medio tecnológico, desde el punto de vista de la interrelación de cuatro factores: estructural, organizacional, curricular y técnico.

El contenido del trabajo de investigación está organizado de la siguiente manera: En la sección de revisión literaria se muestra información relacionada con los sistemas de videoconferencias y se describe el proceso de implementación de la tecnología en CESUES. En el apartado de la metodología se plantea el tipo de estudio, características de participantes y los instrumentos utilizados para la medición. En la siguiente sección, se muestra la interacción de los diferentes factores y su efecto para la utilización de videoconferencia en el desarrollo académico de docentes y estudiantes. Finalmente, en las conclusiones se presenta un análisis más profundo de los resultados obtenidos.

## REVISIÓN LITERARIA

### Sistema De Videoconferencia

La videoconferencia es una tecnología que permite una comunicación bidireccional y en tiempo real sin la necesidad de trasladarse a un punto de reunión específico. A través de ella se ofrece simultáneamente una misma información a interlocutores de distintos sitios del mundo. Esta característica ha hecho que sea un medio excelente para apoyar a la enseñanza convencional en la distancia, facilitando el aprendizaje a través del diálogo de docentes y estudiantes sin desplazamiento alguno. El proceso educativo a través del sistema de videoconferencia se basa en distintas formas de conexión, en los modos de interacción de los enlaces con los que se cuentan, según el equipo tecnológico y accesorios instalados en cada punto de reunión o sede y de las estrategias pedagógicas utilizadas para ello. La adecuada utilización de la tecnología en la videoconferencia tiene gran efecto en la calidad de la comunicación. No obstante, el éxito de la videoconferencia en la educación puede depender de otros factores no específicamente relacionados con la tecnología (Kendall and Oaks, 1992).

### Videoconferencia En CESUES

Como una estrategia para lograr los objetivos que se plantean en el modelo Educativo ENFACE, el Centro de Estudios Superiores del Estado de Sonora capacita a sus docentes en diversas metodologías y técnicas de aprendizaje basadas en el marco de competencias profesionales. Por lo que, en el mes de agosto del 2010, se lleva a cabo el equipamiento de las salas para ejecutar la videoconferencia multipunto, considerando como nodo o punto de conexión principal al área de Rectoría y como nodos receptores a las unidades académicas. El equipo auxiliar consta de pantallas, cámaras, y micrófonos además de una conexión a Internet robusta que permita la interconexión entre los distintos sitios.

## METODOLOGÍA

El estudio se basa en dos enfoques: Se consideran, de acuerdo a Hernández, *et al* (2006) las diversas situaciones, eventos y hechos así como las relaciones existentes entre las diferentes categorías planteadas. Y, por otro lado, de acuerdo a Giroux y Tremblay (2004), se enfatiza el estudio en la conducta humana, específicamente entre las relaciones y comportamientos de los sujetos.

*Recolección de Datos:* Se realiza un diseño descriptivo para examinar los dogmas y actitud de los receptores e instructores hacia el uso de la videoconferencia en el proceso enseñanza-aprendizaje. Se han seleccionado los métodos de observación, encuesta y entrevista semiestructurada para establecer relaciones de asociación. La encuesta y entrevista fueron aplicadas a estudiantes, a docentes y a instructores de los cursos a distancia. Específicamente 70 docentes quienes están distribuidos en las cinco unidades académicas, 23 estudiantes, personal técnico y de enlace.

*Marco Contextual:* El Centro de Estudios Superiores del Estado de Sonora es una institución descentralizada, con personalidad jurídica y patrimonio propio. Cuenta con cinco unidades académicas ubicadas en las ciudades de San Luis Río Colorado, Hermosillo, Navojoa, Magdalena y Benito Juárez. La institución ofrece un total de 16 Licenciaturas y 5 Maestrías. Su población docente se conforma por un total de 365 docentes de tiempo completo, los cuales se encuentran en constante capacitación para mejorar los procesos de formación.

## RESULTADOS

### En Relación A Factores Estructurales

Enfocándonos en los factores estructurales, los resultados revelan que el 74% de los docentes encuestados, consideran que encontraron a este medio tecnológico capaz de propiciar una mayor interacción instructor-participante que la que concebían; sintiéndose integrados y familiarizados con él. El 34% de éstos manifiestan que esta interacción le ha permitido realizar un adecuado intercambio de información e ideas. Por su parte, el 87% de los estudiantes concebían una mayor dificultad de interacción instructor-participante. Logrando al final del curso que sólo el 26% de los estudiantes se sintieran integrados y familiarizados con el sistema. Reduciendo la calidad del proceso de aprendizaje. El 49% de los docentes identifican que un elemento clave para una adecuada interacción en la videoconferencia es el número de participantes envueltos en ella por sitio; especificando como cantidad adecuada de 20 a 25 participantes, ya que un número superior tiende a propiciar la distracción entre ellos, perdiendo el sentido del curso. El 93% de los docentes y el 95% de los estudiantes se apoyaron en el material establecido en la Plataforma institucional en cada una de las sesiones, logrando con ello una mejor interpretación de la información proporcionada por el instructor.

### En Relación A Factores Organizacionales

En este enfoque, los resultados revelaron que el 90% de los estudiantes participantes y el instructor del curso manifestaron que el proceso de aprendizaje se vio afectado por la mala coordinación del área habilitada para las sesiones de videoconferencia. No obstante, el 48% de los estudiantes determinan que la buena calidad de videoconferencia, cuando se llevaron las sesiones, estuvo influenciada por la adecuada estructuración de contenido del curso. El 59% de los docentes participantes del diplomado han determinado que cuando no se efectúa una estructura del curso adecuadamente para el tiempo estipulado de las sesiones, se incrementan considerablemente las actividades extra-escolares, desmotivándolos a llevar capacitación a través de este medio.

Por otro lado, el 83% de los docentes, el 86% de los estudiantes e instructores han considerado que la participación de un enlace en los sitios de recepción de la comunicación es un elemento clave para el desarrollo de la sesión ya que permite un mejor control de participantes e intercambio de otros materiales o documentos necesarios para la conducción de los temas. Así mismo, el hecho de preparar y utilizar distintos materiales de apoyo durante las sesiones que despierten la atención y motiven hacia el tema que se está tratando, se hace imprescindible para el 47% de los docentes encuestados, ya que este hecho ha propiciado mayor interés sobre la temática del curso. Mientras que el 13% de los docentes manifestaron que las narraciones de algunos de los instructores eran demasiadas monótonas y algunos materiales de

video no se escuchaban correctamente, propiciando distracción y en definitiva reduciendo con ello su interés en la clase. De acuerdo a los instructores, estos especifican que para lograr tener éxito deben ser capaces de poder planear, organizar y controlar un curso a través de este medio antes de iniciar con él. Además, que una reducción en la calidad del proceso se registra cuando existe una mala coordinación de actividades entre la persona que funge como enlace del sitio y el instructor.

#### En Relación A Factores Curriculares

Respecto a este factor, los resultados muestran que el 65% de los docentes participantes e instructores determinan que es relevante estar familiarizados con las nuevas competencias tecnológicas del sistema de videoconferencia a utilizar antes de considerar ser instructores a través de este modelo; y así crear oportunidades para una mejor interacción con los alumnos, ya que una inexperiencia en relación al equipo propiciaría un uso ineficaz de la tecnología. Aunado a esto, el 20% de los docentes indican que no sólo debe estar el instructor debidamente capacitado en la tecnología de videoconferencia si no también demostrar habilidades para presentar la información a través de distintos medios. El 73% de los docentes participantes consideran que este tipo de modalidad si es apto para cursos con temas tanto teóricos como prácticos. En cambio, solo el 35% de los estudiantes están de acuerdo con ello. Sin embargo, el 53% de los docentes hacen hincapié que tiende a ser más favorable para cursos del área de conocimiento sociales-administrativos. En relación a qué contextos debe aplicarse esta modalidad, los instructores concuerdan que a toda área del conocimiento.

#### En Relación A Factores Técnicos

La investigación ha confirmado que tratar de proveer un ambiente virtual que permita la mayor interacción instructor-participante y transmisión de conocimientos depende altamente del establecimiento adecuado de elementos técnicos. En este sentido, el 6% de los docentes observaron que la dinámica de la sesión fue interrumpida por problemas técnicos desconocidos para ellos, reduciendo el tiempo establecido para el aprendizaje. La eficiencia de la videoconferencia no sólo puede verse reducida por este hecho, ya que el 30% de los docentes creen que esta modalidad si es una buena opción siempre y cuando las características del equipo auxiliar sean óptimas. Es decir, se requiere pantallas y cámaras que permitan video más legible para ello y para ver el trabajo de otras sedes participantes.

Por otro lado, el 91% de los estudiantes del curso especifican que el instructor ajustó su forma de enseñar (para ser visto y oído) a la tecnología establecida en la sala de la unidad académica Hermosillo. A pesar de ello, confirman que el instructor requiere tenga a su alcance otro medio electrónico con el que pueda manipular directamente el material que está siendo proyectado, con el fin de alcanzar una mayor comprensión específicamente de los temas prácticos. Una limitante para el desarrollo óptimo de esta modalidad fue la conectividad y velocidad de transmisión de datos en la red otorgada al inicio del primer diplomado. De acuerdo a los instructores, estos problemas técnicos generaron muchas especulaciones, variables que interfirieron en el proceso de aprendizaje.

### **CONCLUSIONES**

La investigación se ha realizado con el fin de examinar la interacción de cuatro distintos factores que intervienen en el modelo de videoconferencia y cómo influyen éstos en el proceso enseñanza-aprendizaje, específicamente en el marco del modelo educativo ENFACE del Centro de Estudios Superiores del Estado de Sonora (CESUES). Los resultados extraídos han dado a conocer que la efectividad de esta tecnología de comunicación en la educación si está altamente influenciada por la interrelación de los factores estructurales, organizacionales, curriculares y técnicos. Es posible obtener resultados positivos en el proceso de enseñanza-aprendizaje, solo se requiere contar con los elementos adecuados para lograrlo. Antes de llevar la capacitación a través de este medio, solo un bajo porcentaje de participantes percibían

las ventajas de este modelo de comunicación en el proceso de enseñanza-aprendizaje. Sin embargo después de la capacitación, se incrementa el porcentaje de participantes que se sienten integrados y familiarizados con el medio, manifestando que no tienen ninguna dificultad de comunicación con el instructor pese a la distancia física entre ellos. Los participantes (tanto docentes como estudiantes) corroboraron una serie de elementos requeridos para que se desarrolle con calidad el proceso de enseñanza-aprendizaje a través de videoconferencia.

En definitiva, la interrelación de los distintos factores que intervinieron en el modelo de videoconferencia con los estudiantes de la unidad académica Navojoa, propició un bajo desempeño en el proceso de aprendizaje. Sin embargo, la presencia de más elementos favorables en la capacitación a docentes generó resultados positivos en su aprendizaje. Dando a conocer que no sólo se debe centrar meramente en la transmisión de la información si no que además se debe considerar todo el marco en el que se desarrolla el proceso de comunicación educativa.

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# LA AUDITORÍA ADMINISTRATIVA PARA MEJORAR LA COMPETITIVIDAD DE LAS MICRO Y PEQUEÑAS EMPRESAS DEL VALLE DE SAN QUINTÍN

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## RESUMEN

*En México las micro y pequeñas empresas representan alrededor del 90% de las empresas mexicanas, creando ocho de cada diez empleos y en lo que se refiere al Producto Interno Bruto, éstas empresas generan más del 50% con sus operaciones, es por esto que se hace de especial interés atender las necesidades de las micro y pequeñas empresas mexicanas. Se han manifestado dificultades relacionadas con la capacidad de los directivos relacionada a las actividades de control, de planteamiento y evaluación de objetivos, que les permitan ser competitivos. Debido a estas necesidades, presentamos una propuesta de implementar la metodología de la auditoría administrativa como una herramienta para obtener un diagnóstico administrativo que impulse el mejor funcionamiento y desarrollo empresarial competitivo de micro y pequeñas empresas del Valle de San Quintín, B.C. La propuesta derivada del presente estudio es que se lleve a cabo la auditoría administrativa por comités formados dentro de las asociaciones o agrupaciones dedicadas a la atención y apoyo de dichas empresas, asimismo impulsar el desarrollo de programas de apoyo dentro de las universidades, considerando las necesidades manifestadas por los micro y pequeños empresarios del Valle de San Quintín en el municipio de Ensenada, Baja California, México.*

**PALABRAS CLAVE:** Auditoría Administrativa, Competitividad, Micro y Pequeñas Empresas.

## ADMINISTRATIVE AUDIT FOR IMPROVING THE COMPETITIVENESS OF MICRO AND SMALL COMPANIES OF SAN QUINTIN VALLEY

### ABSTRACT

*In Mexico, the micro and small companies account for about 90% of Mexican firms, creating eight of ten jobs and in regard to the Gross Domestic Product, these companies generate over 50% with their operations, so that special interest makes the needs of micro and small enterprises in Mexico. Difficulties have been raised regarding the ability of management activities related to monitoring, assessment and objective approach, allowing them to be competitive. Because of these needs, we present a proposal to implement the administrative audit methodology as a tool for diagnosis administrative drive the best performance and competitive business development of micro and small businesses in the San Quintin Valley, B.C. The proposal arising from this study is to be carried out by committees of management audit within the associations and groups dedicated to the care and support of these companies also promote the development of support programs within universities, considering the needs expressed by micro and small entrepreneurs in the Valley of San Quintín in the municipality of Ensenada, Baja California, Mexico.*

**JEL:** M49, D10, R10.



**KEYWORDS:** Administrative Audit, Competitiveness, Micro and Small Companies.

### Problemática

En el Valle de San Quintín las micro y pequeñas empresas han tenido que enfrentar diversas situaciones adversas de manera empírica, ya que sus administradores no cuentan con la asesoría y capacitación necesarias para superar los obstáculos que se les presentan, aunque existen en la localidad programas de fomento y desarrollo de estas empresas, no han sido suficientes, pues se limitan a ciertas áreas específicas y durante periodos limitados de tiempo. Respecto de la empresa de propiedad familiar, se distinguen dos características naturales. 1) La propiedad, así como las decisiones más importantes, se centralizan en un miembro de la familia y 2) las relaciones sociales entre los familiares son complejas y afectan la gestión y destino del negocio. Esto nos lleva a notar la gestión dependiente de las actitudes de los miembros organizacionales, propiciando un funcionamiento insuficientemente sistematizado (De La Garza, Ayup, Chein 2009). Como lo mencionamos anteriormente, motivados por las necesidades de estas empresas de contar con información oportuna para la solución de sus problemas de funcionamiento, nos dimos a la tarea de investigar a los micro y pequeños empresarios del Valle de San Quintín ubicado en la zona rural del municipio de Ensenada, Baja California, México, para identificar la problemática de su negocio y obtener la información básica necesaria para estar en posibilidades de ofrecer diversas alternativas de solución a sus problemas y mejoramiento en cuanto a competitividad de su negocio.

Se propone a la auditoría administrativa como herramienta de utilidad para el control y desarrollo empresarial de las micro y pequeñas empresas, ya que utilizando su metodología se pueden detectar problemas específicos de las empresas y con ello hacer las propuestas de solución que propicien un desempeño eficiente y una mejora continua.

### **METODOLOGÍA**

El presente estudio se realizó en el Valle de San Quintín el cual forma parte del municipio de Ensenada, Baja California, México. Esta población está conformada por habitantes que se dedican principalmente a actividades agrícolas y comercio al por menor. La identificación de las necesidades de asesoría, capacitación y evaluación sobre su desempeño organizacional se realizó mediante la aplicación de encuestas a las micro y pequeñas empresas de la zona rural antes mencionada. La encuesta fue realizada mediante un instrumento tipo cuestionario de 35 preguntas que consideraban los indicadores de necesidades de mejoras administrativas y de identificación de intereses para la realización de un diagnóstico administrativo de sus empresas. Dicho cuestionario se aplicó a 315 empresarios del Valle de San Quintín. En una primera etapa se identificaron las necesidades de los micro y pequeños empresarios, ofreciéndoles algunas soluciones y visualizando su disposición para la realización de las auditorías administrativas de sus negocios, que les permitieran solucionar su problemática operativa y fomentar las estrategias que les propiciaran una ventaja competitiva en el mercado.

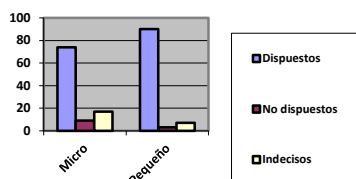
Al identificar las necesidades y disposición de los micro y pequeños empresarios, se realizaron en una primera etapa 35 auditorías administrativas, en una segunda etapa se realizaron 68, se ha continuado con la realización por etapas alcanzando 157 auditorías administrativas, los resultados se agruparon en porcentajes de respuesta para cada uno de los indicadores.

### **RESULTADOS**

De las empresas encuestadas se obtuvieron los siguientes resultados: Como se muestra en la Figura 1. En un inicio al cuestionar a los microempresarios sobre su disposición a que se les realizara un diagnóstico de desempeño organizacional, mediante la aplicación de una auditoría administrativa, obtuvimos un 74%

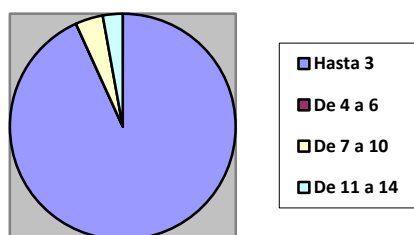
de interés en que su empresa fuera revisada. En comparación, los pequeños empresarios están en un 90% interesados en que se realice el diagnóstico administrativo que les permita una mejora competitiva.

Figura 1: Disposición de los micro y pequeños empresarios en que se les realice la Auditoría Administrativa.



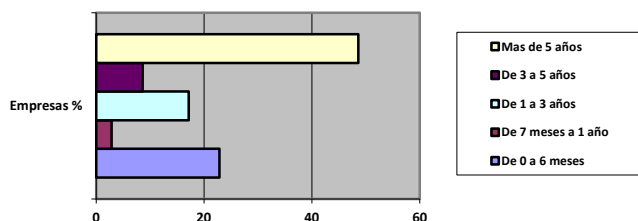
En la Figura 2: Se muestra que de las empresas interesadas en que se les realizara el diagnóstico administrativo encontramos que un 93.2% de las empresas cuentan solamente con hasta 3 empleados, un 3.95% con 7 a 10 empleados y un 2.85% con 11 a 14 empleados.

Figura 2: Cantidad de empleados de las micro y pequeñas empresas auditadas.



Las actividades económicas de las micro y pequeñas empresas revisadas se encuentran dedicadas en un 73.45% al comercio al por menor y en un 26.55% al sector servicios. Como se detalla en la Figura 3: Se plasma la antigüedad de las micro y pequeñas empresas se integra de la siguiente manera, un 48.57% con más de cinco años, un 22.85% de menos de 6 meses, un 17.14% de uno a tres años, un 8.59% de tres a cinco años y un 2.85% de siete meses a un año.

Figura 3: Antigüedad de las Micro y Pequeñas Empresas auditadas.



## CONCLUSIÓN Y RECOMENDACIONES

Con el presente caso de investigación podemos concluir que las empresas del valle de San Quintín, del municipio de Ensenada, Baja California, México, muestran una necesidad evidente de recibir una adecuada asesoría y capacitación que les facilite un funcionamiento de manera eficiente y competitiva, planteándose objetivos y evaluando los resultados obtenidos durante su desempeño. Recomendamos la aplicación de la metodología en la auditoría administrativa presentada, en los programas sociales, ya que podría ser utilizada por los organismos gubernamentales encargados de atender las necesidades de capacitación y desarrollo empresarial. Siendo una herramienta eficaz para crear una ventaja competitiva que permita la permanencia y fortalecimiento de la presencia en el mercado de las micro y pequeñas empresas.

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# DICTAMEN SOBRE EL RENDIMIENTO ACADÉMICO DERIVADO DE LOS PROBLEMAS DE LECTURA EN ESTUDIANTES DE ADMINISTRACIÓN DE LA UJTL

Carlos Alberto Cano Plata, Universidad de Bogotá Jorge Tadeo Lozano

## RESUMEN

*En este artículo se pretende mostrar los resultados del diagnóstico de la realidad de la lectura en los estudiantes del Programa de Administración de Empresas de la Universidad Jorge Tadeo Lozano. Se plantean cuestiones relacionadas con la lectura como elemento sustancial por parte del dicente para poder entender, interpretar, analizar la realidad de su disciplina y la integralidad de su profesión, para de esta manera dictaminar su rendimiento académico. En el artículo se pretende mostrar aspectos derivados de una investigación que sobre el tema en particular se realizó identificando aspectos tales como las representaciones sociales sobre la lectura, su promoción y sus relaciones con las funciones históricas del programa como garante del acceso a la cultura escrita, para así responder la pregunta sobre el nivel de lectura de los estudiantes.*

**PALABRAS CLAVE:** Nivel de lectura, programa, análisis, interpretación, comprensión

## ABSTRACT

*This article aims to show the results of the diagnosis of the reality of reading in students of Business Administration Program at the University Jorge Tadeo Lozano. Are questions related to reading as a substantial part of the deponent to understand, interpret, analyze the reality of their discipline and integrity of their profession, to thereby dictate their academic performance. The article aims to show results derived from research on the subject in particular was conducted to identify issues such as social representations about reading, its promotion and its relationship to the historic functions of the program as a guarantee of access to literacy, order to answer the question about the reading level of students.*

**JEL:** A22, A23

**KEYWORDS:** Reading level, program, analysis, interpretation, understanding

## INTRODUCCIÓN

En este artículo se pretende mostrar los resultados parciales del diagnóstico de la realidad de la Lectura en los estudiantes del Programa de Administración de Empresas de la Universidad Jorge Tadeo Lozano. Se plantean cuestiones relacionadas con la lectura como elemento sustancial por parte del dicente para poder entender, interpretar, analizar la realidad de su disciplina y la integralidad de su profesión, para de esta manera dictaminar su rendimiento académico. En el artículo se pretende mostrar aspectos derivados de una investigación que sobre el tema en particular se viene adelantando identificando aspectos tales como las representaciones sociales sobre la lectura, su promoción y sus relaciones con las funciones históricas del programa como garante del acceso a la cultura escrita, para así responder la pregunta sobre el nivel de lectura de los estudiantes.

## OBJETIVO

Realizar un diagnóstico de la realidad de la Lectura en los estudiantes del Programa de Administración de Empresas de la Universidad Jorge Tadeo Lozano.

## METODOLOGÍA

Corresponde a una investigación analítica con validación empírica, pues es parte de la construcción de un referente teórico, con un significativo rigor académico, la cual involucra metodología de tipo cualitativa frente al primer objetivo específico, y cuantitativa con respecto al segundo. Estudiantes del programa de Administración de Empresas en los últimos cinco años, se seleccionó la muestra por conveniencia

- Universidad de Bogotá Jorge Tadeo Lozano, Sede Bogotá
- Para la medición Se realizó un estudio de tipo descriptivo-transversal para determinar los hábitos de lectura en estudiantes universitarios del Programa de Administración de Empresas de la universidad Jorge Tadeo Lozano (Sede Bogotá), el cote va has el mes de Agosto del año 2010. De un universo de 288 alumnos se seleccionó una muestra por conveniencia de 190 alumnos, a los cuales se les aplicó un instrumento evaluativo tipo cuestionario con el propósito de realizar un diagnóstico de la realidad de la Lectura e Identificar y evaluar los indicadores utilizados para determinar el nivel de Lectura.
- Se aplicó un cuestionario denominado "Encuesta: Situación de la Lectura en los Estudiantes del Programa de Administración de Empresas".

## MARCO DE REFERENCIA

En la actualidad existe un número significativo de definiciones en torno al concepto de lectura, ellas son múltiples y acertadas, debido a que en cada una de ellas se vislumbran una serie de categorías que ofrecen aspectos diferentes sobre esta capacidad que es exclusiva de los seres humanos, siendo bastante complejo su análisis. Para Ralph Staiger(1998), "la lectura es la palabra usada para referirse a una interacción, por lo cual el sentido codificado por un autor en estímulos visuales se transforman en sentido de la mente del autor". En el mismo sentido, l Solé I define: "leer es un proceso de interacción entre el lector y el texto, proceso mediante el cual el primero intenta satisfacer los objetivos que guía a su lectura".

De tal manera podríamos decir que la lectura es proceso continuo de comunicación entre el autor o escritor del texto y el lector. Es expresado a través de una variedad de signos y códigos convencionales que nos sirven para interpretar las emociones, sentimientos, impresiones, ideas y pensamientos. Además es la base esencial para adquirir todo tipo de conocimientos científicos; sin tener ningún dominio de los mencionados códigos y signos no tendríamos la menor idea de prescribir a un papel. Tintiya, (2007). Por otra parte en el diccionario de la Real Academia de la Lengua Española encontramos al siguiente definición para "escribir" es: "representar ideas por medio de signos y más especialmente la lengua hablada por medio de letras"; "figurar el pensamiento por medio de signos convencionales"; "la escritura es la pintura de la voz" De conformidad con esta definición se deduce entonces que la escritura es una forma de expresión y representación prescrita por medio de signos y códigos que sirven para facilitar, y mejorar la comunicación. Este varía según al grupo social donde se practica, además va ligado juntamente con el lenguaje pertinente, por medio de la diversidad en cuanto al uso de las materiales naturales y artificiales. Tintiya, (2007).

*"La ignorancia no es el mayor de los males ni el más temible; una vasta extensión de conocimientos mal digeridos es cosa peor" (Platón, citado por Zubiría, 2005).*

Merani (1969), realiza una reflexión sobre aquella educación técnica que no fomenta el pensamiento abstracto y reflexivo, desde la función del lenguaje:

*“Y si el pensamiento abstracto, reflexivo es condición humana por excelencia, y comienza a estructurarse en función del lenguaje, ¿puede la escuela ser positiva si no desarrolla fundamentalmente este aspecto, hoy disminuido por el afán de educar técnicamente?” (Merani, 1969, citado por Zubiría, 2005).*

Resulta relativamente fácil hacer apología al fortalecimiento de los procesos de lectura (y escritura) en los estudiantes, dado que se ha escrito mucho sobre el tema. Por ejemplo, Atorresi (Atorresi, s/f) señala la lectura como una puerta de acceso a la cultura escrita y que ello a su vez fortalece los procesos de Socialización, Conocimientos, Información, etcétera, en los estudiantes. Dicha autora también hace énfasis en el carácter de la lectura como un potente instrumento de aprendizaje, dado que resulta necesaria para el aprendizaje de todas las disciplinas.

Desde una perspectiva orientada hacia el papel de la lectura en los procesos formativos, Zubiría, (2005) sostiene que “mientras la universidad no asuma un trabajo sistemático, curricular y planificado en el desarrollo de las competencias interpretativas y argumentativas, no podrán disminuir los niveles de fracaso académico que actualmente presenta”. A su vez, este mismo autor señala la lectura como “el mejor criterio para pronosticar el éxito académico”, haciendo referencia a las conclusiones del estudio: “El Niño Cubano” (Gutiérrez, López y Arias, 1973, referenciado por Zubiría, (2005). En esta investigación se dan diferentes conceptos al término, pero se reconoce el siguiente:

*“ (...) proceso interactivo de comunicación en el que se establece una relación entre el texto y el lector, quien al procesarlo como lenguaje e interiorizarlo, construye su propio significado. En este ámbito la lectura se constituye en un proceso constructivo al reconocerse que el significado no es una propiedad del texto, sino que el lector lo construye mediante un proceso de transacción flexible en el que conforme va leyendo, le va otorgando sentido particular al texto según sus conocimientos y experiencias en un determinado contexto” (Gómez at-el, 1996).*

Es así entonces como el acto de leer se convierte en un capacidad compleja, de carácter superior y como fue mencionado anteriormente exclusiva de los seres humanos, donde se comprometen diversas dificultades que comparten una serie de procesos psicológicos, biológicos afectivos y sociales llevándola a establecer relaciones particulares con lo leído encaminándolo a una adquisición cognoscitiva. Arenza y García, (1975). Es relevante destacar que la percepción de lectura que se menciona en los párrafos anteriores es diferente a la tradicional, hace énfasis en la actividad que despliega el lector y reconoce su papel activo para construir el significado del texto.

Desde esta perspectiva constructivista, el acto de leer se convierte en una acción eminentemente social y trascendental para reconstruir, construir, criticar, ampliar, sintetizar, analizar, consolidar, comprender y conocer los nuevos saberes de la humanidad de manera importante para que los seres humanos se imaginen el mundo apropiándose luego de él dándole un significado propio. Coll (1991) trata de hacernos entender que con la lectura se puede encontrar respuesta mediante fórmulas cognitivas e intelectuales que nos permiten relacionar, criticar e incluso separar en muchas oportunidades las ideas expuestas, pero además no solo es aceptar el propósito, sino proponer y mejorar lo pretendido, entendiendo en todo su contexto lo que se ha cuestionado o valorado, y dárselo a conocer a los demás de acuerdo con nuestra forma de pensar, identificándonos y a veces contraponiendo nuestro criterio frente a otros hombres, y de esta manera alimentar nuestra manera de saber. Coll (1993) dice que la lectura de una u otra manera sirve para aprender y luego transmitir lo aprendido (enseñar), mostrándose como uno de los procesos más importantes a ser considerados para sacar adelante con éxito cualquier tipo de estudio.

“La lectura es el proceso de captación, comprensión e interpretación de cualquier material escrito”. Por lo tanto la eficacia depende de la necesidad, estímulos y conocimiento así como del desarrollo que sobre este

se tenga (García 2000). Es entonces reconocida universalmente la lectura, como una característica que toda población desea conseguir y es una señal del nivel de educación alcanzado por ésta. Esto se ve reflejado en las diferentes fechas que latino américa ha designado para conmemorar y difundir los hábitos de lectura. En el caso particular de la lectura universitaria, se puede comprobar que los hábitos en este sentido son más por necesidad de la formación específica (carrera o profesión) que por una situación de carácter voluntario o de esparcimiento, tampoco como algo que sea propiciado por otras variables de la formación educativa y conceptual de la persona.

¿Por qué fue pertinente un estudio sobre hábitos de lectura? Fue conveniente en parte por expuesto anteriormente y como respuesta a inquietudes del programa por conocer los ámbitos de lectura de los estudiantes de administración de empresas, para determinar su condición y formación específica en un contexto crítico así como en condiciones de su formación y perfeccionamiento intelectual y sistemático. Toda vez que no existe estudio similar en esta área universitaria. Con la información aquí generada se sientan las bases preliminares de una línea de investigación sobre el tema, sustentada en el poco análisis que se ha hecho al respecto, teniendo en cuenta que el administrador requiere conocimientos generales como profesional integral en literatura, pensamiento y poesía, ya que en su ejercicio profesional interactúa permanentemente con personas y en ellos reflejará que es un profesional integral. Una vez señalado con claridad en concepto de lectura, se analizará a continuación cuales son las exigencias y problemáticas en el contexto educativo universitario desde una visión globalizante y su problemática en el contexto universitario amparada en los nuevos paradigmas mundiales, haciendo especial énfasis en el programa de administración de empresas de la Universidad de Bogotá Jorge Tadeo Lozano (UJTL).

## RESULTADOS

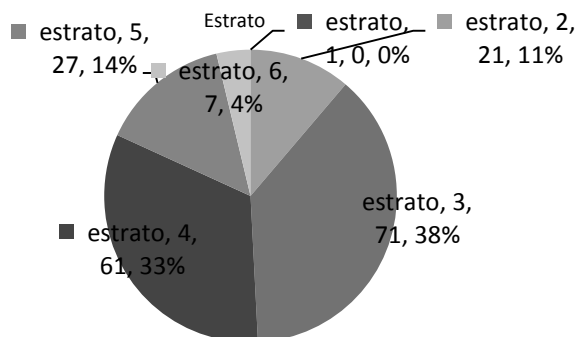
### 5.1 Características académicas y sociales de los encuestados.

Una vez analizado lo arrojado por la encuesta se pudo establecer que el 41% de la población encuestada corresponde al género femenino. El promedio de edad de los estudiantes del programa de administración de empresas de la UJTL está en 22.18 años, así mismo se pudo identificar que el 57% de la población encuestada se encuentra trabajando actualmente, este último dato puede tener alguna implicación que serán analizadas más adelante. Frente en estrato socio económico en el cual se encuentran ubicados los estudiantes del programa de Administración de empresas los vemos reflejado en el Figura No. 3.

Al hacer el análisis se puede establecer que el 38% de los estudiantes pertenecen al estrato 3, mientras que en los estratos 4 y 5 se concentra el 49% de la población estudiantil del programa y solo el 11% corresponde a los estratos 1 y 2. En el estrato 6 aparecen reportados el 4%. En estos resultados vemos un dato interesante y tiene que ver con la concentración de los estudiantes de los estratos altos (4, 5, 6) que corresponde a un 53% del total de la población, mostrando que al programa ingresan en su mayoría estudiantes con un nivel de ingresos superior al que por lo general se trata de mostrar



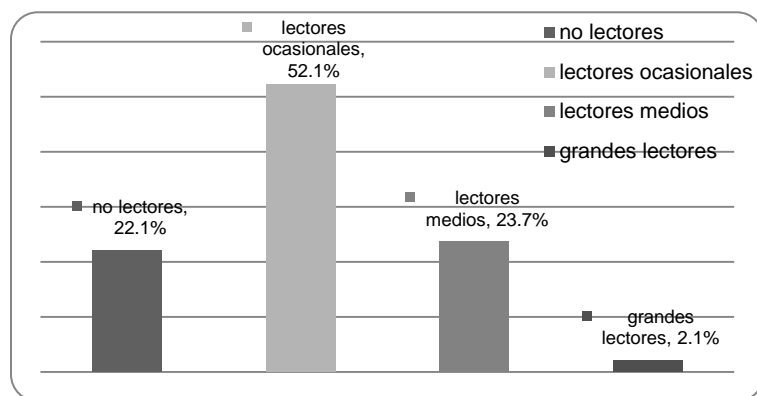
Figura 3: Estrato socio económico



### III Indicadores básicos:

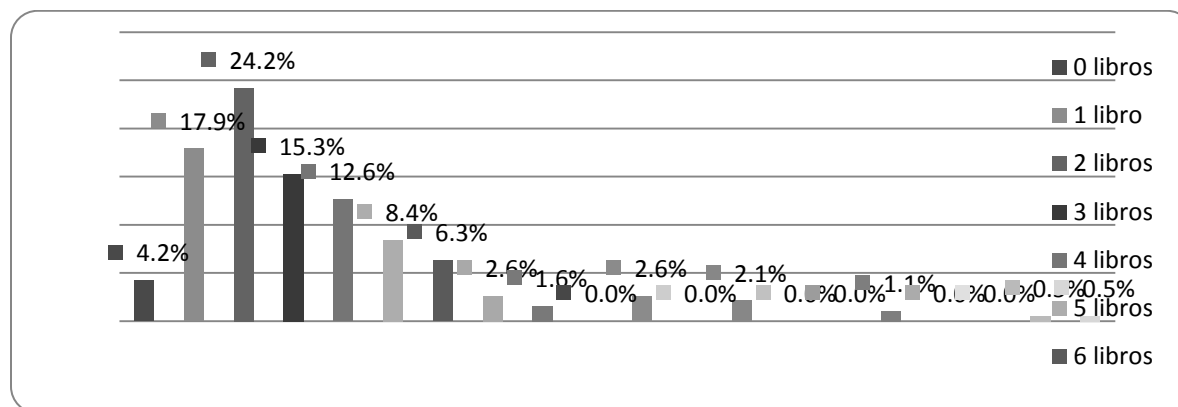
Porcentaje de lectores frecuentes y ocasionales: El porcentaje de grandes lectores (más de 12 libros al año) es de 2.1%; el de lectores medios (entre 5 y 12 libros al año) es de 23.7%, el de lectores ocasionales (entre 2 y 4 libros al año) es de 52.1%, y el de no lectores (entre 0 y 1 libro al año) es de 22.1%. Ver (Figura 4). En estos resultados vemos la poca cantidad de libros que los estudiantes leen en el año, existiendo una concentración significativa del 74. 2% de estudiantes que leen poco (lectores ocasionales) o no leen. Es preocupante esta situación si consideramos que el estudiante promedio ve alrededor de 5 materias en el semestre queriendo indicar que los docentes ponen a leer pocos libros a sus estudiantes.

Figura 4: Porcentaje de lectores frecuentes y ocasionales



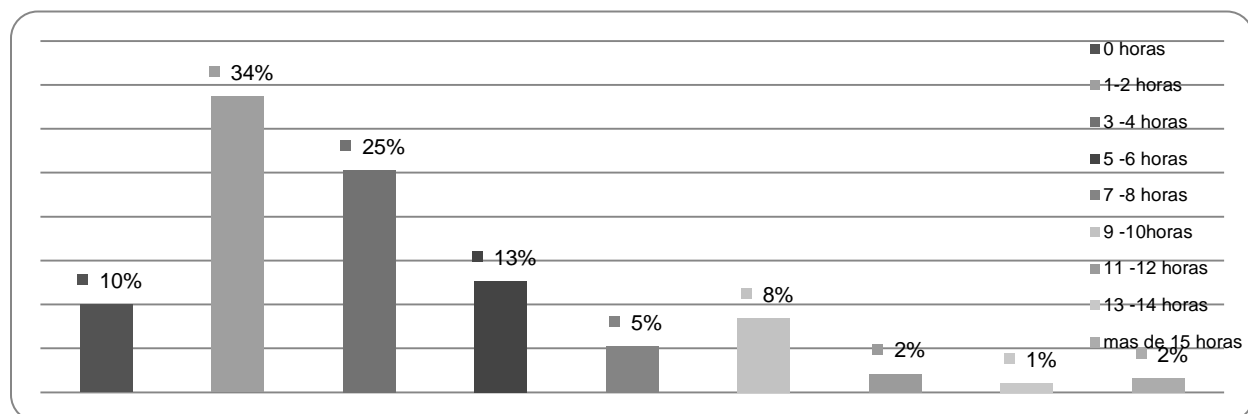
Número de libros leídos en el último año: El promedio de de libros leídos en el año es de 3.68. Ubicándose dentro del porcentaje de pocos libros leídos. ( Figura 5) Número de libros leídos en el último año

Figura 5: Número de libros leídos en el último año



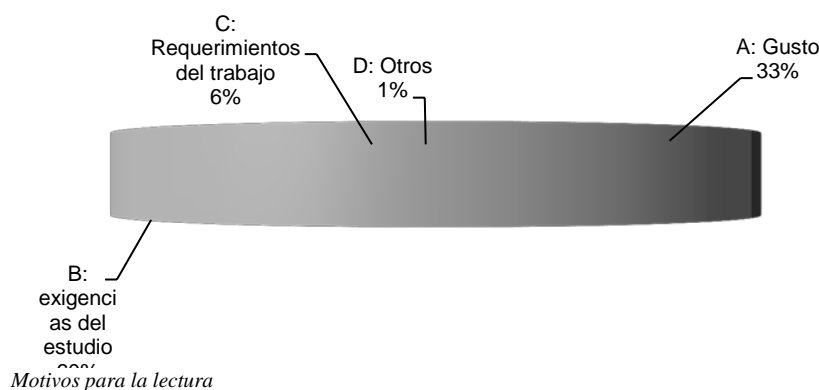
Horas de lectura semanal: El promedio de horas dedicadas a la lectura fue de 4,14 horas por semana. Bajo si se trata de estudiantes universitarios, esta puede ser una de las razones por las cuales los estudiantes tienen un rendimiento bajo. (Figura 6). Horas de lectura semanal:

Figura 6: Horas de lectura semanal



III Otros indicadores cualitativos. Motivos para la lectura: El 33 % manifestó que lee libros principalmente porque le agradaba la lectura, y el 60% señaló que sólo leía libros por razones diferentes del gusto por la lectura, tales como exigencias del estudio, el 6% por requerimientos del trabajo y el restante 1% otras razones ajenas al gusto por la lectura. Al realizar el análisis correspondiente se puede identificar que no existe una relación directa entre el porcentaje de estudiantes que manifiestan el agrado frente a la lectura, con respecto al número de horas dedicadas a la lectura, ni tampoco frente al número de libros leídos en un año. (Figura 7)

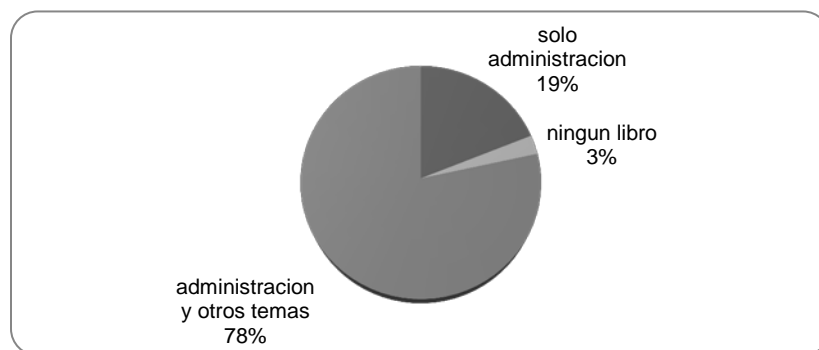
Figura 7: Motivos que impulsan a la lectura



*Materia del último libro leído:* El 32.63% no recuerda el título ni el autor del último libro leído de literatura. El 97.4 % refirió haber leído al menos un libro en el año. De ellos, el 63.7% leyó por lo menos uno referente a la carrera o asignaturas de ésta; el 36.3% manifestó haber leído libros de narrativa (novelas); el 20.5% leyó ensayos, el 16.8% biografías, el 10% historietas. Estos resultados reflejan el poco interés por parte de los estudiantes del programa de administración hacia la lectura; bien por temas diferentes a las de su formación (poesía, historia, arte, Narrativa, biografías, etc...) o por lecturas correspondiente a su profesión. (Figura 7).

El 78 % de los estudiantes entrevistados manifestó que, en el último año, aparte de leer libros referentes a las asignaturas de la carrera, leía libros de diferente contenido (Figura 7). Cabe destacar también que el 19% manifestó que sólo leyó libros de administración, y que el 3% manifestó no haber leído ninguna clase de libros. (Figura 7). *Materia del último libro leído:* El 32.63% de los encuestados no recuerda el título, ni el autor, ni hace cuánto tiempo leyó un libro de literatura.

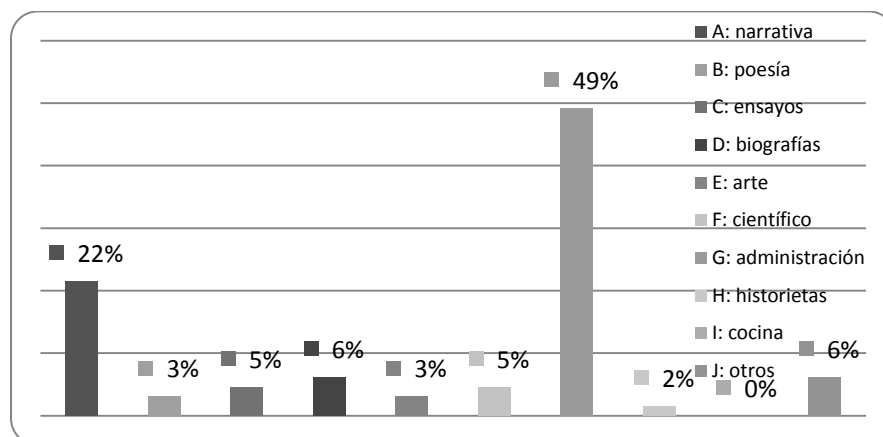
Figura 8: Materia del último libro leído



### 51.3 Otros indicadores cualitativos.

El 34% de los estudiantes entrevistados utilizó la opción de preferencia por alguna clase de libros en especial. En este grupo de estudiantes, se destacan aquellos que prefieren los libros con temas de administración (49%), seguido por los libros de narrativa. Los demás géneros propuestos como alternativas en las respuestas no sobrepasan el 6%. (Figura 9)

Figura 9: Materia del último libro leído



escuchar música, 3.81 horas a actividades de internet no necesariamente relacionadas con el estudio, 3.57 horas a ver televisión, 0.55 horas a cine, 0.47 horas a deportes y a leer solamente dedican 0.59 horas al día.

## CONCLUSIONES

Se puede concluir de acuerdo con los resultados arrojados por la encuesta y analizados éstos que gran parte de los estudiantes del programa de administración de empresas corresponden o se ubican dentro de los estratos altos (4, 5, 6). Así mismo se puede identificar que un el 57 % de la población encuestada se encuentra laborando, convirtiéndose este aspecto en una de las posibles razones por las cuales los estudiante dedican poco tiempo a la lectura. Los resultados arrojados en el estudio son bastante preocupantes frente a los hábitos de lectura de los estudiantes del Programa de administración de empresas, ya que parte del éxito profesional depende de la capacidad de análisis, interpretación, comprensión, crítica y aplicación de la información, así como parte de su formación integral, por lo general esto se logra con la lectura, estos resultados son coherentes con los arrojados por el estudio PISA 2009. Se ve la poca cantidad de libros que los estudiantes leen en el año, existiendo una concentración significativa del 74. 2% de estudiantes que leen poco (lectores ocasionales) o no leen. La situación se complica si consideramos que el estudiante promedio ve alrededor de 5 materias en el semestre queriendo indicar que los docentes ponen a leer pocos libros a sus estudiantes, no incentivan el hábito de la lectura y esto es una de las posibles consecuencias del bajo rendimiento académico que se ve reflejado en el promedio de notas de los estudiantes del programa.

Podemos identificar que no existe una relación directa entre el porcentaje de estudiantes que manifiestan el agrado frente a la lectura, con respecto al número de horas dedicadas a la lectura, ni tampoco frente al número de libros leídos en un año. Considerando que se trata de estudiantes universitarios y de acuerdo con los resultados arrojados por la encuesta, se puede por lo tanto señalar que el promedio de horas dedicadas por los estudiantes en el programa a la lectura semanal es muy bajo 4,14 horas, si ponemos en consideración que el estudiante ve 5 materias en promedio al semestre, esta puede ser una de las razones por las cuales el rendimiento académico de los estudiantes no es buen y el reflejo el poco número de libros, artículos y otros documentos que los profesores no colocan a leer durante el semestre.

Al indagar los motivos por los cuales leen los estudiantes encontramos que el 33 % manifestó que lee libros principalmente porque le agradaba la lectura, y el 60% señaló que sólo leía libros por razones diferentes del gusto por la lectura, tales como exigencias del estudio, el 6% por requerimientos del trabajo y el restante 1% otras razones ajenas al gusto por la lectura.

Estos resultados reflejan el poco interés por parte de los estudiantes del programa de administración hacia la lectura; bien por temas diferentes a las de su formación (poesía, historia, arte, Narrativa, biografías, etc...) o por lecturas correspondiente a su profesión. El 78 % de los estudiantes entrevistados manifestó que, en el último año, aparte de leer libros referentes a las asignaturas de la carrera, leía libros de diferente contenido. Cabe destacar también que el 19% manifestó que sólo leyó libros de administración, y que el 3% manifestó no haber leído ninguna clase de libros.

Es de suma importancia destacar el hecho de que en los estudiantes encuestados no existe mucha motivación para desarrollar actividades de lectura con material diferente al de temas administrativos. Entre los encuestados, aquellos que señalaron preferencias por algún tipo de lecturas, el mayor porcentaje se concentra en lecturas sobre administración (49%), seguido de narrativa (novelas) con un 22%. Otros géneros literarios como biografías, ensayos y poesía suman un total de preferencias del 14% (6%, 5% y 3% respectivamente). Ello evidencia que aparentemente no existe una necesidad de evolucionar en el conocimiento, ya que sólo un porcentaje relativamente bajo de la muestra estudiada comparte sus necesidades académicas de lectura con las necesidades generales de conocimiento y esparcimiento propiciados por la literatura general. Se recomienda fomentar más los hábitos de lectura en los estudiantes universitarios, en función de cultivar el desarrollo de seres humanos integrales y objetivos en vista de un futuro altamente multidisciplinario y globalizado.

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# **GRUPOS ESTRATÉGICOS: SU INFLUENCIA EN EL DESEMPEÑO DE LA INDUSTRIA BANCARIA VENEZOLANA Y SU RELACIÓN CON LA COBERTURA GEOGRÁFICA**

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## **RESUMEN**

Para determinar los grupos estratégicos de la industria bancaria venezolana y su influencia sobre el desempeño en el sector, así como su relación con la cobertura geográfica, se mostraron 52 entidades financieras. La información se obtuvo de los balances generales y de los estados de resultados correspondientes al primer semestre del año 2008. Antes de la aplicación del análisis cluster a las 8 variables que integran la dimensión alcance de la estrategia, se realizó un análisis de componentes principales para determinar la relación entre estas variables; mientras que para distinguir las estrategias que caracterizaron a los grupos se compararon los resultados de alcance de la estrategia de cada grupo con el promedio de la industria, y se reforzó con pruebas de medias. Los principales resultados fueron: 1) Los bancos siguen patrones de conducta estratégica diferentes, 2) Los grupos estratégicos combinan patrones de conductas. Se obtuvieron cinco grupos estratégicos: Banca conservadora, Banca comercial, Banca minorista, Banca pública corporativa y Banca pequeña corporativa. 3) Las diferentes estrategias adoptadas por los bancos no se expresaron en una diferenciación en los niveles de resultados económicos y financieros, 4) Los grupos bancarios llevan a cabo una estrategia de cobertura geográfica relacionada con su estrategia financiera.

**PALABRAS CLAVE:** grupos estratégicos, banca, desempeño, cobertura geográfica.

## **STRATEGIC GROUPS: ITS INFLUENCE ON THE PERFORMANCE OF THE BANKING INDUSTRY VENEZUELAN AND ITS RELATIONSHIP WITH THE GEOGRAPHICAL COVERAGE**

### **ABSTRACT**

To determine strategic groups venezuelan banking industry and its influence on performance in the sector and its relationship to geographic coverage, 52 financial institutions were sampled. The information was obtained from the balance sheets and income statements for the first half of 2008. Before applying cluster analysis to the 8 variables that comprise the scope of the strategy dimension, we conducted a principal components analysis to determine the relationship between these variables, whereas to distinguish strategies that characterized the groups were compared the results scope of the strategy of each group with the industry average, and was reinforced by means tests. The main findings were: 1) Banks are different patterns of strategic behavior, 2) strategic groups combined patterns of behavior. They were five strategic groups: conservative banking, commercial banking, retail banking, corporate public banks and Small corporate banking, 3) The different strategies adopted by banks are not expressed in a differentiation in levels of economic and financial results, 4) Banking groups carry out a strategy concerning geographical coverage your financial strategy.

**KEYWORDS:** strategic groups, banking, performance, geographic coverage

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# **EFICIENCIA TÉCNICA DE INSTITUCIONES PÚBLICAS DE EDUCACIÓN SECUNDARIA UBICADAS EN BARINAS, VENEZUELA. PERIODO ESCOLAR 2009-2010**

Hernando J. Garzón, Universidad Nacional Experimental Politécnica de la Fuerza Armada  
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## **RESUMEN**

El crecimiento demográfico y, en parte, la política educativa, han elevado la demanda de servicios educativos impulsando la necesidad de incrementar la eficiencia en la utilización de los recursos aplicados en este el sector, desde la perspectiva de la Economía de la Educación. Por ello, con el objetivo de analizar la eficiencia técnica de instituciones públicas de educación secundaria, se estimó la función de producción mediante el modelo DEA. Se recabó información del período escolar 2009–2010 de 76 instituciones educativas ubicadas en siete municipios del estado Barinas, Venezuela. Se consideraron dos productos y cuatro insumos en un modelo orientado a los productos. Los principales resultados indican que: 1) En promedio, la eficiencia técnica global fue de 74,0%, desglosada en una eficiencia técnica pura de 78,7% y una eficiencia de escala de 94,7%; 2) La función de producción se ajusta a rendimientos constantes a escala, con un 14,5% de instituciones eficientes y 3) Según las metas del plan, formulado para la muestra de instituciones educativas, la matrícula agregada se puede elevar de 40.955 a 58.584 estudiantes (43,0%) y la tasa de graduación de bachilleres de 14,5% a 20,0 (43,0%), manteniendo igual los niveles actuales de insumos aplicados en dichas instituciones.

**PALABRAS CLAVE:** DEA, eficiencia, instituciones públicas y educación secundaria.

## **TECHNICAL EFFICIENCY OF SECONDARY EDUCATION PUBLIC INSTITUTIONS LOCATED IN BARINAS, VENEZUELA. 2009-2010 SCHOOL YEAR**

### **ABSTRAC**

Population growth and, in part, educational policy, have steadily increased the demand for educational services, particularly in the state of Barinas driving the need to increase the efficient use of resources applied in this sector, from the perspective of the Economics of Education. Therefore, in order to analyze the technical efficiency of public institutions of secondary education, we estimated the production function by the DEA model. It sought information from the 2009-2010 school period of 76 educational institutions located in seven municipalities of Barinas, Venezuela. Two products were considered and four inputs to a product-oriented model that was solved with the software Win4deap. The main results indicate that: 1) On average, the overall technical efficiency was 74.0%, broken down into pure technical efficiency of 78.7% and scale efficiency of 94.7%, 2) The production function educational institutions is in line with constant returns to scale, with a 14.5% efficient educational institutions and 3) According to goals of the plan, formulated for the sample of educational institutions, tuition can raise aggregate of 40,955 to 58,584 students (43.0%) and high school graduation rate from 14.5% to 20.0 (43.0% ), maintaining current levels as inputs applied in these institutions

**KEYWORDS:** DEA, efficiency, public institutions and secondary education.

### **BIOGRAFIA**

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# LA BANCARIZACIÓN EN COLOMBIA FRENTE AL COSTO DE LOS SERVICIOS FINANCIEROS

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## RESUMEN

*En este artículo se describe el estado actual de la bancarización en Colombia y los elevados costos de los servicios financieros de la Banca Colombiana, que afectan el cumplimiento de las metas o necesidades de bancarización. Los bajos niveles de bancarización en Colombia frente a los niveles en otros países, es una preocupación constante de las autoridades económicas, que se han visto obligadas a tomar drásticas medidas y a establecer límites en los cobros de los servicios de los Bancos Colombianos. El estudio se desarrolla a partir de un recorrido por las estadísticas de bancarización o penetración financiera en Colombia y el análisis del costo de dos de los productos más usados del sistema, como son las Cuentas de Ahorro y el crédito de consumo mediante la Tarjeta de Crédito. Los resultados muestran que los costos por el acceso a estos servicios, medidos de manera porcentual, superan la tasa máxima de usura en Colombia y confirma lo que se ha venido especulando en torno a los bajos niveles de bancarización por diferentes motivos, entre ellos, el elevado costo de los servicios, que los usuarios denominan como abuso por parte de las entidades bancarias.*

**PALABRAS CLAVE:** Bancarización, Servicios, abuso, costo, Tasa.

## FINANCIAL DEEPENING IN COLOMBIA VERSUS THE COST OF FINANCIAL SERVICES

### SUMMARY

*This article describes the current state of the banking process in Colombia and the high costs of the financial services in the Colombian banking system which affect the accomplishment of the goals or the necessity of a wider banking system. The low levels of penetration of the banking system in Colombia versus the high levels in other countries are a permanent concern of the economic authorities, so they have been obligated to take hard measures in order to establish limits to the charges for the Colombian banks' services. This study is developed from statistics of the financial penetration in Colombia and a cost analysis of two of the most used products such as the saving accounts and the consumption credit with credit cards. The results show that the cost of using these services, measured by percentage, is higher than the usury rate in Colombia and confirm what had been so far a speculation about the reasons for the low levels of penetration of the banking system such as the high cost of services, which are denominated by the clients as an abuse performed by the banks.*

**KEY WORDS:** Banking system, services, abuse, cost, rate.

### INTRODUCCIÓN

Está claro que la baja bancarización es uno de los tantos impedimentos para el desarrollo de algunos países de América latina. Colombia ocupa el puesto 47 en profundización financiera entre 57 países de la región, situación que se la atribuye a causas como el entorno tributario del sector bancario con el impuesto del 4x1000, la tasa de usura y desde luego el costo de los servicios financieros que más ha tomado fuerza entre un gran número de analistas, autoridades económicas y por supuesto la población

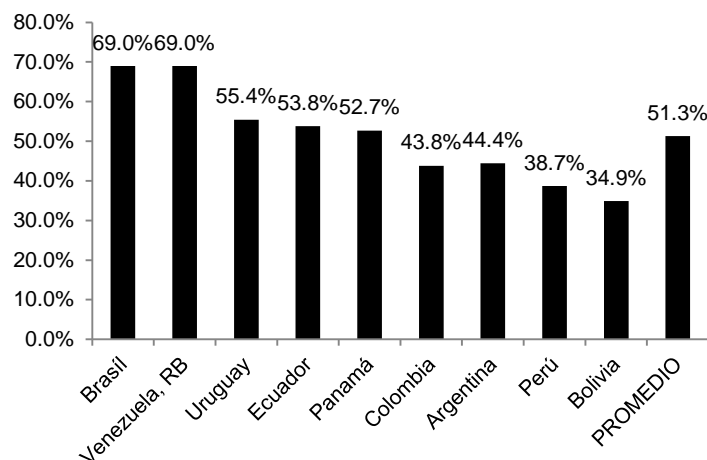
colombiana. El presente artículo se estructura como sigue. Se presenta una revisión de literatura en la que se describen aspectos básicos del ahorro, su concepto elemental, el estado actual de la profundización financiera en Colombia y los conceptos de autoridades y analistas económicos en torno al elevado costo de los servicios financieros. Seguidamente se describe la metodología para establecer el costo de los dos servicios más usados en Colombia. Posteriormente se muestran los resultados de la medición del costo real de los dos servicios financieros que miden la Bancarización o profundización financiera y finalmente se presentan las conclusiones del estudio.

## REVISIÓN DE LITERATURA

En las distintas opciones de literatura económica y financiera poco es lo que se detalla sobre la bancarización en Colombia y menos sobre los aspectos que la afectan, especialmente en lo que tiene que ver con el costo de los servicios financieros. Las más notables preocupaciones se centran en el ahorro. Para Sánchez (1998), “los choques de las variaciones en los impuestos, las importaciones de bienes de consumo, el crédito y los ingresos laborales sobre la tasa de ahorro de los hogares tiene una influencia de carácter transitorio, por consiguiente; es de esperarse que vuelva a los niveles que tenía antes de las transformaciones de que fue objeto la economía en los años 90”. Sin embargo, el concepto de ahorro por sí solo no corresponde al componente principal de la bancarización en Colombia. De acuerdo con Markuse Robert (2009), el ahorro es la parte de un sueldo o de una renta que no se destina al consumo. En efecto, lo ahorrado puede destinarse a un cumplimiento de pensión de retiro, a una emergencia para reservas (como problemas de salud) o a un fondo que servirá para la compra futura de un bien que el ahorrista todavía no está en condiciones de adquirir.

En el marco de la conferencia “Desarrollo Financiero en América Latina: logros y desafíos” y “Desarrollo Financiero en América Latina y el Caribe: la ruta hacia delante”, desarrollada el día 7 de Diciembre del año 2011, se divulgó el estudio sobre servicios financieros en América Latina realizado por la CAF, en el que se concluye que la baja bancarización que se refleja en América Latina es un gran impedimento para el desarrollo económico de la región.

Figura 1: Porcentajes de Encuestados con Cuenta bancaria en Países Seleccionados

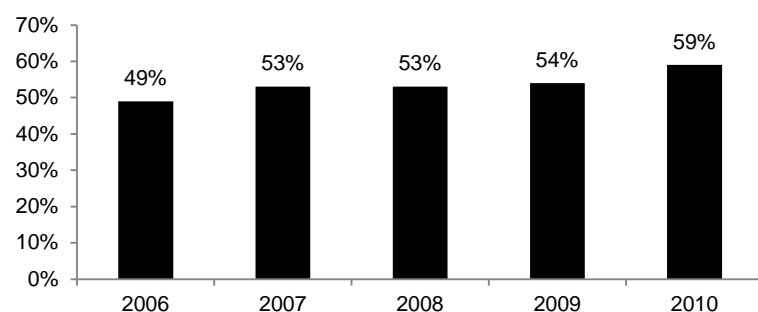


Fuente: CAF 2010

Según los resultados presentados por la CAF en la Figura 1, se observa que el nivel de bancarización en Colombia; medido por el número de personas con al menos una cuenta bancaria, se ubica en un 43,8% frente a un promedio para América latina de 51,3%. Esta cifra difiere de manera significativa respecto a la

cifra reportada por ASOBANCARIA para el mismo periodo (Septiembre de 2010) y que según la entidad en Colombia el 59% de la población mayor de edad contaba con al menos una cuenta bancaria, tal como se muestra en la Figura 2.

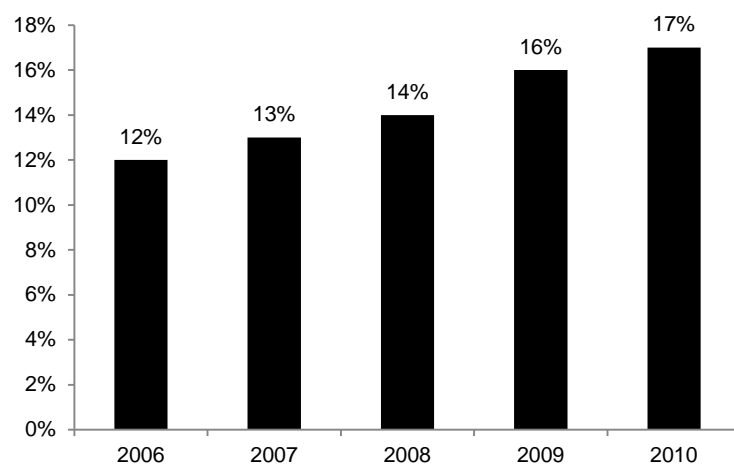
Figura 2: Población Adulta con Cuentas de Ahorro en Colombia



Fuente: DANE – ASOBANCARIA

Si se pretendiera medir la bancarización en Colombia desde el nivel de utilización de otros productos financieros como el crédito de consumo a través de la tarjeta de crédito, la realidad sigue siendo un tanto preocupante como lo muestra la Figura 3.

Figura 3: Población Adulta con Tarjeta de Crédito en Colombia



Fuente: DANE – ASOBANCARIA

El debate que se está dando en la actualidad en torno al tema de la bancarización es válido, sano y conveniente para el país, y no se trata de introducir trabas, distorsiones o crear entelequias, como lo han declarado en diferentes escenarios los gremios y analistas defensores de los intereses del sector financiero. Estos manifiestan la inconveniencia de la reciente autorización que el Gobierno obtuvo del Congreso, introducida en la ley de reforma tributaria, para dictar las normas que deben observar las instituciones financieras en la determinación de las tarifas que cobran por sus servicios, lo cual, expresan, pondría en peligro la meta de aumentar el crecimiento potencial de la economía a 6% anual, ya que no se contaría con una adecuada financiación y no se lograría el objetivo de la actual administración de bancarizar a los más pobres de Colombia”. Lo que se ha quedado un poco corto en los distintos escenarios de discusión es el análisis técnico que merece acompañar estas afirmaciones. La discusión se torna precisa cuando Ubarra Valdés (2005) afirma: “Lo que demuestra la banca comercial es una visión muy corta al

tratar de obtener la máxima rentabilidad a corto plazo, pero ahorcando al empresario y a sí misma a mediano plazo”. Esta rentabilidad se obtiene desde luego mediante los elevados costos de las tarifas y por supuesto por los altos márgenes de intermediación con los cuales opera la Banca en el contexto local e internacional.

## METODOLOGÍA

Para comprender de manera sencilla el costo de los servicios financieros en Colombia que sustentan los bajos niveles de bancarización, a continuación se efectuará un análisis sobre dos importantes productos y servicios de captación y colocación que absorben la gran mayoría de costos objeto del actual debate en nuestro país. Estos servicios corresponden a las cuentas de depósitos de ahorro y al crédito de consumo desde las tarjetas de crédito. En lo que respecta a la cuenta de Depósitos de ahorro, se estiman los costos de su manejo con un titular que devenga el salario mínimo y se estimarán cuatro de los diez costos en los cuales se puede incurrir al manejar este tipo de producto. Mientras que para el cálculo del costo de una tarjeta de crédito, se simula el uso de la misma con un monto promedio de operación a un plazo de doce meses. Los costos asociados a los dos productos tomados como referencia, se han cuantificado promediando los costos de todos los bancos del Sistema Financiero Colombiano.

## RESULTADOS

### El Costo Real De Una Cuenta De Depósitos De Ahorro En El Sistema Financiero Colombiano

En la Tabla 1 se puede apreciar los cobros que efectúan las distintas entidades financieras.

Tabla 1: Tarifas De Los Servicios Asociados A Las Cuentas De Ahorro

ENTIDADES \ TARIFAS	Cuota de manejo por la cuenta de ahorros		Costo del talonario para el manejo de la cuenta de ahorros		Cuota de manejo por la tarjeta débito de la cuenta de ahorros		Costo fijo consulta de saldo en cajero de la entidad	Costo por retiros en cajero de la entidad
	Valor de la cuota	Forma de cobro	Valor del talonario	N° de volantes	Valor de la cuota	Forma de cobro	Valor de la consulta	Valor del retiro
AV VILLAS	\$ 1.000	M.V.	\$ 80.040	20	\$ 8.750	M.A.	\$ 1.000	\$ 1.000
BANAGRARIO			\$ 44.000	20	\$ 7.340	M.A.	\$ 1.320	\$ 1.320
BANCA MIA								
BANCO COLPATRIA			\$ 81.400	20	\$ 8.600	M.A.	\$ 1.250	\$ 1.250
BANCO DE BOGOTÁ			\$ 62.640	15	\$ 8.500	M.A.	\$ 1.000	\$ 1.000
BANCO DE OCCIDENTE			\$ 41.760	30	\$ 8.800	M.A.	\$ 1.000	\$ 1.000
BANCO FALABELLA S.A.					\$ 7.000	M.V.		
BANCO GNB SUDAMERIS	\$ 7.192	M.A.	\$ 38.860	40				
BANCO PICHINCHA S.A.					\$ 6.900	M.V.		
BANCO POPULAR	\$ 4.933	M.V.	\$ 53.239	20	\$ 28.915	T.A.	\$ 1.000	\$ 1.000
BANCO PRO CREDIT COLOMBIA				45				
BANCO SANTANDER			\$ 63.000	30	\$ 9.500	M.A.	\$ 1.500	\$ 1.500
BANCOLOMBIA			\$ 68.000	20	\$ 8.250	M.A.		
BANCO OMEVA			\$ 23.200	25	\$ 9.500	M.A.	\$ 990	\$ 990
BBVA COLOMBIA			\$ 68.440	20	\$ 9.300	M.A.	\$ 1.250	
BCSC	\$ 6.380	M.A.	\$ 75.632	20	\$ 9.200	M.V.		\$ 1.000
CITIBANK COLOMBIA					\$ 8.300	M.A.		
COLTEFINANCIERA				25				
CONFAR COOP FINAN			\$ 25.000	30	\$ 3.500	M.V.		
COOPFINER COOP FINAN			\$ 28.000	30	\$ 3.500	M.A.	\$ 1.300	\$ 1.300
COOP FINAN DE ANTOQUIA			\$ 35.000	30	\$ 2.600	M.V.	\$ 1.100	\$ 1.100
COOP FINAN JOHN F. KENNEDY			\$ 27.000	30				
COOP CENTRAL			\$ 26.000	30				
COREFICOLOMBIANA								
COTRAFA COOP FINAN			\$ 4.000	25	\$ 1.500	M.V.		
DAVIVIENDA			\$ 74.000	20	\$ 8.500	M.A.		
FINAMERICA			\$ 15.000	10	\$ 4.000	M.A.	\$ 990	\$ 990
FCI ERA, JURISCOOP COOP FINAN					\$ 4.200	M.A.	\$ 990	\$ 990
FINANDINA				10				
GIROS Y FINANZAS	\$ 2.500	M.A.						
HELM BANK	\$ 12.064	M.V.	\$ 71.187	20			\$ 3.400	\$ 3.400
HSBC COLOMBIA					\$ 7.200	M.A.	\$ 3.400	\$ 3.400
MACROFINANCIERA					\$ 4.000	M.A.		\$ 2.800
SCOTIA BANK								

Fuente: SUPERFINANCIERA En esta tabla se describen los costos en los cuales incurre todo titular de cuenta por las operaciones que efectúe como titular de la cuenta.

Algunos cobros se efectúan en una unidad de medida diferente entre algunas instituciones, es decir, tal como se puede observar existen algunos cobros que se dan M.A (mes anticipado) o M.V. (mes vencido). Razón por la cual para poder efectuar análisis técnico se hace conveniente convertir las tarifas a una unidad de medida equivalente en términos de tiempo y valor, las cuales se muestran en la tabla 2.

Tabla 2: Tarifas De Los Servicios Asociados A Las Cuentas De Ahorro Equivalentes

ENTIDADES \ TARIFAS	Cuota de manejo por la cuenta de ahorros		Costo del talonario para el manejo de la cuenta de ahorros		Cuota de manejo por la tarjeta débito de la cuenta de ahorros		Costo fijo consulta de saldo en cajero de la entidad	Costo por retiros en cajero de la entidad
	Valor de la cuota	Forma de cobro	Valor del talonario	Nº de volantes	Valor de la cuota	Forma de cobro	Valor de la consulta	Valor del retiro
AV VILLAS	\$ 1.000	M.V.	\$ 80.040	20	\$ 8.782	M.V.	\$ 1.000	\$ 1.000
BANAGRARIO			\$ 44.000	20	\$ 7.367	M.V.	\$ 1.320	\$ 1.320
BANCAMIA								
BANCO COLPATRIA			\$ 81.400	20	\$ 8.632	M.V.	\$ 1.250	\$ 1.250
BANCO DE BOGOTÁ			\$ 62.640	15	\$ 8.531	M.V.	\$ 1.000	\$ 1.000
BANCO DE OCCIDENTE			\$ 41.760	30	\$ 8.832	M.V.	\$ 1.000	\$ 1.000
BANCO FALABELLA S.A.					\$ 7.000	M.V.		
BANCO GNB SUDAMERIS	\$ 7.218	M.V.	\$ 38.860	40				
BANCO PICHINCHA S.A.					\$ 6.900	M.V.		
BANCO POPULAR	\$ 4.933	M.V.	\$ 53.239	20	\$ 9.674	M.V.	\$ 1.000	\$ 1.000
BANCO PROCREDIT COLOMBIA				45				
BANCO SANTANDER			\$ 63.000	30	\$ 9.535	M.V.	\$ 1.500	\$ 1.500
BANCOLOMBIA			\$ 68.000	20	\$ 8.280	M.V.		
BANCOOMEVA			\$ 23.200	25	\$ 9.535	M.V.	\$ 990	\$ 990
BBVA COLOMBIA			\$ 68.440	20	\$ 9.334	M.V.	\$ 1.250	
BCSC	\$ 6.403	M.V.	\$ 75.632	20	\$ 9.200	M.V.		\$ 1.000
CITIBANK COLOMBIA					\$ 8.331	M.V.		
COLTIEFINANCIERA				25				
CONFIAR COOP FINAN			\$ 25.000	30	\$ 3.500	M.V.		
COOFINEP COOP FINAN			\$ 28.000	30	\$ 3.513	M.V.	\$ 1.300	\$ 1.300
COOP FINAN DE ANTIOQUIA			\$ 35.000	30	\$ 2.600	M.V.	\$ 1.100	\$ 1.100
COOP FINAN JOHN F. KENNEDY			\$ 27.000	30				
COOPCENTRAL			\$ 26.000	30				
CORFICOLOMBIANA								
COTRAFA COOP FINAN			\$ 4.000	25	\$ 1.500	M.V.		
DAVIENDA			\$ 74.000	20	\$ 8.531	M.V.		
FINAMERICA			\$ 15.000	10	\$ 4.015	M.V.	\$ 990	\$ 990
FCIERA. JURISCOOP COOP FINAN					\$ 4.215	M.V.	\$ 900	\$ 900
FINANDINA				10				
GIROS Y FINANZAS	\$ 2.509	M.V.						
HELM BANK	\$ 12.064	M.V.	\$ 71.187	20			\$ 3.400	\$ 3.400
HSBC COLOMBIA					\$ 7.226	M.V.	\$ 3.400	\$ 3.400
MACROFINANCIERA					\$ 4.015	M.V.		\$ 2.800
SCOTIA BANK								
PROMEDIOS	\$ 5.688	M.V.	\$ 47.876	24	\$ 6.915	M.V.	\$ 1.427	\$ 1.497

En esta tabla se describen los costos en una misma unidad de tiempo (M.V.) y se describen los respectivos promedios del mercado.

De igual forma, para consolidar el análisis de costos, se ha efectuado un cálculo del costo promedio de las tarifas o cobros de las entidades financieras. Es decir; para el mes de Septiembre del presente año, el costo promedio de cuota de manejo por la cuenta de ahorros de las entidades objeto de análisis (véase Tabla 2) correspondió a \$5.689 M.V. (mes vencido), el costo de cada colilla o formulario físico para efectuar depósitos o retiros se situó en \$1.964 en promedio, la cuota de manejo por tarjeta débito de la cuenta de ahorros fue de \$6.917 M.V. (mes vencido) en promedio y el costo por consignación nacional en oficina diferente a la de radicación de la cuenta correspondió a \$8.391 por operación (consignación). Los demás costos se pueden observar en la Tabla referenciada anteriormente.

Para continuar con la medición del costo real de las cuentas de depósitos de ahorro, se simula la apertura de una cuenta de ahorros de un colombiano cualquiera que devenga el salario mínimo y que por razones aún desconocidas está obligado a efectuar la apertura de una cuenta de ahorros, en la mayoría de los casos en la entidad financiera que determina su patrono. Los costos asociados a esa cuenta y que para efectos prácticos se simularán en el presente ejercicio se relacionan en la Tabla 3. Por último, para estructurar la simulación se toma como periodo de operaciones un año completo.

Tabla 3: Parámetros Para La Medición De Costos De La Cuenta De Ahorros

VARIABLES DE COSTOS	SE COMPUTA?	TARIFA	OPERAC./MES
Monto de apertura y consignación mensual		\$ 599.200	1
Costo talonario (Valor cada colilla)	NO	\$ 1.964	2
Costo cuota de manejo cuenta de ahorros	SI	\$ 5.689	1
Cuota de manejo tarjeta débito	SI	\$ 6.917	1
Costo consulta de saldos mismo cajero	SI	\$ 1.427	2
Costo retiro del mismo cajero	SI	\$ 1.497	2
Monto de cada retiro		\$ 275.000	
Tasa DTF		4,85%	e.a.
Tasa mensual		0,40%	

Se describen los valores de las principales variables que se involucran en el análisis de costos. Se omiten los demás costos asociados a la cuenta de ahorros.

En la Tabla 4 se simula el depósito mensual del salario del trabajador, los dos (2) retiros mensuales por valor acumulado de \$550.000 y se reflejan los costos asociados a las operaciones efectuadas.

Tabla 4: Movimientos De La Cuenta Y Costos Asociados

MES	CONSIGNACIONES	RETIROS	COSTOS POR LOS SERVICIOS				SALDO CUENTA
			Cuota manejo Cta. Ah.	Cuota manejo T.D.	Consulta saldo	Costo retiros	
0							\$ 0
Enero	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 30.747
Febrero	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 61.495
Marzo	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 92.242
Abril	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 122.990
Mayo	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 153.737
Junio	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 184.485
Julio	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 215.232
Agosto	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 245.980
Septiembre	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 276.727
Octubre	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 307.475
Noviembre	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 338.222
Diciembre	\$ 599.200	\$ 550.000	\$ 5.689	\$ 6.917	\$ 2.853	\$ 2.994	\$ 368.970

La tabla muestra los movimientos que se simulan en la cuenta de ahorros, los costos asociados a estos movimientos u operaciones y el saldo de la cuenta en cada periodo.

Los distintos movimientos, así como los costos asociados a las operaciones del cuentahabiente, se traen a pesos de hoy o a valor presente y se acumulan para medir el impacto de los costos. Bajo esta técnica se puede afirmar que \$5.689 de cuota de manejo de la cuenta de ahorros al final del primer mes, se convierten en \$5.666 a pesos hoy (en el punto cero) a una tasa de descuento correspondiente a la DTF. De la misma manera \$5.689 de cuota de manejo del segundo mes, se convierten en \$5.644 de hoy. Tal como se muestra en la Tabla 5.



Tabla 5: Movimientos Y Costos Asociados A La Cuenta De Ahorros A Pesos De Hoy

MES	CONSIGNACIONES	RETIROS	COSTOS POR LOS SERVICIOS A PESOS DE HOY				COSTOS TOTALES
			Cuota manejo Cta. Ah.	Cuota manejo T.D.	Consulta saldo	Costo retiros	
0	\$ 7.008.936	\$ 6.433.436	\$ 66.542	\$ 80.906	\$ 33.376	\$ 35.018	\$ 215.842
1	\$ 596.840	\$ 547.834	\$ 5.666	\$ 6.889	\$ 2.842	\$ 2.982	
2	\$ 594.489	\$ 545.676	\$ 5.644	\$ 6.862	\$ 2.831	\$ 2.970	
3	\$ 592.147	\$ 543.526	\$ 5.622	\$ 6.835	\$ 2.820	\$ 2.959	
4	\$ 589.815	\$ 541.385	\$ 5.600	\$ 6.808	\$ 2.809	\$ 2.947	
5	\$ 587.492	\$ 539.253	\$ 5.578	\$ 6.782	\$ 2.798	\$ 2.935	
6	\$ 585.177	\$ 537.129	\$ 5.556	\$ 6.755	\$ 2.787	\$ 2.924	
7	\$ 582.872	\$ 535.013	\$ 5.534	\$ 6.728	\$ 2.776	\$ 2.912	
8	\$ 580.577	\$ 532.906	\$ 5.512	\$ 6.702	\$ 2.765	\$ 2.901	
9	\$ 578.290	\$ 530.807	\$ 5.490	\$ 6.675	\$ 2.754	\$ 2.889	
10	\$ 576.012	\$ 528.716	\$ 5.469	\$ 6.649	\$ 2.743	\$ 2.878	
11	\$ 573.743	\$ 526.633	\$ 5.447	\$ 6.623	\$ 2.732	\$ 2.867	
12	\$ 571.483	\$ 524.559	\$ 5.426	\$ 6.597	\$ 2.721	\$ 2.855	

Los movimientos y costos descritos en la tabla se convierten a pesos de hoy o a pesos del periodo cero para efectos de compararlos en una misma unidad de medida.

Si se resta al valor presente de los depósitos el valor presente de los retiros, se establece que el banco mantuvo en su poder en promedio de \$575.500, sobre los cuales se pagaron en promedio \$215.842 pesos de costos por servicios a pesos de hoy. Esta relación permite cuantificar un costo sobre los recursos del tarjetahabiente equivalente al 37,51%. Sin embargo; esta tasa corresponde a un costo a pesos de hoy o de manera anticipada del 37,51% que en términos vencidos es equivalente al 60.01% efectivo Anual como se muestra en la Tabla 6.

Tabla 6: Costo Real de manejar una cuenta de Ahorros

CONCEPTO	VALOR
FLUJO DE DEPÓSITOS Y RETIROS	\$ 575.500
COSTOS SERVICIOS	\$ 215.842
COSTO % ANUAL ANTICIPADO	37,51%
COSTO % ANUAL VENCIDO	60,01%

Costo total a pesos hoy

Sí la tasa máxima de usura se encuentra en 1.5 veces la tasa de interés corriente, que equivale para la fecha del presente estudio al 20,09% efectivo anual, es evidente que lo que está cobrando el banco por el manejo de la cuenta supera la tasa mensual vigente en la economía Colombiana. La banca podrá tener otras explicaciones a esta argumentación. Ante lo cual elaboremos el siguiente análisis con menor rigor: Supongamos entonces que se compara el valor total (costo) de los servicios del primer mes (\$18.453) con el primer depósito (\$599.200) y aún así el costo de los servicios significa el 3,08% mensual. Esta tasa convertida al año corresponde al 43,90% efectivo anual, que supera la tasa máxima de usura. Desde luego que el término de usura se aplica únicamente para intereses, pero para el cliente todos los cobros siguen siendo un costo. Numerosas manifestaciones se han dado en el mundo entero cuando de criticar el abuso de los bancos se trata. Sin ir muy lejos, vale la pena citar el caso de la niñera que en Noviembre del año 2011 obligó al Bank Of América a reversar la decisión de cobrarle por el manejo de su dinero.

### El Costo Real De Una Tarjeta De Crédito En El Sistema Financiero Colombiano

En la tabla 7 se puede apreciar la tasa de interés efectivo anual y la cuota de manejo que cobran las distintas entidades financieras por el uso de las tarjetas de crédito.

Tabla 7: Costos Reales Asociados A Las Operaciones Con Tarjeta De Crédito

ENTIDADES \ TARIFAS	Tasa efectiva anual (tarjeta de crédito)	Cuota de manejo de la tarjeta de crédito VISA		Costo por avance en efectivo en oficina	Costo por avance en efectivo cajeros propios	Costo por avance en efectivo cajero otra entidad	Costo por avance con tarjeta de crédito por internet
	Valor de tasa	Valor cuota de manejo	Forma de cobro	Valor del avance	Valor del avance	Valor del avance	Valor del avance
AV VILLAS	27,87%	\$ 46.200	T.A.	\$ 6.000	\$ 5.500	\$ 6.750	\$ 5.150
BANAGRARIO	27,58%	\$ 12.519	M.A.	\$ 0	\$ 3.439	\$ 4.800	
BANCO COLPATRIA	27,36%	\$ 48.300	T.A.	\$ 9.000	\$ 7.000	\$ 8.500	\$ 7.000
BANCO DEBOGOTA	27,14%	\$ 44.700	T.A.	\$ 8.000	\$ 5.500	\$ 6.750	\$ 0
BANCO DE OCCIDENTE	26,52%	\$ 47.610	T.A.	\$ 8.000	\$ 3.450	\$ 3.500	\$ 0
BANCO FALABELLA S.A.	26,89%			\$ 4.000		\$ 4.000	
BANCO GNB SUDAMERIS	27,57%	\$ 31.200	T.V.	\$ 3.650	\$ 3.650	\$ 4.500	\$ 0
BANCO PICHINCHA S.A.	20,61%	\$ 26.250	T.V.	\$ 0		\$ 1.500	
BANCO POPULAR	24,48%	\$ 14.419	M.V.	\$ 8.000	\$ 5.500	\$ 6.750	\$ 4.167
BANCO SANTANDER	26,68%	\$ 46.900	T.V.	\$ 5.700	\$ 5.700	\$ 5.700	\$ 0
BANCOLOMBIA	27,13%	\$ 46.500	T.A.	\$ 7.800	\$ 6.000	\$ 7.250	
BANCOOMEVA	23,34%	\$ 0		\$ 0	\$ 0	\$ 0	
BBVA COLOMBIA	27,66%	\$ 48.200	T.A.	\$ 7.500	\$ 7.000	\$ 7.100	\$ 7.000
BCSC	27,12%	\$ 46.000	T.A.	\$ 7.000	\$ 5.000	\$ 6.000	\$ 0
CITIBANK COLOMBIA	25,01%	\$ 16.000	M.A.	\$ 8.500	\$ 7.000	\$ 7.000	\$ 0
DAVIVIENDA	27,57%	\$ 47.000	T.A.	\$ 7.000	\$ 7.000	\$ 7.000	\$ 7.000
GIROS Y FINANZAS	27,73%						
HELM BANK	27,87%	\$ 47.500	T.V.	\$ 8.512	\$ 6.855	\$ 6.855	
HSBC COLOMBIA	25,80%	\$ 16.100	M.A.	\$ 7.000	\$ 7.000	\$ 7.500	\$ 5.500
LA POLAR	27,87%						
TUYA	27,56%						

Fuente: SUPERFINANCIERA Se relacionan los costos asociados al manejo de tarjeta de crédito vigente a Septiembre de 2011.

En la Tabla 8 se han ajustado los valores que se cobran por cuota de manejo de las tarjetas de crédito.

Tabla 8: Costos Reales Uniformes Asociados A Las Operaciones Con Tarjeta De Crédito

ENTIDADES \ TARIFAS	Tasa efectiva anual (tarjeta de crédito)	Cuota de manejo de la tarjeta de crédito VISA		Costo por avance en efectivo en oficina	Costo por avance en efectivo cajeros propios	Costo por avance en efectivo cajero otra entidad	Costo por avance con tarjeta de crédito por internet
	Valor de tasa	Valor cuota de manejo	Forma de cobro	Valor del avance	Valor del avance	Valor del avance	Valor del avance
AV VILLAS	27,87%	\$ 46.200	T.A.	\$ 6.000	\$ 5.500	\$ 6.750	\$ 5.150
BANAGRARIO	27,58%	\$ 37.409	T.A.		\$ 3.439	\$ 4.800	
BANCO COLPATRIA	27,36%	\$ 48.300	T.A.	\$ 9.000	\$ 7.000	\$ 8.500	\$ 7.000
BANCO DEBOGOTA	27,14%	\$ 44.700	T.A.	\$ 8.000	\$ 5.500	\$ 6.750	
BANCO DE OCCIDENTE	26,52%	\$ 47.610	T.A.	\$ 8.000	\$ 3.450	\$ 3.500	
BANCO FALABELLA S.A.	26,89%			\$ 4.000		\$ 4.000	
BANCO GNB SUDAMERIS	27,57%	\$ 30.833	T.A.	\$ 3.650	\$ 3.650	\$ 4.500	
BANCO PICHINCHA S.A.	20,61%	\$ 25.941	T.A.			\$ 1.500	
BANCO POPULAR	24,48%	\$ 42.917	T.A.	\$ 8.000	\$ 5.500	\$ 6.750	\$ 4.167
BANCO SANTANDER	26,68%	\$ 46.900	T.A.	\$ 5.700	\$ 5.700	\$ 5.700	
BANCOLOMBIA	27,13%	\$ 45.953	T.A.	\$ 7.800	\$ 6.000	\$ 7.250	
BANCOOMEVA	23,34%					\$ 0	
BBVA COLOMBIA	27,66%	\$ 48.200	T.A.	\$ 7.500	\$ 7.000	\$ 7.100	\$ 7.000
BCSC	27,12%	\$ 46.000	T.A.	\$ 7.000	\$ 5.000	\$ 6.000	
CITIBANK COLOMBIA	25,01%	\$ 47.811	T.A.	\$ 8.500	\$ 7.000	\$ 7.000	
DAVIVIENDA	27,57%	\$ 47.000	T.A.	\$ 7.000	\$ 7.000	\$ 7.000	\$ 7.000
GIROS Y FINANZAS	27,73%						
HELM BANK	27,87%	\$ 46.941	T.A.	\$ 8.512	\$ 6.855	\$ 6.855	
HSBC COLOMBIA	25,80%	\$ 48.110	T.A.	\$ 7.000	\$ 7.000	\$ 7.500	\$ 5.500
LA POLAR	27,87%						
TUYA	27,56%						
PROMEDIOS	26,54%	\$ 43.802	T.A.	\$ 7.044	\$ 5.706	\$ 5.636	\$ 5.970

*El valor de la cuota de manejo de la tarjeta Visa se ha convertido a su equivalente T.A. (Trimestre Anticipado) en todas las instituciones bancarias.*

Asumiendo una operación por valor de \$500.000 a la tasa promedio de interés corriente del 26,54% que cobran los bancos, el tarjetahabiente (poseedor de la tarjeta) deberá pagar una cuota mensual de \$47.225 para cancelar los \$500.000 tal como se aprecia en la Tabla 9.

Tabla 9: Costos Real De Operaciones Con Tarjeta De Crédito

PERIODO	VALOR OPERACIÓN	CUOTA PERIÓDICA	CUOTA MANEJO	RESÚMEN DE FLUJOS
0	-\$ 500.000		\$ 43.802	-\$ 456.198
1		\$ 47.225		\$ 47.225
2		\$ 47.225		\$ 47.225
3		\$ 47.225	\$ 43.802	\$ 91.026
4		\$ 47.225		\$ 47.225
5		\$ 47.225		\$ 47.225
6		\$ 47.225	\$ 43.802	\$ 91.026
7		\$ 47.225		\$ 47.225
8		\$ 47.225		\$ 47.225
9		\$ 47.225	\$ 43.802	\$ 91.026
10		\$ 47.225		\$ 47.225
11		\$ 47.225		\$ 47.225
12		\$ 47.225		\$ 47.225
COSTO MENSUAL				7,31%
COSTO ANUAL				133,30%
TASA MÁXIMA DE INTERÉS CORRIENTE				29,09%

*La tabla muestra el resumen de flujos y el costo que hace equivalente los flujos de pagos al flujo inicial de la operación*

Al efectuar el análisis de costo real teniendo en cuenta que el tarjetahabiente recibe \$500.000 del Banco y por ese monto debe cancelarle al banco una cuota mensual de \$47.225 más la cuota de manejo trimestral anticipada de \$43.802, ese flujo de recursos representa de manera precisa una tasa mensual equivalente al 7.31%, que en términos de tasa efectiva anual equivale al 133.3%. El costo real de la tarjeta supera de manera significativa la tasa de interés corriente máxima permitida y que corresponde al 29,09% efectivo anual para la fecha del 11 de Noviembre año 2011, fecha en la cual se efectúa el presente estudio.

#### Otras Manifestaciones Que Sustentan La Verdadera Situación De Elevados Costos De Los Servicios Del Sistema Financiero Colombiano

Es importante referenciar inicialmente las palabras del papa Benedicto XVI cuando muestra su preocupación por la situación del sistema financiero mundial:

- El Papa Benedicto XVI dice que: "Es un error considerar que el mercado es capaz de autorregularse" y mediante documento presentado a la prensa afirma que es necesario "La reforma del sistema financiero internacional en la perspectiva de una autoridad pública de competencia universal", reza el título del documento, del que no se conoce aún el contenido, "La crisis financiera mundial demostró la fragilidad del sistema económico actual y de las instituciones a ellas conectadas", declaró el Papa en abril del año 2011.

Para el jefe de la Iglesia Católica, es "un error considerar que el mercado es capaz de autorregularse, sin necesidad de una intervención pública y sin referencias morales internacionales", escribió.

Desde el contexto nacional a continuación se citan solo algunas manifestaciones en torno a los elevados costos del sistema financiero:

- Para Arrieta y Ruíz (2011) "Movimientos como el de los "Indignados" y "Ocupemos a Wall Street", el cual nació en Nueva York y se extendió por el resto de Estados Unidos, son de los más reconocidos por llevar a cabo marchas masivas, las cuales se han producido en más de 950 ciudades pertenecientes a 100 países del mundo.

En este tipo de protestas participan actores de todo tipo, como: desempleados, músicos, hombres, mujeres de distintas edades y, sobretudo, jóvenes. En Estados Unidos, por ejemplo, algunos han manifestado frustración y hartazgo por la falta de acción en Washington, un elevado desempleo, falta de oportunidades y corrupción. Dicen que hay que poner fin a la desigualdad y ¡el trato especial que reciben los bancos y las corporaciones a expensas del ciudadano promedio!".

Según algunos expertos, consultados por LR (Diario La República) este tipo de protestas juveniles son más una tendencia, teniendo en cuenta la propagación y repercusión que ha tenido la iniciativa alrededor del mundo.

Claudia Soraya Jaimes, directora de Investigaciones de la Universidad del Sinú, Elías Bechara Zainúm, Seccional Cartagena, explicó que se está marcando una tendencia con este tipo de movimientos y que no es solo un acto de moda. Para la investigadora "Este tipo de marchas también se ha realizado en nuestro país y no solamente aquí, sino también en varios lugares de América Latina y Centroamérica. Ya no solamente, se lucha por el derecho fundamental a la educación. En Colombia los jóvenes universitarios reclaman por otros derechos, como el de la salud y las acciones por mejorar la calidad de vida. Cada vez más se le está dando una solidez a todos los movimientos", manifestó Claudia Jaimes.

- El vicepresidente de Colombia, Angelino Garzón, manifestó en un seminario sobre defensa de los derechos de los consumidores, organizado por la Superintendencia de Servicios Financieros (2011) "la necesidad de revisar los costos que cobran las entidades financieras". Al respecto, Angelino Garzón cuestionó el sistema bancario de Colombia. Dijo que las observaciones hechas en días pasados por el ministro de Hacienda, Juan Carlos Echeverry, sobre los abusos de los bancos en sus cobros por los servicios, deben tomarse "de manera tranquila y desprevenida".

Al intervenir en Bogotá en el encuentro sobre Responsabilidad Social Empresarial, dijo que los cobros de los bancos por los servicios que prestan a sus usuarios son de los más altos, comparados con los de otros países. Garzón (2011) "yo lo digo por mi propia experiencia cuando fui embajador en Ginebra, en la Unión de Bancos Suizos nos cobraban por todos los servicios 10 francos suizos al mes".

Garzón aseguró que la reflexión del Ministro de Hacienda "vale la pena analizarla y tenerla en cuenta, porque aquí se trata de que todos ganemos como debe ser en una democracia".

El funcionario propuso que los bancos cobren una tarifa única mensual por los servicios que presten, "esto nos permitiría a los usuarios tener reglas de juego más claras".

Otras voces se han referido al llamado reciente del ministro de Hacienda a la banca, sobre los altos costos de los servicios financieros y plantean que se podría estudiar un cobro diferencial, de acuerdo con el estrato del usuario, siempre beneficiando a los clientes de menores ingresos y que mueven bajas cantidades de dinero en sus cuentas de ahorro. En su mayoría, solo reciben la consignación quincenal o mensual de su salario, pero les resulta muy costoso hacer retiros,

transferencias u otras operaciones a través de la red bancaria o por medio de los cajeros automáticos.

Los bancos han señalado que están dispuestos a estudiar el tema y a buscarle salidas. Ahora, la posición de apoyo del Vicepresidente al llamado que hizo el Ministro de Hacienda, aviva la polémica y abre las puertas al debate.

### Los Resultados De Los Bancos En Colombia

Los resultados de los bancos confirman lo que todos reclaman en diferentes manifestaciones. Sus utilidades superan de manera abrupta los resultados de los demás establecimientos financieros. A Septiembre de 2011 las utilidades llegaron a los \$4,3 Billones de pesos colombianos, una cifra que resulta de los intereses cobrados por las operaciones de intermediación y los cobros por las distintas operaciones que realizan sus clientes. Estos resultados se muestran en la Tabla 10.

Tabla 10: Utilidades de Los establecimientos Financieros de Colombia

TIPO DE INTERMEDIARIO	SALDOS A SEPTIEMBRE DE 2011				
	ACTIVOS	INVERSIONES	CARTERA	PATRIMONIO	UTILIDADES
Establecimientos bancarios	\$ 283.458.538	\$ 57.456.696	\$ 190.078.773	\$ 37.053.446	\$ 4.386.441
Corp. Financieras	\$ 7.460.043	\$ 5.642.484	\$ 0	\$ 3.717.577	\$ 506.261
Compañías de Financiamiento	\$ 17.413.636	\$ 901.909	\$ 12.620.194	\$ 2.006.972	\$ 283.760
Ent. Cooperativas de Carácter Financiero	\$ 1.933.843	\$ 101.696	\$ 1.693.532	\$ 369.861	\$ 32.602
Organismos Cooperativos de Grado Superior (OCGS)	\$ 421.414	\$ 23.453	\$ 334.834	\$ 179.325	\$ 9.156
TOTAL	\$ 310.687.474	\$ 64.126.238	\$ 204.727.333	\$ 43.327.181	\$ 5.218.220

Fuente: Superintendencia Financiera de Colombia Estados financieros sujetos a revisión por parte de la SFC. Cifras reportadas hasta el 18 de Octubre de 2011

### CONCLUSIONES

- El sistema financiero se desborda en sus cobros y se evidencia cuando los costos por los servicios frente a los montos promedio de manejo supera la tasa máxima de usura.
- La banca desarrolla una actividad de intermediación en la cual se materializa una situación atípica a las relaciones entre empresa proveedor. Es decir, la banca es la única empresa que cobra por usar la materia prima (dinero) recibida de sus proveedores (clientes) en el momento en el cual cualquier ciudadano entrega recursos al banco en calidad de ahorros.
- La tasa de interés que reconocen los bancos por sus depósitos de ahorro, que no sobrepasan el 2% efectivo anual, ni siquiera reconocen el costo del dinero a través del tiempo (inflación de 3,5% efectivo anual según expectativas del BR). Pero el cobro (costo) por las operaciones que realizan los bancos si supera la tasa máxima de usura.
- Los bancos cobran el uso de un dinero que corresponde a quien lo usa (el cuentahabiente o ahorrador).
- El costo de las tarjetas de crédito supera de manera significativa la tasa máxima de usura cuando en el costo se incorpora la cuota de manejo que cobran los bancos.

- La banca podrá afirmar que nunca cobra por un préstamo (tarjeta de crédito) por encima de la tasa máxima de usura, pero la realidad es otra cuando el costo que realmente se calcula en un crédito involucra los intereses corrientes y las cuotas de manejo que de manera periódica cobran los bancos.
- Está comprobado que las manifestaciones nacionales e internacionales por los abusos del sistema financiero, no son un capricho de masa sino por el contrario el evidente rechazo al elevado costo que significa cualquier relación con el sistema financiero; especialmente con los bancos.
- Debe el estado a través de sus instrumentos constitucionales y legales proteger a los consumidores financieros de los abusos del sistema financiero.
- El margen de intermediación (diferencia entre la tasa de colocación y la tasa de captación) de los bancos llega aproximadamente al 27,09%. Es decir, mientras los bancos cobran intereses a sus clientes a una tasa máxima del 29,09% efectivo anual, solo reconocen a los ahorradores en promedio el 2%. ¿Será que no es suficiente este margen para atender los costos operacionales de los bancos?,
- Las abultadas utilidades de los bancos son en gran medida el resultado de los cobros excesivos a los clientes por las distintas operaciones que estos realizan.
- Se confirma lo que distintas autoridades y analistas han manifestado en torno al abuso de la banca con sus clientes.
- Los bajos niveles de bancarización en Colombia son el fiel reflejo del costo para acceder a los servicios financieros.

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# POLÍTICA DE INTERNACIONALIZACIÓN EN INSTITUCIONES DE EDUCACIÓN SUPERIOR EN MÉXICO

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## RESUMEN

*Los efectos de la globalización en la educación superior ha sido un tema de interés que ha tomado mayor fuerza a partir de las conferencias mundiales realizadas en Francia. No obstante los cambios organizacionales en las instituciones de educación superior asociadas a la internacionalización obedecen a diferentes contextos tanto políticos como sociales, donde su principal propósito es tener capacidad de respuesta ante las complejidades de cada región. Este trabajo explora desde una perspectiva de administración pública las diferentes políticas de gobierno que se han implementado para incentivar la internacionalización de la educación superior en México asimismo desde un enfoque de redes de políticas se hace especial énfasis en el caso de las instituciones de educación superior de Baja California para contrastar la política federal con los efectos locales.*

**PALABRAS CLAVE:** Políticas de Educación Superior, Globalización e Internacionalización

## INTERNATIONALIZATION POLICIES IN HIGHER EDUCATION INSTITUTIONS IN MEXICO

### ABSTRACT

*On behalf of the conferences in France, the effects of Globalization in Higher Education have been a subject of major interest that has taken more and more strength. Nonetheless the organizational changes in higher education institutions associated to Internationalization, respond to political and social contexts, where there main goal is having the response capacity towards the particular necessities in each single region. This work explores from a public administration approach the different government policies that have been implemented to encourage the Internationalization of Higher Education in Mexico. Also from a policy network approach a special emphasis is made of Baja California Higher Education Institutions to contrast federal policy with local effects.*

**JEL:** I23 Higher Education and Research Institutions, I28 - Government Policy, H79 – Other

**KEY WORDS:** Higher Education Policies, Globalization and Internationalization

## INTRODUCCIÓN

Las diversas políticas educativas en México a nivel superior se han orientado principalmente en dos ejes: el primero de ellos se caracteriza por la necesidad de incrementar la matrícula y el segundo eje por la consecución y mantenimiento de la calidad educativa. Ambos con el propósito de responder a la visible problemática de falta de cobertura así como a la necesidad de responder a entornos cada vez más complejos, percibiendo que la calidad educativa debe de ir acompañada tanto de pertinencia de los programas como de la diversificación asociada a los diferentes sectores productivos de cada región (Moctezuma, 2003). No obstante que estas problemáticas persisten en el diseño e implementación de las políticas educativas a nivel superior, se observa que en ese proceso se han ido incorporando otros

elementos asociados al fenómeno de la globalización, como un instrumento de adaptación donde la internacionalización de la educación superior mexicana se hace tangible a través de prácticas transfronterizas y locales (Navarro, 2012).

Este fenómeno se ha dado aun cuando no ha habido una política implícita sobre la internacionalización, en un marco de convergencia donde las IES se auto promueven tanto nacional como internacionalmente por otros incentivos como son la creación de prestigio institucional y mayor obtención de recursos públicos. La metodología utilizada de tipo cualitativa ya que el trabajo explora desde una perspectiva de administración pública y con un enfoque de redes de política, las diferentes políticas de gobierno que se han implementado para incentivar la internacionalización de la educación superior en México haciendo especial énfasis en el caso de las instituciones de educación superior de Baja California para contrastar la política federal con los efectos locales.

## REVISIÓN LITERARIA

Las universidades actúan en contextos diferentes asociados a su capacidad de asimilación de los procesos globales (Knight, 2005). De ahí que las diversas aportaciones de internacionalización contienen elementos vinculados con aspectos sociales y de calidad, derivado de la demanda y presiones sociales. Desde la visión de Warner (1992) existen diferentes motivos e imperativos que incentivan la orientación de la agenda de las universidades hacia la internacionalización, asociados a la competitividad internacional, los modelos de auto-desarrollo de procesos de apertura comercial en las fronteras y la transformación social incentivadas por el conocimiento adquirido por los estudiantes en el marco de equidad y justicia de los sistemas democráticos modernos. Knight (1994) entiende la internacionalización como un proceso continuo y cíclico, compuesto por seis etapas. La propuesta sugiere que la internacionalización es entendida como un ciclo que incentiva la toma de conciencia de las IES en los compromisos adquiridos ante la sociedad y reafirma la mejora continua a través de la evaluación del proceso.

Davis (1995) identifica factores externos e internos. El modelo organizativo que propone, sugiere el establecimiento de elementos como la planeación, el financiamiento y evaluación de las actividades internacionales, a partir de ejes de organización ad hoc y sistémica. Rudzki (1998) plantea un modelo para la internacionalización de la educación superior considerando la planeación estratégica como un elemento básico, pues identifica cuatro tipos de actividades. Su modelo indica que la institución debe proveer elementos suficientes para mantener una conexión externa cultural, logrando con ello la adaptación de las IES a los cambios del mundo y concentrando sus esfuerzos en las actividades de movilidad estudiantil y académica. Van der Wende (2002) propone un enfoque que contiene objetivos, políticas, estrategias, actividades y efectos sobre las instituciones a través de un esquema que enfatiza la correlación entre la política nacional y la institucional, para definir una política que favorezca la implementación de estrategias para la movilidad estudiantil y académica en las IES. Los modelos anteriores son considerados como las primeras propuestas, de ahí que actualmente la implementación y adaptación en cada institución de educación superior parta de sus propias necesidades y prioridades sustantivas. Partiendo del modelo de Knight sobre el ciclo que incentiva la toma de conciencia institucional se considera que ésta se da a través del fortalecimiento institucional y su nivel de concientización sobre la política institucional implementada de las universidades para su internacionalización.

## METODOLOGÍA

Partiendo de una metodología cualitativa con una perspectiva de administración pública y enfoque de redes. Se realizó una síntesis sobre las principales políticas federales de educación superior por sexenio. Y para contrastar la política federal con lo local, en el caso bajacaliforniano, se definió la muestra intencionada, tomando como referencia las instituciones de educación superior que hayan implementado dentro de sus actividades sustantivas estrategias que promuevan la internacionalización de su institución,



por ello, se tomaron en cuenta la Universidad Autónoma de Baja California (UABC) y el Centro de Enseñanza Técnico y Superior (CETYS). De estas instituciones se consideró como principal indicador el tamaño de la participación de los alumnos de licenciatura en experiencias de movilidad con IES extranjeras. Con la información colectada se creó una base de datos, la cual utilizando el instrumento de UCINET sirvió para generar una red que muestra la “centralidad” en las relaciones de las IES muestra con los otros países.

## RESULTADOS

Los primeros rasgos para la internacionalización de la educación superior, se pueden percibir a partir la Conferencia Mundial de la Educación Superior en París en 1998 y 2009, donde los tomadores de decisiones de los países con mayor poder en el mundo, asumieron la existencia de una problemática en materia educativa. Derivando en diversas sugerencias para poder minimizar dicha problemática. En ese sentido diversos autores sugieren que la internacionalización de la educación superior es un instrumento que puede ayudar en el corto plazo con el impacto en los estudiantes, personal académico, el contenido y diseño de los programas educativos así como en el largo plazo sobre la calidad de la educación, teniendo impacto en el perfil de los egresados y sobre el posicionamiento de las instituciones. (Talancon, 2007). En el caso mexicano se puede percibir que las políticas educativas han ido orientadas hacia la búsqueda de la calidad (ver Tabla 1), sin embargo, de forma paralela con la consecución del objetivo de alcanzar niveles altos de calidad, las externalidades que han generado las presiones, se pueden observar a través de expresiones derivadas de la internacionalización como son la colaboración y cooperación entre IES ya que estas buscan garantizar la calidad del servicio educativo, generando practicas de movilidad estudiantil a nivel licenciatura.

Tabla 1: Políticas de educación superior por periodo sexenal en México 1982-2012.

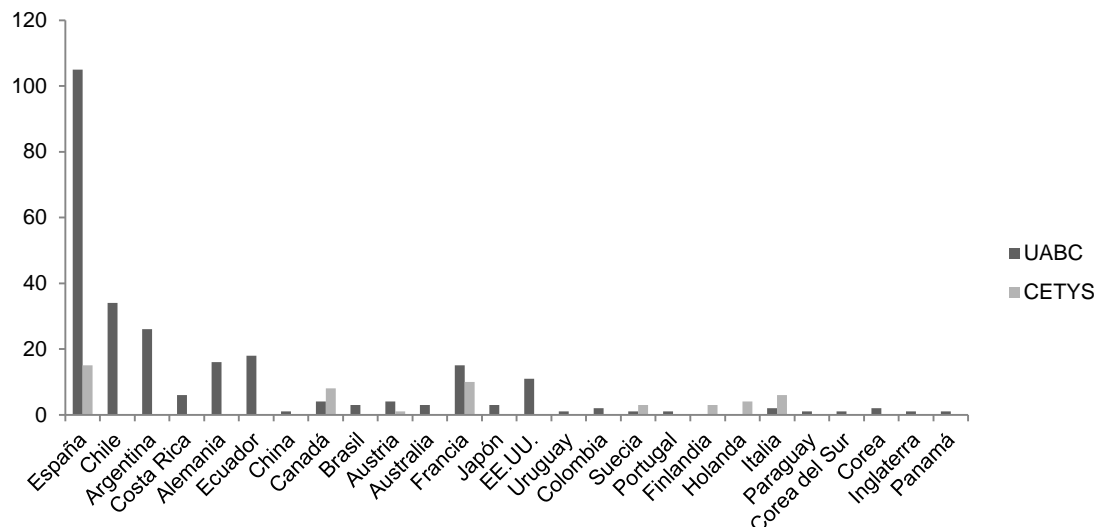
Periodo	Presidente	Política	Cambio institucional
1982-1988	Miguel de la Madrid	-La evaluación de la educación superior en México, 1984.	Se enfatizaban los <i>controles de calidad y eficiencia</i> para acceder a <i>nuevas formas de financiamiento</i>
1988-1994	Carlos Salinas de Gortari	-Aportaciones de la ANUIES para la educación Superior, 1989. -Se crea la CONAEVA en 1990.	1994 La internacionalización. Con motivo del Tratado de Libre Comercio de Norteamérica (México, Estados Unidos y Canadá)
1994-2000	Ernesto Zedillo Ponce de León	-Propuestas de Lineamientos para la evaluación de la educación Superior. -Crecimiento de Universidades Tecnológicas, -Crecimiento de la matrícula de posgrado. -Continuidad al Programa de Mejoramiento del Profesorado	Practicas formales a partir del establecimiento de convenios. En 1994 fue creado el Programa Nacional de Superación del Personal Académico, que otorga becas para académicos en servicio que deseen realizar estudios de posgrado. Creación de CENEVAL con el objeto de fortalecer la calidad educativa. Creación e implementación del programa PRONAD.
2000-2006	Vicente Fox Quezada	Desarrollo Social y humano con énfasis en educación de vanguardia.	Participación y colaboración con organismos internacionales para la realización de estudios comparados.
2006-2012	Felipe Calderón Hinojosa	-Crecimiento de Instituciones de Educación Superior	Búsqueda de la calidad de competencia internacional en todos los niveles de la educación superior. Recomendaciones OECD.

*Elaboración propia en base a información de los planes nacionales de desarrollo, los informes de gobierno de México y Luengo (2003), disponible en [http://www.anui.es.mx/e\\_proyectos/pdf/04\\_Las\\_reformas\\_en\\_la\\_Educacion\\_Superior\\_en\\_Mexico.pdf](http://www.anui.es.mx/e_proyectos/pdf/04_Las_reformas_en_la_Educacion_Superior_en_Mexico.pdf) y Brunner (1994), disponible en <http://bibliotecavirtual.clacso.org.ar/ar/libros/argentina/cedes/brunner.rtf> . Esta tabla muestra cual ha sido en terminos generales la orientación de las políticas de educación superior en México y la adopción de los principales rasgos característicos.*

En el caso de Baja California, se tomó como referencia la Universidad Autónoma de Baja California (UABC) y el Centro de Enseñanza Técnico y Superior (CETYS), pertenecientes al régimen público y privado respectivamente. En el actual sexenio se concibe la búsqueda de la calidad de competencia internacional, como una tarea sustantiva, y asociado a que la internacionalización es un elemento de la calidad, en el periodo 2010-2 la movilidad estudiantil desarrollada por ambas instituciones se oriento en

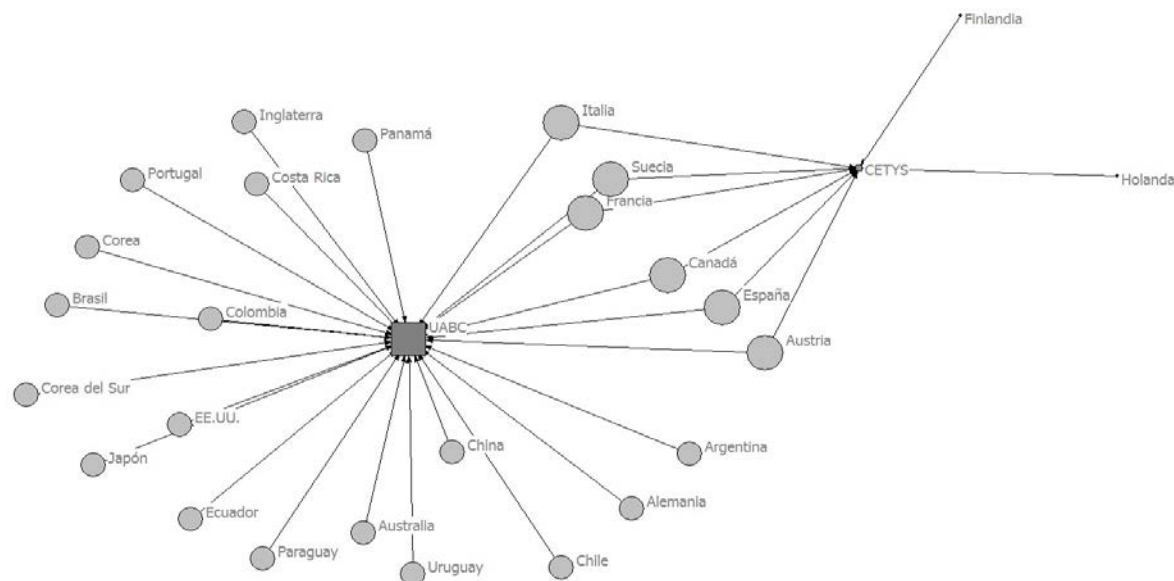
mayor medida hacia España. Cabe señalar que únicamente se utilizó la información disponible en las páginas de internet oficiales de cada institución.

Figura 1: Movilidad Estudiantil periodo 2010-2 UABC y CETYS.



En esta Figura se muestra cual ha sido el nivel de participación de ambas instituciones, la UABC está representada por el color más oscuro que a la vez muestra mayor participación en los países de habla hispana, asimismo CETYS, que está representada por el color claro, muestra una importante participación en España y presencia mayormente en países con lenguas extranjeras.

Figura 2: Nivel de centralidad basado en dos actores UABC y CETYS con otros países.



Esta figura muestra cual es el nivel de centralidad que tiene cada Institución analizada en el periodo 2010-2. Donde se puede observar que la participación de la UABC con otros países es mayor que CETYS, de tal forma que el nodo que las representa se diferencian por su tamaño. Asimismo el tamaño de los nodos referentes a los países están determinados por el nivel de importancia que tienen en la participación de la movilidad de estas universidades con sus universidades, por ejemplo en el caso de Italia, Suecia y España, el tamaño del nodo que los representa es más grande ya que están relacionados con los dos actores.

## CONCLUSIONES

Los impactos de las políticas federales en materia educativa son percibidos a través de la capacidad institucional que tienen las IES, de generar sus propios convenios de participación con otras IES extranjeras, de ahí que desde el sexenio foxista se percibe la necesidad de colaborar con organismos internacionales para la búsqueda de la calidad. En el actual periodo resalta la toma de conciencia sobre la necesidad de la calidad por la competencia internacional, lo cual en el caso bajacaliforniano, las IES muestra, expresan una necesidad de atención hacia la sociedad cada vez más compleja. Por ello se concluye que los impactos en las políticas locales coinciden en tiempo con el diseño de la actual política federal, esto, de acuerdo con la revisión literaria debido a que los logros de cada universidad son resultado tanto de un proceso de toma de conciencia institucional, de planeación estratégica, de factores externos e internos (Knight 1994, Rudzki 1998, Davis 1995, Van der Wende 2002) y del diseño de su política. El aporte del enfoque de redes de política señala que la UABC perteneciente al régimen público han potencializado mayormente las prácticas de movilidad estudiantil en Baja California. Mientras que CETYS, como institución privada ha hecho grandes esfuerzos por generar prácticas de movilidad. Finalmente se observó que existen rasgos que promueven la internacionalización a través de la calidad educativa. Como es el caso de las recomendaciones hechas al Programa Sectorial de Educación 2007-2012 de México por parte de la Organización y Cooperación para el Desarrollo Económico (OCDE). De ahí que las políticas internas de cada institución determinan su sistema de administración que auspicie las prácticas para la internacionalización y de ello dependerá el éxito o no de su institución en este proceso.

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# CLIMA LABORAL: LA INFLUENCIA DE LA SUPERVISIÓN, LOS FACTORES ORGANIZACIONALES Y LA PREDISPOSICIÓN DE LOS EMPLEADOS

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## RESUMEN

*Esta investigación analiza con un diseño cuantitativo experimental la influencia de la supervisión, los factores organizacionales y la predisposición de los empleados en empresas pyme de México. Para realizar el análisis, se utilizó el Modelo de Agresión General (GAM) de Anderson y Bushman. Para la prueba de las hipótesis se realizó análisis de regresión múltiple. Los resultados de este estudio sugieren que la supervisión abusiva y un clima de agresión en el trabajo tienen un efecto directo en la intención de participar en agresiones en el trabajo en comparación a la supervisión positiva y un clima organizacional no agresivo. El presente estudio provee apoyo empírico para la hipótesis de investigación, de cómo las provocaciones de los supervisores y las señales agresivas en la empresa tienen un efecto directo en participar en las agresiones. Las implicaciones prácticas de los resultados son sujetas a discusión. Las futuras investigaciones podrán analizar el uso de otros escenarios para manipular la percepción de los abusos en la supervisión. Otras investigaciones pueden realizarse en diferentes tiempos y otro tipo de industrias y poder replicar el presente estudio. Son presentadas para este propósito las limitaciones del presente estudio.*

**PALABRAS CLAVE:** Clima organizacional, supervisión, factores organizacionales.

## INTRODUCCIÓN

La agresión en el trabajo es una epidemia creciente en las organizaciones. Es de suponer que la mayoría de los empleados son propensos a experimentar formas de agresión no física, en el lugar de trabajo como se observó, hablando en un tono de enojo, y detrás por la espalda en algún momento de sus carreras (Glomb, 2002; Keashly, Trott, y MacLean, 1994). Pero también, la mayoría de los comportamientos agresivos en el lugar de trabajo tienden a ocurrir entre compañeros en el mismo nivel en la organización (Baron y Neuman, 1998). Los intercambios agresivos, también puede tener lugar entre los más altos puestos de la jerarquía de la organización en contra de sus subordinados (Tepper, 2007). En sí los supervisores que son demasiado críticos, exigentes y duros con sus subordinados tienden a impulsar más la agresión en el lugar de trabajo, para incitar a la agresión en represalia a sus subordinados (Bies y Tripp, 1995). La agresión en el lugar de trabajo en cualquier forma; puede tener graves repercusiones para los objetivos de la organización, debido a malos tratos que suscitan resultados, tales como depresión, ansiedad, disminución de la vida y la satisfacción en el trabajo, incluyendo las quejas psicosomáticas (Cortina y Magley, 2003). Pueden existir consecuencias graves para las organizaciones que incluyen reducción de la productividad y el aumento de casos de ausentismo, la rotación; provocando situaciones o acciones legales (Rayner, Hoel, y Cooper, 2002).

La investigación empírica ha demostrado que no todos los individuos responden a la incidencia de la supervisión abusiva de una manera uniforme y que sus percepciones y el comportamiento posterior están influenciados por factores individuales y situacionales (Tepper, 2007). Las diferencias individuales como

la personalidad agresiva, la autoestima y el auto-monitoreo han señalado que es importante tomar en cuenta las predisposiciones hacia la agresión. Los estudios recientes han demostrado que en las organizaciones donde las normas hacia la desviación y la percepción de injusticia en acordes con las políticas y procedimientos, así como los modelos agresivos de rol son frecuentes, los empleados son más propensos a involucrarse en actos de agresión en el lugar de trabajo (Aquino, Tripp, y Bies, 2006).

En este sentido, los factores organizacionales pueden ser responsables de crear y mantener un "clima de agresión en el lugar de trabajo", donde las normas de comportamiento aceptables incluyen la hostilidad, la adversidad y el trato injusto. A pesar de la línea emergente de investigación dedicado a la comprensión de la agresión en el lugar de trabajo, pocos estudios han investigado el cómo las percepciones del clima organizacional pueden influir en el comportamiento agresivo en las organizaciones (Robinson y O'Leary-Kelly, 1998; Spector, Coulter, Stockwell y Matz, 2007). Una característica de la investigación sobre clima organizacional y la satisfacción laboral es que, habitualmente los estudios se llevan a efecto en grandes corporaciones y con empleos que implican algún tipo de mando. En tal sentido, no hay estudios efectuados en pequeñas y medianas empresas. Sin embargo la realidad económica de nuestro país es bastante diferente, puesto que la gran mayoría de las organizaciones productivas, entran en la categoría de pequeñas y medianas empresas; es decir, aquellas que poseen menos de 250 empleados. De ello se desprende que pueden existir diferencias significativas tanto en el clima como en la satisfacción y por ende en la relaciones entre ambos constructos, tomando en cuenta la función y el tamaño de la organización que se estudie. En las pequeñas y medianas empresas, al contar con un número reducido de personas; la presión, el control y las relaciones formales e informales, presentan características diferenciales con respecto a las existentes en las grandes empresas. Este estudio tiene como objetivo principal presentar los resultados del estudio sobre el clima organizacional y la satisfacción laboral, en el que se relacionan los dos constructos y sus dimensiones, con la particularidad de que dicho estudio se efectuó entre las pymes del estado de Chihuahua, México.

## REVISIÓN DE LITERATURA

El concepto de la agresión en el lugar de trabajo puede tomar muchas formas en el contexto organizacional (Snyder, 1974). A lo largo del tiempo, una variedad de conceptualizaciones han surgido para describir las diversas formas en que se incluyen etiquetas tales como las conductas antisociales de trabajo (Robinson y O'Leary-Kelly, 1998), las conductas de represalia (Skarlicki y Folger, 1997), la agresión interpersonal (Glomb y Liao, 2003), la desviación en el lugar de trabajo (Robinson y Bennett, 1995), la supervisión abusiva (Tepper, 2000), y la agresión general en el lugar de trabajo (Baron y Neuman, 1998). Algunos teóricos coinciden en cada una de las etiquetas del constructo de la agresión general en el lugar de trabajo (Bowling y Beehr, 2007), pero difieren en varias dimensiones en relación con sus autores, los objetivos, la gravedad de las acciones, la intencionalidad y consecuencias (Snyder, 2005). La agresión en el lugar de trabajo, por lo tanto, puede definirse como cualquier forma de comportamiento que se lleva a cabo por un empleado, con la intención de hacer daño a la organización o a sus miembros (Baron y Neuman, 1998; Geddes y Baron, 1997). Por otra parte, esta conceptualización incorpora actos voluntarios de la desviación que violan importantes normas de la organización, que pueden ser dirigidos a los individuos o a la propia organización (Robinson y Bennett, 1995). Puede ser causada por factores, ya sea dentro o fuera del dominio de la organización (O'Leary-Kelly, Griffin y Glew, 1996). Buss (1995), establece que la taxonomía proporciona una base para la comprensión del amplio espectro de comportamientos agresivos que pueden manifestarse en el lugar de trabajo.

Por lo tanto, todos los actos de agresión, teóricamente se pueden clasificar en varios conjuntos de dicotomías: verbal-física, directa e indirecta, activo-pasivo, y abierta-encubierta. La agresión verbal crea daño a través de palabras, mientras que la agresión física causa un daño a través de hechos o actos. La agresión directa se lleva a cabo en situaciones cara a cara, cuando el perjuicio se entrega directamente a la víctima, mientras que la agresión indirecta consiste en infligir daño a través de las acciones de los demás

o los ataques a los objetos de valor de la víctima. La agresión abierta revela la identidad del agresor y sus intenciones, mientras que la agresión encubierta oculta la identidad de los agresores y sus intenciones (Baron y Neuman, 1998; Bjorkqvist, Osterman, y Lagerspetz, 1994).

Una de las dificultades más importantes que tiene que superar la PYME en general y particularmente en referencia a la PYME mexicana es sus prácticas informales de gestión de los recursos humanos. Existe una combinación muy valiosa de experiencia, equipo de capital, conocimientos técnicos y cultura laboral en México, los cuales no han sido aprovechados por estas organizaciones en beneficio de la competitividad y productividad (Hernández, Espinoza y Aguilar 2012).

## **METODOLOGIA**

Esta investigación es de campo y utiliza un diseño experimental. La información obtenida se generó a partir de los estudios realizados entre 384 empleados de empresas pyme de Ciudad Juárez. Las pequeñas y medianas empresas (Pymes), que representan el 97% de las empresas en México, son las que tienen más problemas hoy en día y son las que requieren más asesoría. Estas empresas tienen personal altamente calificado, solo que las prácticas de gestión de personal y clima organizacional han afectado sus operaciones. Los dirigentes en las pymes han intentado administrar el personal de manera empírica, sin ninguna formalidad, ya que no se cuenta con una guía para administrar al personal y ajustar la cultura organizacional. En orden de recolectar la información, el instrumento Modelo General de Agresión (GAM, por sus siglas en inglés), fue utilizado. Anderson y Bushman de (2002) crearon el Modelo General de Agresión (GAM) y fue utilizado como la base teórica para el estudio actual, ya que se centra en la "persona en la situación" para explicar el comportamiento agresivo (p. 34). El GAM es un modelo integrador que incorpora las principales propuestas de los cinco teorías de la agresión: la teoría cognitiva neosociación (Berkowitz, 1989), teoría del aprendizaje social (Bandura, 1977), teoría del guión (Huesmann, 1986) la teoría de la excitación de transferencia (Zillman, 1983), y la teoría de la interacción social (Tedeschi y Felson, 1994). De acuerdo con el GAM, el efecto combinado de la "persona en la situación", describe un episodio o una interacción social permanente para la agresión.

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# MUJERES EN LA ADMINISTRACIÓN DE LA EDUCACIÓN SUPERIOR EN AMÉRICA LATINA ¿ESTÁN TODAS LAS QUE SON O SON TODAS LAS QUE ESTÁN?

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## RESUMEN

*En los últimos años, las universidades se han visto en la necesidad de adecuar sus procesos para adaptarse a la nueva dinámica del contexto, el enfoque de administración a corto y mediano plazo es hoy una realidad de la crisis económica mundial. Una administración efectiva en este campo, amerita una máxima prioridad. A este respecto mujeres y hombres compartimos responsabilidad más no oportunidad. Los números en América Latina hablan del alentador crecimiento en la matrícula y graduación universitaria de mujeres en las últimas décadas de más del 50% del total de inscritos y graduados. Sin embargo el panorama laboral no es el mismo, los datos de la UNESCO marcan que existen claras desigualdades en cuanto al acceso de las mujeres a puestos de dirección, pues a medida que es mayor el reconocimiento y prestigio de la actividad laboral es menor la representación femenina. Es importante entonces plantearnos un cambio de actitud que requiere de acciones en diferentes frentes. En lo que respecta a las universidades, es necesario establecer estrategias y políticas dentro, que den un nuevo orden a la administración vista desde una perspectiva de equidad de género. El presente documento forma parte de la revista de literatura de la tesis doctoral de la autora..*

## INTRODUCCIÓN

El reto del presente documento tiene como objetivo más allá de un artículo de opinión o exposición de resultados, más bien un texto de reflexión, que facilite la discusión sobre la participación de las mujeres en la Administración de las Instituciones de Educación Superior que, por su condición, es necesario visualizar desde distintos ángulos y bajo la perspectiva de las mujeres.

No se pretende de ninguna forma elaborar un ensayo crítico sobre los procesos administrativos que rigen en las IES, la finalidad es dar una mirada, acotada si bien es cierto, sobre los espacios que se han logrado y los retos a los que se enfrentan muchas mujeres que quieren y pueden participar de esta monumental tarea de educar y generar talento en las universidades y que tanta falta le hace a nuestras sociedades latinoamericanas. Este estudio se concentra en la búsqueda de indicadores y números de cuatro áreas específicas matrícula, graduaciones, participación laboral y altos puestos directivos de las mujeres, de tal forma que permita dar fundamento a los estudios más profundos sobre las el liderazgo femenino y su participación en la administración de las IES.

## REVISIÓN LITERARIA

En los últimos años, las universidades como la mayoría de empresas y gobiernos se han visto en la necesidad de adecuar sus procesos para adaptarse a los nuevos eventos del contexto, el enfoque de administración a corto y mediano plazo es hoy una realidad de la crisis económica mundial, ahora los líderes se preparan para hacer frente a un nuevo panorama económico mucho más dinámico que años atrás. Ello debe ocasionar su transformación en organizaciones que innovan y aprenden de sus propias experiencias y desempeño. Hoy más que nunca se plantea el reto de crear un ambiente donde los mejores cerebros, ideas y liderazgo puedan prosperar. En este contexto, el factor determinante y más importante



de la competitividad de un país es su talento, las capacidades y habilidades humanas, la educación y la productividad de su fuerza de trabajo (Zahidi & Herminia, 2010) La enseñanza superior es el campo tradicional de los líderes de la sociedad y de la mano de obra especializada. Actualmente la educación de un estudiante en nuestras aulas representa una inversión para el país, esta educación debería ser retribuida mediante una efectiva contribución personal al desarrollo cultural, social y económico de una nación. A este respecto mujeres y hombres compartimos responsabilidad.

Al respecto de la participación femenina se sabe que en muchos de los países desarrollados las mujeres representan ahora más de la mitad de las generaciones graduadas en las universidades y en muchas economías emergentes, las brechas de género en la educación superior se están cerrando dramáticamente, así las mujeres constituyen una gran parte de la reserva del talento disponible para las naciones por lo tanto la competitividad de una nación se puede ver relacionado con el sí y cuándo se aprovecha el talento de las mujeres. La formación profesional tiene un papel clave en la segregación en el mercado laboral de América Latina, pese a que en las últimas décadas se dio un acelerado incremento de los niveles educativos de la población y en particular de las mujeres jóvenes.

Tabla 1: Número de matriculados por País

País	1975	1995	2004	2008
Argentina	579,736	1'054,145	2'026,735	2'208,000
Brasil	1'089,808	1,661,034	4'163,733	5'958,000
Chile	149,647	327,074	567,114	753,000
México	562,056	1'420,461	2,236,791	2'623,000

Fuente: extracto de datos de la tabla del mismo nombre en el Informe CINDA educación Superior 200(CINDA, 2007)7 y 2011

La tabla anterior muestra la clara evolución de la matrícula en la educación superior durante los últimos 30 años. Se observa por ejemplo países que han duplicado su matrícula. Las tasas brutas de matrícula reflejan un incremento en el número de estudiantes en los últimos treinta años en más de seis veces, mientras que a nivel global este incremento es prácticamente tres veces de 9% a 26%. CINDA informe 2011(Brunner & Ferrada, 2011)

Tabla.2: Matrícula total en educación superior y porcentaje de mujeres inscritas

País	Matrícula total (en millones) 2004	Matrícula femenina 2004	Matrícula total (en millones) 2008	Matrícula femenina 2008
Argentina	2,	58%	2.208	60%
Brasil	4.1	55%	5.958	56%
México	2.3	52%	2.623	50%
Chile	.5	48%	753	49%

Fuente: UNESCO, Global Education Digest 2006, Informes IESALC 2006, Informes sobre la educación superior en América Latina 2006 extracto de datos citado por Informe de educación Superior en Iberoamérica 2007: 103 Compendio mundial educación 2010

Expresada en números absolutos, la matrícula alcanza niveles masivos de manera evidente en los países con mayor población como lo es el caso de Brasil, México y Argentina. De forma representativa la matrícula femenina sobrepasa el 50% en la mayoría a excepción de Chile con un 48%. El crecimiento de la matrícula terciaria se acelera a partir de los años 90, es cuando se registra un incremento significativo de mujeres inscritas. En términos generales, el número de mujeres matriculadas en instituciones de educación superior aumentó prácticamente dos veces más rápido que el de los hombres. De esta forma hoy más de la mitad de la población estudiantil en la zona de América Latina y el Caribe corresponde al sexo femenino. A nivel de educación terciaria, en dos de cada tres países que reportan datos, las tasas femeninas de matrícula superan las de los hombres. Lo anterior se corrobora en el informe de la UNESCO(2011, p. 29) que apunta que la Tasa de paridad de género en la educación terciaria para América latina en 2008 es de 0.98 El Índice de Paridad entre los Generos (IPG) es una medición utilizada para evaluar las diferencias de género en los indicadores de educación. Se define como la razón entre el

valor correspondiente al sexo femenino y el correspondiente al sexo masculino para un determinado indicador. Un IPG con valor 1, significa que no hay diferencia entre los indicadores de niñas y niños, es decir son idénticos. La UNESCO (2003) ha definido un valor IPG entre 0,97 y 1,03(despues de redondear) como el logro de la paridad entre los géneros. Esto permite algún error de medición si bien no implica una posición sobre la aceptabilidad de un nivel determinado de disparidad. El informe CINDA señala una tasa bruta de ingreso a la enseñanza superior por parte de los países de América latina en un 20% y un 60% en el nivel de los programas universitarios.

Tabla. 3: Número anual de graduados de educación superior y porcentaje de mujeres graduadas

País	Total graduados IES 2005	Mujeres 2004	Total graduados IES 2008	Mujeres 2008
Argentina	79,649	60%	236,000	65%
Brasil	497,589	63%	917,000	63%
Chile	64,364	50%	87,000	56%
México	339,450	52%	420,000	58%

Fuente: extracto sobre la base UNESCO, *Global Education Digest 2006* y UNESCO Institute for estadistics, *education Database 2006*. Informe CINDA 2011 Sobre base Unesco *Compendio Mundial 2010*

En términos globales el volumen de personas que se gradúan es proporcional a la población general, sin embargo se aprecia que en el caso de los países representados en la tabla las tasas de graduación de las mujeres son más altas que las de los hombres. Es posible rescatar la afirmación de Arcelia Valcárcel(2011) “Contamos hoy con la generación de mujeres mejor preparadas de la historia” sin embargo las barreas persisten. En el ámbito laboral el panorama se presenta mediante el incremento en la participación de la mujer en la fuerza laboral, al respecto la OIT señala en su reporte de 2007:

*“El número de mujeres en la fuerza laboral del mundo es mayor que nunca antes, pero persiste la insalvable brecha de género. De acuerdo con este informe se ha registrado el número más alto de mujeres que participan en el mercado laboral, incluyendo tanto aquellas que tienen empleo como las que están buscándolo en forma activa. Las estimaciones de la OIT indican que en 2006 había 2,9 mil millones de trabajadores en el mundo, de los cuales 1,2 mil millones eran mujeres. El informe también destaca que 47,9 por ciento de las mujeres que trabajan están en situación de empleo remunerado y asalariado, una mejoría frente al 42,9 por ciento de 10 años atrás”.*

GINEBRA (Noticias de la OIT) Estudio de la OIT advierte sobre la feminización de la pobreza [http://www.iidh.ed.cr/comunidades/DerechosMujer/noticia\\_despliegue.aspx?Codigo=3947a](http://www.iidh.ed.cr/comunidades/DerechosMujer/noticia_despliegue.aspx?Codigo=3947a) laboral (Miércoles, 07 de Marzo de 2007) consultado el 28 de febrero 2012

En el caso de América Latina, la tasa de participación laboral de las mujeres alcanzó, para finales de los años noventa un 44.7% (Valenzuela & Reinecke, 2000), y en 2008 se elevó al 52.5% (Conde, et al., 2011, p. 14). En tanto las oportunidades de empleo para las mujeres crecen a un ritmo superior que las oportunidades para los hombres: la ocupación femenina en la región crece a una tasa anual de 4.43%, en tanto la masculinas incrementa en un 2.94% (Abramo & Valenzuela, 2006). En datos reciente el reporte de The Corporate Gender Gap 2010 se revisa la participación laboral de las mujeres en 20 países del mundo, destacando Estados Unidos el cual reporta un 56%, seguido de España con un 48% y Canadá con un 46%, en lo que respecta para América Latina representada por México con un 36% y Brasil con 35% de mujeres empleadas por país. Dicho reporte señala también la importancia de la disminución de la brecha de paridad hombre y mujer laborando ya que esto puede tener fuertes repercusiones económicas para economías desarrolladas lo que por ejemplo aumentaría el PIB de los EE.UU. hasta en un 9%, en la zona del euro en un 13% y en Japón de un 16%. Replicando la fórmula en los países emergentes y de América Latina hasta con un 10% de repercusión en su economía (Zahidi & Herminia, 2010).Apoyando los porcentajes anteriores, Barsh (2008) en los resultados de su investigación pone de manifiesto una fuerte correlación estadística entre los número de mujeres trabajando en y la salud financiera y el desempeño de las organizaciones. El resultado final: las empresas obtienen mayores beneficios de un equipo más diverso y sus resultados se ven gratamente favorecidos al tener es sus equipos directivos un

mayor número de mujeres. Sin embargo a pesar del adelanto en la carrera de las mujeres en cuanto a su inserción laboral, en lo que respecta a su acceso a puestos de liderazgo el progreso parece haberse estancado. El porcentaje de mujeres en los consejos y los equipos de alto ejecutivo sigue estancado en alrededor del 15 % en muchos países, y de los directores ejecutivos de “Fortune 500” solo el 3% son mujeres (Barsh, 2008). En el ámbito de la educación superior es importante señalar que existe poca información, no se cuenta con indicadores que de fe de la presencia o ausencia de mujeres en puestos directivos esto es destacado por Olavarría (2011) en solicitud de la OUI donde además señala como resultado de su investigación que solo una de cada cuatro rectores es mujer, y una mujer de cada ocho directores de facultad o departamento. Organización Universitaria Interamericana que trabaja a través del Colegio de las Américas (COLAM) las redes de Universidad y Género. Para mayor referencia ver programa EMULIES Espacio de Mujeres Líderes en la Educación Superior de las Américas. De este modo vale reafirmar que la contradicción presencia vs.

ausencia de la mujer en determinados espacios de la vida laboral y educativa en la que por un lado crece su participación pero por otra su ejercicio en el liderazgo se ve detenido (Barberá, 2002), tal y como menciona Joan Williams profesora de la Universidad de Washington, citada por Clancy (2009) “las mujeres cada vez han ido engrosando la fuerza de trabajo. Hoy grandes cantidades de mujeres se encuentran laborando, pero como los árboles de una montaña, se ven menos en la medida en que se asciende al pasaje ejecutivo, hasta que se alcanza una suerte de límite arbóreo en donde hacia la cúspide ya no se encuentran más ejemplares.”

## METODOLOGÍA

Para el desarrollo del presente documento se llevó a cabo la revisión de investigaciones realizadas sobre la administración de las Instituciones de Educación Superior, que incluyeran en sus estudios la participación de las mujeres, o el papel que estas desarrollan en dichas instituciones, se eligen cuatro países de América Latina por su representatividad. Se buscaron principalmente cuatro indicadores que representaran de una forma cuantitativa dicha participación. De esta forma se obtuvieron datos de matrícula, como indicador de acceso a la educación por parte de las mujeres. Número de mujeres graduadas para verificar la perseverancia y continuidad, a fin de verificar capacitación para el desempeño laboral. En tercera instancia se buscaron índices de inserción laboral para obtener un panorama de la participación de las mujeres en el ámbito económico. Finalmente se indagó sobre el número de mujeres en el ejercicio del poder desde la administración en general de las empresas y desde lo particular en las Instituciones de Educación Superior. Todo lo anterior con la intención de dar pie a tener una visión global de la situación de las mujeres que son y administran la educación superior en las altas esferas.

## RESULTADOS

Si bien en el acceso a la educación y formación de las mujeres se ha habido un cambio de escenario evidente, representado con arriba de un 50% en la matrícula y un 58% en graduaciones y adicionado con cerca de un 60% de inserción en el campo laboral no parece no traducirse toda vía en una mayor presencia en las IES pues según Olavarría solo 1 de cada cuatro altos directivos es mujer y el número va en decremento en el ámbito de las ciencias y la investigación (Lafortune, 2008) o la administración (Bonder, 2004; Gutiérrez, Bañuelos, Flórez, & Suárez, 2004; Olavarría, 2011); las barreras se siguen representando un reto difícil para las mujeres, así en las IES los nombramientos y prácticas de acceso continúan siendo discriminatorias (Pont, Cárdenas, & Ramírez, 2008) no puede esperarse que el número de mujeres en la dirección de la educación superior aumente, mientras que en relación con los hombres, solo algunas pocas ocupen cargos académicos, administrativos indispensables para llegar a puestos de dirección. Hay que recordar que el acceso y la representación que el desempeño de cargos directivos entraña, independientemente de mayor prestigio y reconocimiento social, representa también la oportunidad de visibilidad y presencia en el terreno institucional que permite mayor influencia en la

decisiones medulares, uno medio importante para mejorar el acceso de otras mujeres al poder, así como la introducción de diferentes concepciones de lo que significa liderar y administrar instituciones educativas, las acciones de las mujeres en este ámbito así como sus modos de hacer la labor, sin duda resulta enriquecedora para el ámbito académico (Escolano, 2009). UNESCO (2011) (Brunner & Ferrada, 2011)

## CONCLUSIONES

Es indispensable contar con programas que apoyen el desarrollo de las mujeres en las IES, que las impulsen a desarrollar capacidades directivas y de gestión en puestos administrativos y de alta dirección. Pero esto solo se logrará con la unión de esfuerzos como el desarrollado por la OUI a través de su Espacio de Mujeres Líderes de La educación Superior de las Américas que con un programa completo incide en el área de investigación, de formación, y de difusión y cooperación en la búsqueda de nuevas formas de trabajar en las instituciones desde una perspectiva de género. Se piensa que es casi imposible implementar nuevas políticas dadas la extrema oposición que despiertan al plantearse, y sugieren primero un cambio de actitud. Sin embargo la experiencia demuestra que si esperamos a modificar actitudes, nunca lograremos cambiar las reglas. No obstante si logramos cambiar las normas, las actitudes se irán transformando. El cambio de actitud requiere de acción en diferentes frentes.

En la vida familiar, personal y laboral. En lo que respecta a las instituciones, es necesario establecer políticas dentro que den un nuevo orden a la administración vista desde una perspectiva de equidad de género, para lo cual es indispensable la participación de las propias mujeres dejando de **estar** para pasar a **ser** parte de un proyecto de cambio en la administración educación superior. Generalmente se señala que *ser*, como verbo de la *intemporalidad*, atribuye cualidades consideradas como *permanentes*, independientes de toda circunstancia, mientras que *estar*, verbo de la *temporalidad*, las considera como *transitorias o accidentales*, determinadas por alguna circunstancia. Es necesario que en los puestos de decisión y administración de las IES no solo **estén** mujeres es necesario que **sean** mujeres con ese sentido de intemporalidad las que puedan compartir el poder junto con los hombres, solo así se puede maximizar el potencial de competitividad y desarrollo, cada país tiene que luchar por la equidad de género, es decir dar a las mujeres los mismos derechos, responsabilidades y oportunidades que a los hombres. Dice Peter Druker que las Instituciones educativas “...no proveen bienes o servicios, ni controlan actividades de la sociedad. Su producto no es un par de zapatos ni una reglamentación efectiva, si no un Ser humano cambiado. Estas organizaciones son agentes de cambio humano. Su producto es un paciente curado, un niño que aprende, un muchacho transformado en un adulto que se respeta a sí mismo, una vida humana eternamente cambiada.”(Druker, 1992). Todo nuestro agradecimiento a la **Organisation Universitaire Ineramiéricaine** OUI (por sus siglas en francés) por su valioso apoyo, económico y de acceso a la información.

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# PRACTICAS DE GESTION DEL TALENTO HUMANO EN EMPRESAS DEL VALLE DEL CAUCA.

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## RESUMEN

*Los saberes acumulados por una organización en su proceso de desarrollo y crecimiento, y la forma como los utilice, constituyen la ventaja competitiva de mayor impacto en este mundo globalizado; es por ello que, para establecer un diferenciador competitivo, el secreto radica en el nivel de formación y gestión que la organización establezca para su Gestión del talento humano (GTH). Partiendo de esta premisa, se desarrolló la investigación para conocer las prácticas de 25 empresas locales respecto a la gestión del talento humano, logrando evidenciar los enfoques, modelos aplicados y el rol desempeñado por las áreas de gestión humana como socias estratégicas del negocio, suponiendo de esta manera, el cambio de un enfoque operativo hacia uno que agregue valor. Igualmente, se logran identificar los principales retos que han enfrentado estas empresas, mostrando que por ejemplo, las relaciones laborales, los programas de bienestar, la medición de la efectividad del talento humano y los procesos de subcontratación son aspectos sensibles en muchas las empresas colombianas. Estos resultados plantean que, para mantenerse competitivas, las organizaciones deberán preocuparse por mejorar sus prácticas con el fin de atraer, desarrollar y retener un talento humano que cada vez es más escaso y diverso.*

**PALABRAS CLAVES:** Talento humano, estrategia, prácticas de talento humano, desarrollo de personas.

## HUMAN TALENT MANAGEMENT PRACTICES IN VALLE OF CAUCA COMPANIES

### ABSTRACT

*Knowledge accumulated by companies in their processes of growth and development, and the way in which there are used, form these the competitive advantage of biggest impact in this globalized world; for this reason, the secret in developing a bigger differentiator to compete is in the secret of the knowledge that the organization wants for their Human Recourses Management. Starting in this point, a research was developed to gather information on 25 local companies and their Human Resources practices, successfully showing that focus applied models and the role played by human resources areas as business partners, supposed that in this way, the change from an operative model to one that adds value. On the other hand, the principal challenges where identified for the present and the future that these companies face showing that for example, the industrial relations, welfare programs, measuring the effectiveness of human resources and outsourcing processes are aspects sensible for many Colombian companies. This results show that, to be able to keep being competitive, organizations should worry about to improve their practices in a more competitive way, and attract, develop and retain human talent that each time is more diverse and few.*

**JEL:** M12, M14, M54

**KEY WORDS:** human talents, strategy, human talent practices, development of people.

## INTRODUCCION

La gestión del talento humano en las empresas colombianas se lleva a cabo de una manera muy diversa, como resultado de las diferentes regiones, tipos y tamaños de empresas. Esta investigación presenta un contexto de cómo algunas de las empresas de la región del Valle del Cauca, y en especial de la ciudad de Cali abordan las prácticas de la gestión del talento humano, analizando los elementos los restos a los que se enfrentan, el rol como socio estratégico del negocio y sus procesos. Con el fin de conocer hasta que punto las tendencias administrativas han permeado a las empresas de la región y que acciones de apoyo se podrían determinar se inicio este trabajo de investigación con el objeto de conocer las prácticas y el rol de las áreas de talento humano como elementos fundamentales para el desarrollo de la empresa.

Los resultados de la investigación permiten evidenciar que se ha avanzado en cuanto a las practicas utilizadas para el desarrollo del talento humano frente a la competitividad y tendencias del mercado, pero estas empresas igualmente se encuentran frente a grandes desafíos para la gerencia del talento humano en el sentido de fortalecer su orientación estratégica y la medición del valor que agregan a la organización. A partir de las anteriores consideraciones y buscando contribuir con elementos relevantes para el desarrollo de esta área en las empresas de la región se identifican mecanismos o instrumentos de referenciación que potencien el mejoramiento continuo de sus estrategias

## REVISIÓN LITERARIA

En la actualidad, existen tres elementos que distinguen con claridad a una gestión estratégica del Talento Humano (GTH), son: la consideración del talento humano como el elemento decisivo en la competitividad de las organizaciones, el enfoque sistémico o integrador en la GTH y la necesidad de que exista coherencia o ajuste entre la GTH y la estrategia organizacional. Lo anterior confirma que hoy en día no se debe visualizar a las personas como recursos organizacionales, objetos serviles o meros sujetos pasivos del proceso, sino como socios estratégicos, entes diversos, activos que provocan las decisiones, emprenden las acciones, crean la innovación en las organizaciones y generan ventaja competitiva (Barney, y Wright. 1998). son personas dotadas de características y puntos de vista propios y sobre todo, heterogéneos, sin embargo todo este talento por si solo no es garantía de mejoras inmediatas y tangibles en la organización o grupo, ya que los resultados y beneficios solo se logra con un a gestión eficaz de la fuerza de trabajo (Jayne y Dipboye. 2004) liderada por la gerencia de recursos humanos quienes deben estar involucrados en la gestión de los procesos de cambio y mejoramiento de la capacidad organizacional (Shahrabi, 2011) Dado que en la actualidad las áreas de gestión del talento humano desempeñan un rol mas participativo e importante en la planeación y estrategia de la organización, es de esperar que estas áreas apliquen todo su conocimiento y se conviertan en socios estratégicos en el desarrollo de su plan estratégico y el de la empresa.

En consecuencia, se espera que las áreas de talento humano de las organizaciones empiecen a genera valor a esta, respaldando la creación de capacidades organizacionales, aumentando el capital intelectual de la empresa para asegurar la eficiencia de los procesos que le son propios para dejar de tener un enfoque interno para asumir un enfoque externo, esto es, de hablar un lenguaje de los recursos humano a hablar un lenguaje de los negocios, preocuparse por los problemas críticos de la empresa y buscar la manera de aportar a su solución desde la acción de las personas y que la organización “mejore su eficacia y eficiencia de manera ética y socialmente responsable” (Werther y Davis. 2008) Autores como Dave Ulrich (1997) habla de la función estratégica de los departamentos de recursos humanos cuando hablaba de convertir la estrategia en acción desde los departamentos que gestionan personas. Actualmente el talento humano se ha convertido en el valor diferencial por excelencia en las organizaciones, lo que sabe una organización y cómo lo usa constituye la única ventaja competitiva. Es por ello que cada vez más las organizaciones giran en torno a las personas con talento y sus necesidades porque lo que diferencia a una empresa de otra es su capital humano y lo fundamental es saber gestionar ese talento.

### Aspectos Generales Del Valle Del Cauca

El departamento del Valle del Cauca está ubicado al suroccidente de Colombia y cuenta con una extensión territorial de 22.140 Km<sup>2</sup>. La participación preliminar en el año 2009 del Departamento en el PIB nacional, fue del 10,1% y tiene una población, según datos reportados por el censo 2005 de 4.161.425 habitantes, su capital es Santiago de Cali que tiene una población proyectada al 2011 de 2.291.000 habitantes siendo la tercera ciudad del país.

### **METODOLOGÍA**

El proyecto se desarrolló aplicando una metodología cuantitativa, con la finalidad de conocer las prácticas de gestión del talento humano en las empresas objeto de estudio, así como la correlación entre dichas prácticas y la estrategia del negocio. El tipo de estudio fue descriptivo y con técnica estadística de muestreo aleatorio simple. La información se obtuvo por medio de un cuestionario aplicado a una población de 25 empresas de diferentes sectores de la economía, siendo un 60% empresas de la ciudad de Cali. El cuestionario contenía información respecto a los aspectos propios de área como por ejemplo: El rol como socio estratégico del negocio, los retos y los procesos en la gestión del talento humano. Dado los diferentes tamaños de las empresas, los elementos muestrales fueron r jefes de recursos Humanos, asistentes de recursos humanos y directores administrativos. El análisis estadístico de la información fue de tipo descriptivo dejando un espacio para su tratamiento causal en estudios posteriores.

### **RESULTADOS**

#### Habilidades Como Socio Del Negocio

La gestión estratégica del talento humano en las organizaciones de hoy está fundamentada en trabajar en el desarrollo de habilidades como socia del negocio. Se trata entonces de su capacidad para de conocer el negocio, ayudar a diseñar y consolidar la estrategia de la organización, entenderla, identificar los aportes que deberán realizar para lograrla y tener clara su misión como generadora del talento que la empresa requiere. Durante el desarrollo de la investigación se encontró que las metodologías utilizadas para alinear las prácticas de gestión del talento humano con la estrategia de la organización son: La planeación estratégica y el alineamiento con los objetivos de las otras áreas cada una con un 48% y llama la atención que dentro de las prácticas administrativas alternas está el uso Balance score card con solo el 4%.

El 40% de las empresas (11) donde las áreas de gestión humana no están integradas al proceso de medición estratégica del negocio son empresas que se caracterizan por: no tener claridad acerca de las prioridades a mediano plazo en cuanto a la gestión del talento humano en la empresa, el 81% de ellas no mide el valor agregado que genera el área de gestión humana, la mayoría (81%) no cuentan con un plan estratégico de gestión humana. Lo anterior muestra la dificultad que aún se tiene para establecer indicadores de gestión humana, y aún más para identificar la relación existente entre las acciones del área y su impacto en la estrategia y los resultados de la empresa

La investigación midió el tipo de participación de las áreas de gestión humana en los procesos estratégicos de cambio, donde se destaca que el 38% manifestó haber participado en reestructuraciones, el 37% en desarrollo de competencias de liderazgo, el 14% en fusiones o adquisiciones y el 11% en el re direccionamiento del negocio. De los datos anteriores se puede concluir que la importancia estratégica del área de gestión humana en estas empresas no es determinante y se orienta más bien a la implementación de acciones de procesos internos y se sustenta el resultado puesto que en cuanto a la dedicación de esfuerzos de las áreas de Gestión Humana, el 44% de las empresas dedican más del 51% del tiempo a la ejecución de labores operativas. Frente a la toma de las decisiones en materia retributiva las respuestas indican una muy poca influencia del área de gestión humana en este componente de amplia importancia



estratégica para cualquier empresa. Como métrica para establecer el desarrollo estratégico de la gestión humana se preguntó si la empresa cuenta con un plan estratégico de gestión humana y al respecto el 52 % afirmó que no tiene y el 48% si cuenta con un plan formal de Gestión Humana.

Los resultados pueden sorprender al observar la puntuación relativamente baja que se recibe en este aspecto, dado el rol esperado de colaborador estratégico. Sin embargo, podría deberse a que la mayoría de las empresas de la investigación ya cuentan con un plan estratégico corporativo y en él pueden poseer componentes de gestión humana. Frente a las debilidades del área de Gestión humana, en las empresas indicaron que las principales son: no medir el impacto de la gestión 32%, la alta dedicación operativa 27%, la incapacidad de medir el valor agregado 18 %, no actuar como socia del negocio 9%, la falta de alineación con la estrategia de la organización 9% y finalmente la incapacidad para ser vocera de la gente 5% Tabla 1. Si la alta dirección minimiza el papel que tiene la gente, en términos de sus contribuciones al éxito general de la organización, las competencias asignadas a los departamentos de gestión humanas serán poco importantes o de escaso impacto y, en consecuencia, se llevarán a cabo solamente las actividades más rutinarias (Dolan S., Valle R., Jackson S., Schuler R, 2007)

Tabla 1: Principales debilidades del área de gestión humana de la empresa.

Debilidades	Peso
No se mide el impacto de la gestión	32%
La alta dedicación operativa	27. %
Incapacidad para medir el valor agregado.	18. %
El área no actúa como socia del negocio	9, %
La falta de alineación con la estrategia de la organización	9, %
La incapacidad para ser vocera de la gente	5%

Se puede decir, entonces, que frente a esta muestra de empresas, el papel de las áreas de gestión humana como socias del negocio no ha ganado importancia estratégica, ya que su actuación se centra mas en la implementación de políticas y funciones operativas. Ser socio estratégico supone el cambio de un enfoque operativo hacia uno que agregue valor, determinada también por el conjunto de decisiones y acciones directivas en el ámbito organizacional que influyan en las personas, buscando el mejoramiento continuo, durante la planeación, implantación y acompañando los procesos de cambio surgidos de las continuas fuerzas que afectan a las organizaciones en un entorno cada vez más complejo

### Retos En La Gestión Del Talento Humano

En este aparte de la investigación se parte por conocer cuáles son los retos o desafíos que han enfrentado las empresas desde su creación, actualmente y cuales consideran a futuro, con el fin de determinar las preocupaciones en cuanto a la gestión del talento humano

*Retos desde su creación:* Los resultados muestran que no existe una unanimidad notable de los retos desde su creación. Como describe la Tabla 2, los tres asuntos elegidos por la mayoría de las empresas para representar los más importantes fueron: las relaciones laborales (13.5%), programas de salud y bienestar (10.8%), los aspectos relacionados con el aprendizaje y desarrollo (9.5%) y la regulación legal (9.5%). Como muestra importante de las preocupaciones que existen, se observa que estas empresas han dedicado gran parte de su actividad al desarrollo de las relaciones laborales, mostrando su interés por los factores de tipo legal y contractual.

*Retos actuales:* Frente a esta situación la tabla 2, muestra que la subcontratación con el 9.7% se perfila como uno de los principales retos dado que muchas empresas han optado por este mecanismo como una señal de modernidad económica y competitividad, para tener una mayor flexibilidad en la gestión de recursos humanos y optimizar la estructura de costos de la empresa, pero también trae consigo grandes

riesgos para los trabajadores como la inestabilidad laboral, el sentido de pertenencia frente a la organización y la falta de protección en seguridad social.

La medición de la efectividad de los recursos humanos con un 8.1% es un tema nuevo e interesante que se encuentra entre los tres más importantes asuntos para la empresa, debido a que acentúa la necesidad que tiene la organización de medir sus resultados, no sólo en términos de gestión operacional, sino también en términos de visión estratégica para la empresa. La compensación con un 8.1% es uno de los tres asuntos más importantes hoy debido a factores de flexibilización salarial, situación económica de las empresa y la competitividad global en la lucha por atraer y retener a los mejores empleados.

### Los Retos A Futuro

La encuesta muestra que las empresas consideran que la selección e implementación de tecnología de recursos humanos con un 13.3% Tabla 2 es uno de los mayores retos en la gestión del talento humano y puede ejemplificarse a través del uso de la tecnología de la información y la continua automatización que, si bien se puede asociar con el ahorro de tiempo y dinero, debe reflejar la necesidad que los directivos de gestión humana expresan con frecuencia, para mejorar su gestión y asumir una función más estratégica en la empresa. Este resultado concuerda con lo planteado por (Dessler y Varela, 2009) donde expresan que los gerentes de recursos humanos en la actualidad se interesan en aspectos de la tecnología, la ética y la certificación profesional. La medición de la efectividad de los recursos humanos con un 9.12% es otro de los principales retos a futuro al igual que la movilidad internacional de empleados con 9.12. Esta última se puede explicar dada la escasez de talento calificado, llevando a que las áreas de gestión humana busquen nuevos talentos en diferentes partes del mundo. Al hacer un recorrido por los retos desde su creación, los actuales y a futuro, las empresas encuestadas creen que un asunto vital para ellas en cuanto a la gestión del talento humano es y será la medición de efectividad del recurso humano, se destaca también la importancia de los aspectos referentes a los programas de salud y bienestar, la gestión de cambio, el desarrollo del liderazgo y la disponibilidad de una fuerza laboral calificada. Tabla 2.

Tabla 2: Principales retos en gestión de RRHH a los que se enfrenta la empresa.

Reto	Desde su creación	Actual	A futuro
Programas de salud y bienestar	<b>10,8%</b>	5,6%	6,7%
Gestión de cambio	5,4%	7,3%	8%
Compensación	6,8%	<b>8,1%</b>	1,3%
Bonificaciones para empleados	5,4%	7,3%	2,7%
Medición de la efectividad de RRHH	2,7%	8,1%	<b>12%</b>
Selección e implementación de tecnología de RRHH	1,4%	4%	<b>13,3%</b>
Relaciones laborales	<b>13,5%</b>	6,5%	0%
Desarrollo de liderazgo	5,4%	7,3%	8%
Aprendizaje y desarrollo	9,5%	<b>8,1%</b>	0%
Regulación legal/regulatorio	9,5%	4%	8%
Efectividad organizacional	6,8%	4,8%	8%
Subcontratación	2,7%	<b>9,7%</b>	4%
Personal: Movilidad internacional de empleados	0%	1,6%	<b>12%</b>
Reclutamiento y disponibilidad de fuerza laboral calificada	8,1%	6,5%	6,7%
Retención de personal	8,1%	7,3%	2,7%

### Los Procesos En La Gestión Del Talento Humano (GTH)

Se presentan aquí los resultados de los aspectos organizacionales que afectan directamente el desarrollo de la GTH y los procesos básicos del área como son la incorporación, el desarrollo y la compensación.

### Aspectos Organizacionales

El 68% de las empresas cuentan con un plan estratégico formal, que les ha posibilitado clarificar su misión, su visión y sus valores corporativos; base fundamental de las culturas organizacionales imperantes, distinguidas por el compromiso con los valores, la confianza, la lealtad y la equidad. Muchas de ellas han realizado cambios en su cultura para adecuarse a las estrategias definidas; sin embargo, la mayoría no realizan evaluaciones periódicas de clima organizacional, aspecto relevante para analizar la fortaleza de la cultura organizacional, pues es la percepción que los empleados tienen de la organización y sus interrelaciones. Se pudo determinar que el 48% de las organizaciones consultadas realiza mediciones periódicas del clima organizacional, mientras que el 52% de las empresas no lo efectúa.

A su vez, cuando se le pregunta a los gerentes acerca de cuáles son los factores que en mayor medida impactan el clima organizacional se obtuvo que los de mayor relevancia son la motivación, relaciones interpersonales, trabajo en equipo, compensación adecuada, recompensas y reconocimientos, entre otros, como se muestra en la siguiente figura. La gestión por competencias en las organizaciones de la región ha tenido una dinámica interesante, pues el 64% de las empresas participantes han implementado un modelo de competencias, lo que muestra un interés desde distintas áreas de la organización por desarrollar procesos innovadores. Otro de los aspectos abordados fue el relacionado con la Responsabilidad Social Corporativa, encontrándose que muchas de las empresas realizan acciones aisladas dirigidas a sus diferentes grupos de interés así: los empleados (auxilios educativos, programas de bienestar y de salud ocupacional, capacitaciones); los proveedores (programas para beneficiar al cliente); el medio ambiente (programas de reciclajes, utilización de materias primas biodegradables, manejo integral de residuos, manejo racional de recursos); la comunidad (donación de recursos para fundaciones, escuelas y obras de infraestructura); entre otras y que son comunicadas a través de diferentes tipos de informes como el balance social. A finales del siglo pasado se presentaron varios cambios en la gestión de talento humano en las organizaciones, influenciada en gran medida por la necesidad de las empresas de sobresalir en un mercado cada vez más competitivo, lo que las llevó a redefinir su rol y para lograrlo se vieron en la necesidad de delegarle a terceros gran parte de sus funciones administrativas y en este momento el outsourcing o tercerización llega a la gestión del talento humano para brindarle la posibilidad de desarrollar a cabalidad su nuevo papel de aliado estratégico del negocio. De acuerdo a esto se indagó acerca del uso del outsourcing para los procesos de gestión humana y estos fueron los resultados Tabla 3.

Tabla 3: Proceso del área de gestión del talento humano tercerizados

Proceso	Esta tercerizado	Le interesa tercerizar
Selección	17.9%	8.3%
Capacitación	15.4%	16.7%
Administración de nómina	12.8%	8.3%
Salud ocupacional	12.8%	12.5%
Desarrollo personal	10.3%	8.3%
Seguridad industrial	7.7%	16.7%
Bienestar y clima laboral	7.7%	8.3%
Compensación y beneficios	5.1%	4.2%
Comunicación organizacional	5.1%	0.0%
Outplacement	2.6%	4.2%
Inducción	2.6%	12.5%

### Incorporación

Pese a la situación económica de algunos sectores económicos en la región, el flujo de empleados en las empresas encuestadas presentó el siguiente comportamiento durante los tres últimos años: en el 44% de las empresas permaneció igual, en un 35% de ellas aumento y solo disminuyó en el 4% de las mismas.

Se encontró que respecto a los procesos de reclutamiento la fuente más utilizada son las recomendaciones y referencias y las principales limitaciones que encuentran en los candidatos que aspiran a un puesto son; la experiencia, el conocimiento del entorno del negocio, las competencias del ser, la disponibilidad de horarios el manejo de personas. En los procesos de selección, los métodos son definidos por el área de gestión humana y las capacidades específicas para el puesto son los aspectos más importantes para su elección.

### Desarrollo

Esta investigación identificó las acciones que las organizaciones objeto de estudio están realizando en materia de formación y desarrollo de su talento humano. El primer aspecto abordado es que la formación está dejando de ser una actividad operativa para convertirse en un factor estratégico, de importancia relevante para el desarrollo organizacional. Un 56% de las organizaciones encuestadas manifestó tener un plan estratégico de capacitación, que orienta los esfuerzos en este aspecto. También es importante destacar que de las 15 empresas que admiten contar con un plan estratégico de capacitación, solo el 21,4% tienen a su vez un plan de carrera y un plan de formación; lo que podría indicar que en muchas ocasiones se desarrolla un plan estratégico muy completo, que no es aterrizado y del cual no se derivan los planes operativos, que deberían permitir el logro de los objetivos definidos en el plan maestro.

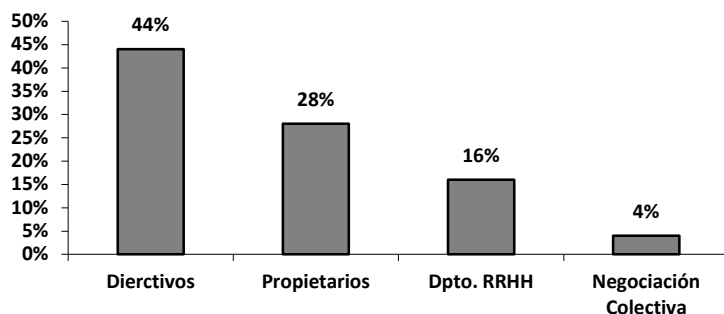
Es claro que si para las empresas el establecimiento de los programas de formación es un aspecto importante en su desarrollo, deben destinar recursos para ello, ya sean propios o cofinanciados con entidades como el SENA (Servicio Nacional de Aprendizaje). Se encontró que el 32% de las empresas ofrecen menos del 10% de sus programas de capacitación en convenio con el SENA; y el 24% más del 30%. Lo anterior permite evidenciar que aunque existen posibilidades de convenios para desarrollar capacitaciones de diversa índole, las empresas no acuden mucho a éstos, sobre todo las empresas de menos de 50 empleados. En lo referente a los temas predominantes en las capacitaciones, se encontró que la mayoría de empresas participantes (47,6%) forman en conocimientos técnicos, el 31% en lo relacionado con los comportamientos y competencias deseadas, el 9,5% en habilidades directivas y el 4,8% en idiomas. Cuando se aborda además el tema de las herramientas que las empresas utilizan para evaluar el desempeño, se tiene que a pesar de existir variados métodos como escalas gráficas, selección forzada, investigación de campo, incidentes críticos, listas de verificación, evaluación participativa por objetivos y evaluación 360° entre muchos otros; se tiene que un 68% de las empresas participantes cuentan con un método bien sea que les permite evaluar las tareas desempeñadas, o evaluar criterios relevantes para la empresa o realizar una evaluación por competencias. El resto de las empresas lo hacen de manera informal o simplemente no cuentan con una herramienta que les permita evaluar el desempeño de los colaboradores.

### Compensación

Hablar de compensación implica considerarla uno de los procesos mas determinantes en la gestión organizacional y de la gestión del talento humano. Las empresas participantes dieron cuenta de los sistemas de compensación que han implantado, destacando que el sistema más utilizado para retribuir tanto al nivel directivo, como medio y operativo es el sistema tradicional o salario fijo mensual. Así, el 36% de las organizaciones utiliza este sistema de compensación para el nivel directivo, el 16% una combinación entre el sistema tradicional y variable y el otro 16% mezcla el tradicional, variable y flexible. Es decir que la tendencia es utilizar cada vez más el sistema de compensación variable para compensar a los directivos de la organización, pues generalmente son ellos más que ningún otro empleado, quienes son compensados de acuerdo a su desempeño, traducido en el logro de los objetivos organizacionales. También es importante abordar lo relacionado con la o las personas que toman las decisiones en materia retributiva en las empresas participantes. Al indagar en este aspecto, se encontró que en el 44% de las empresas son los directores de negocio, es decir los gerentes generales quienes

definen lo relacionado con la compensación. En menor proporción aparece el propietario o la familia en el 28% de las empresas; y el departamento de gestión del talento humano en el 16% de las empresas, Figura 1.

Figura 1: Area responsable en la organización de tomar las decisiones en materia retributiva



## CONCLUSIONES

Las siguientes son las conclusiones que a nivel general arrojó la investigación respecto de las tendencias que están orientando las prácticas de Gestión Humana. Las empresas objeto del estudio fueron en su mayoría micro, pequeñas y medianas empresas, ubicadas en la ciudad de Cali y que a pesar de que cuentan con un plan estratégico formal, que les ha posibilitado clarificar su misión, su visión y sus valores corporativo, no tienen definido un plan estratégico de gestión humana. La participación estratégica de las áreas de Gestión del Talento Humano en los procesos donde se deciden las estrategias organizacionales está disminuyendo y mantiene su rol en la implementación de políticas como las de selección, capacitación, compensación y evaluación del desempeño.

La observación de los resultados respecto a las debilidades, permite deducir que existe una relación directa entre la incapacidad para agregar y medir valor con la amenaza de reducción de personal de las áreas. En la medida en que los dueños y la alta dirección de las organizaciones perciben a las áreas de Gestión humana como primordialmente operativas (hecho a su vez generado por la falta de medición de impacto), va haciendo carrera la tendencia que mira los procesos que manejan las áreas como no esenciales y sujetos de reducción y tercerización.

La capacitación en las empresas está ganando en importancia, ya que no solo se tiene un plan formal de capacitación, sino que esto es acompañado de formadores internos y se tienen sistemas que ayudan a controlar y gestionar la calidad de la misma. La empresa pequeña no puede competir con las más grandes del sector en cuanto a compensación monetaria, es por eso que sus esfuerzos para retener su talento humano se basa en establecer un buen clima de trabajo y políticas especiales de promoción para que las desarrollen dentro de la organización. Las limitaciones en la consecución del personal dejan ver que la experiencia, el ajuste a la cultura de la empresa, el conocimiento del sector, el compromiso y las relaciones del manejo de personal son fundamentales para cubrir cargos en diferentes niveles de la organización. Llama la atención que el desarrollo de competencias de liderazgo y el manejo de idiomas no se muestra como críticas a la hora de contratar personal.

Pese a la disponibilidad y al uso de técnicas y herramientas relacionadas con la gestión del talento humano, los temas referentes con la diversidad organizacional y ciudadanía corporativa no han sido desarrollados plenamente en estas empresas y en general en Colombia. Las áreas de Gestión Humana tienen el desafío de asumir un rol de consultoría organizacional interna que ofrezca soluciones integrales a las necesidades y problemas del grupo de clientes internos, convirtiéndose en socios de los resultados de la gente. Vincular la Gestión del Talento Humano con la solución de problemas críticos de la

organización, como la formulación y ejecución de la estrategia y las percepciones de desempeño organizacional, aunado a la necesidad de aportar para el aprovechamiento del potencial del talento humano, es el panorama a enfrentar en el futuro.

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## RECONOCIMIENTO

Esta ponencia se escribe a partir de la investigación “Prácticas de talento humano en las empresas del sector alimentos del Valle del Cauca” realizada durante los años 2010 y 2011, donde también participaron como investigadoras las profesoras Beatriz Agudelo y María Eugenia Torres, de la Facultad de Ciencias Económicas y Administrativas de la Universidad Autónoma de Occidente.

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# LAS ACCIONES SOCIALES EN EMPRESAS CON RESPONSABILIDAD SOCIAL

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## RESUMEN

*La investigación propone como objetivo general profundizar el conocimiento sobre las características de las acciones que las empresas realizan dentro de programas de Responsabilidad Social Empresarial con los grupos de interesados (stakeholders) que se encuentran en la comunidad o sociedad, desde una perspectiva organizacional, pretendiendo esclarecer cuáles son las causas y/o circunstancias que determinan y explican el diseño de actividades tan disímiles que van desde las caracterizadas por un dirigismo centralizado propio de la aplicación de la lógica empresarial y en las cuales se trabaja desde un escritorio “para los otros”, hasta aquellas que desde sus inicios implican e involucran a los destinatarios de esas acciones generando verdaderas acciones “con los otros”. El interés por este conocimiento se fundamenta en que cada vez más empresas están llevando a cabo acciones o programas de intervención en el campo social, pero no siempre esas actividades resultan efectivas considerando el impacto social que provocan. Analizar los procedimientos utilizados, las circunstancias organizacionales, las causas estructurales y procesales y la lógica que impera en el diseño de esas acciones puede ayudar a justipreciar, a priori, su efectividad y potenciales resultados, facilitando el desarrollo de un posible modelo que oriente sobre los fundamentos necesarios para llevar a cabo intervenciones sociales exitosas.*

**PALABRAS CLAVE** Responsabilidad Social Empresarial   Stakeholders   Acciones   sociales  
Impacto social

## THE SOCIALS ACTIONS IN COMPANIES WITH SOCIAL RESPONSIBILITY

### ABSTRACT

As general aim, the investigation suggests to deepen the knowledge about the characteristics of the actions that companies have with the stakeholders groups of the community and society, inside programs of Corporate Social Responsibility. From an organizational perspective, the objective is to establish which are the causes or/and circumstances that determinate and explains the designs of diverse activities that goes from the ones that are characterized by a typical centralized dirigisme of the business logic application, in which people works “for the others”, to those activities that, since the beginning, implies and involves the people who carry out those actions, generating a real work “with the others”. The further interest in this knowledge it is based on the fact that every time are more the companies who implement interventional actions or programs in the social field, but taking into account the social impact that these actions triggers, they are not always highly effective. Analyze the processes used, the organizational circumstances, the structural and procedural causes, and the ruling logic in the design of those actions, can help, in a first instance, to justify their effectiveness and potential results, making easier the development of a possible model that provides a guide about the necessary fundamentals to achieve successful social interventions.

**JEL:** M14

**KEYWORDS:** Corporate Social Responsibility , Stakeholders   Social actions, Social impact

# **TURISMO DE SALUD, VENTAJA COMPETITIVA PARA EL ESTADO DE SONORA : CASO ESPECÍFICO- REACTIVACIÓN DE LA ASOCIACIÓN DE TURISMO MÉDICO DEL ESTADO DE SONORA**

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## **RESUMEN**

*El turismo médico es un nicho poco explotado en nuestro país. En Sonora tenemos la ventaja de contar con hospitales y centros de alto nivel que ofrecen atención especializada de calidad a bajo precio. Los costos de los procedimientos médicos y quirúrgicos en México son entre 50% a 80% más económicos que en Estados Unidos. El principal objetivo de la asociación será integrar a profesionales, instituciones de salud y servicios complementarios para impulsar el turismo en el estado de Sonora.*

**PALABRAS CLAVES:** Turismo de salud, turismo médico, asociación de Turismo Médico

## **HEALTH TOURISM, COMPETITIVE ADVANTAGE FOR THE STATE OF SONORA-SPECIFIC CASE: REACTIVATION OF THE MEDICAL TOURISM ASSOCIATION OF THE STATE OF SONORA.**

## **ABSTRACT**

*Medical tourism is an untapped niche in our country. In Sonora we have the advantage of counting with hospitals and centers that offer high quality and skilled care at low prices. The costs of medical and surgical procedures in Mexico are between 50% to 80% cheaper than in United States. The main objective of the association will be integrate a professionals, healthcare and complementary services to boost tourism in the state of Sonora.*

**KEY WORDS:** Health tourism, Medical tourism, Medical Tourism Association.

## **INTRODUCCIÓN**

El turismo y la salud son dos conceptos estrechamente relacionados; ambos inciden directamente en la economía de los países y son parte importante de las políticas públicas a cargo de los gobiernos. Actualmente, el área de la salud es uno de los sectores en mayor crecimiento. Esto se debe principalmente, a que cada día hay más personas mayores y la expectativa de vida de la población es mayor, lo que trae como consecuencia, que los problemas de salud de este segmento de la población, también estén aumentando, como las enfermedades crónicas degenerativas: hipertensión, diabetes, enfermedades cardíacas, problemas de colesterol y triglicéridos, cáncer, artritis, obesidad y muchas otras, las cuales aparecen típicamente después de los 40 años. Actualmente, las principales causas de muerte se deben en su mayor parte a enfermedades del corazón y la diabetes. Por otro lado, tenemos el desarrollo de riesgos relacionados con estilos de vida poco saludables, dentro de los que destacan el tabaquismo, el consumo excesivo de alcohol, la mala nutrición, el consumo de drogas y las prácticas sexuales inseguras. Los expertos prevén que en los próximos años, el mercado internacional del turismo de salud se disparará, a medida que más ciudadanos estadounidenses y de otros países, cansados de los altos precios, busquen alternativas más baratas para sus problemas de salud, según estimaciones de organizaciones



fronterizas. En este escenario, viajar a otro país para obtener un cuidado médico más conveniente se está convirtiendo en una práctica con alto crecimiento. Si a esto agregamos la creciente tendencia de aprovechar estos viajes como una oportunidad para disfrutar de unas vacaciones, complementando los tratamientos médicos con ocio, obtenemos una demanda aún mayor para el servicio y una oportunidad aún más interesante. La asociación de Turismo Médico en Sonora, pretende potencializar, estrechar el vínculo y desarrollar estrategias de ordenamiento para el desarrollo de Sonora a través del turismo de salud.

## REVISIÓN LITERARIA

### Distinción Entre Turismo De Salud Y Turismo Médico.

El *turismo de salud* se basa en la oferta turística de recreación termal y ocio saludable. Entre los establecimientos que ofrecen esta clase de servicios de salud se encuentran especialmente balnearios, spa, centros de meditación, centros espirituales, etc. El *turismo medico* es el término usado para describir la práctica rápidamente creciente de viajar fuera del lugar de residencia para someterse a cirugías (atención profesional), tratamientos médicos y/o estéticos por un cuidado médico más barato. Incluyendo al segmento de la población, cada vez más preocupado por mejorar su apariencia física. Tratamientos que generalmente no son cubiertos por los seguros de Estados Unidos, Canadá o Europa, por lo que el diferencial de precios en tratamientos profesionales, puede ser el incentivo para viajar a Sonora para atenderse

### Situación Del Turismo Médico En El Mundo

La globalización, la reducción del poder adquisitivo de la población y el alto costo que ha alcanzado la atención médica en países industrializados como Estados Unidos, Gran Bretaña, Japón y China, ha propiciado que economías emergentes vean al turismo de salud como un importante nicho de negocios. Varios países europeos han modificado sus políticas de salud debido a los problemas económicos existentes, excluyendo los servicios de salud, como tratamientos dentales, operaciones de estética, cirugía ocular con láser, cirugía de próstata, entre otros de la cobertura del seguro médico. Por estas razones, los europeos han comenzado a buscar sus tratamientos en los países donde las tasas de servicios de salud son relativamente más bajos. Durante el 2007, unos 751 mil estadounidenses buscaron soluciones médicas en el exterior. Según la Secretaría de Turismo, se estima que para el 2012 la cifra alcanzará los 1.6 millones de estadounidenses, debido a la crisis que enfrenta en la actualidad el sistema de salud de Estados Unidos, por lo que México tiene grandes posibilidades de crecimiento en este rubro. En los últimos 10 años, países como la India, Tailandia, Taiwán, Filipinas, Malasia, Turquía, Singapur, entre otros han perfilado una creciente oferta de viajes y servicios hospitalarios de tercer nivel para extranjeros, mercado que tradicionalmente era atendido por Houston, la Habana, Cali y Caracas.

### Certificación JCI

Joint Commission International (JCI) es el líder mundial en la acreditación de organizaciones de atención de la salud. La acreditación y certificación JCI es el proceso probado que las organizaciones médicas

necesitan para ayudar a garantizar un entorno seguro para sus pacientes, el personal y las visitas. Este proceso voluntario muestra el compromiso de las organizaciones para mejorar en forma permanente la seguridad del paciente. En México existen 9 hospitales certificados y 40 más están en proceso de certificación.

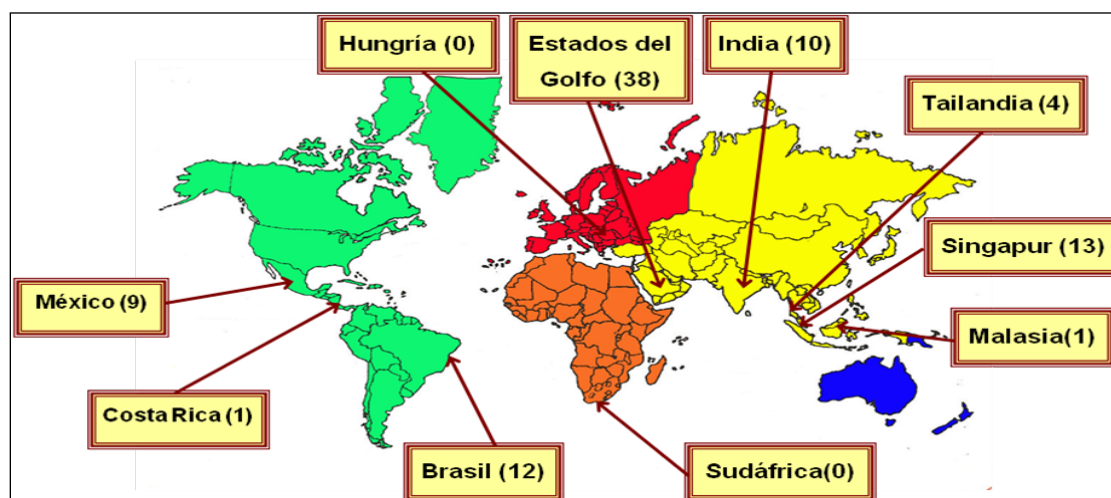
El turismo médico es un nicho poco explotado en nuestro país. Frente a Estados Unidos o Canadá, México tiene la ventaja de contar con hospitales y centros de alto nivel que ofrecen atención especializada a precios mucho más accesibles. De los nueve hospitales en México, que cuentan con la certificación JCI, uno de ellos se encuentra en Hermosillo, Sonora. A continuación se muestra una figura donde se muestran

los países acompañados del número de hospitales certificados por JCI.

Tabla 1: Hospitales con certificación JCI en México: Elaboración propia.

HOSPITAL	UBICACIÓN
Hospital Y Clínica OCA, S.A. de C.V.	Monterrey
The American British Cowdray Medical Center IAP - Observatorio Campus	Cd. de México
The American British Cowdray Medical Center IAP - Santa Fe Campus	Cd. de México
Christus Muguerza Alta Especialidad	Monterrey
Clínica Cumbres	Chihuahua
Hospital México Americano, SC	Guadalajara
Hospital CIMA	Monterrey
Hospital San José Tec de Monterrey	Monterrey
Hospital CIMA	Hermosillo

Tabla 2: Número de certificaciones JCI de los países competitivos en turismo de salud en el mundo: Elaboración propia.



### El turismo de salud en México

La realidad indica que muchos pacientes internacionales están escogiendo países tan lejanos como India y Tailandia para realizar distintos tratamientos médicos, esto se debe, en parte, a los esfuerzos que han venido realizando los gobiernos nacionales del sudeste asiático, Europa oriental y el medio oriente, en lo referente a mejora en sus instalaciones médicas, capacitación de su personal, certificación de sus servicios y precios competitivos, sin dejar de mano la promoción que hacen de la calidad en sus servicios.

Ante esta realidad, los estados de la república deberán trabajar conjuntamente en el desarrollo de alianzas y esquemas de cooperación internacional en la promoción, consolidación y fortalecimiento del turismo médico en México y en toda América Latina. Dicho lo anterior, las asociaciones médicas y hospitalarias de los ocho estados del país que poseen la mayor oferta de servicios médicos enfocados a atraer turismo internacional trabajan en la integración de la Confederación Mexicana de Turismo Médico. La intención es competir a escala internacional con una sola marca como país y consolidar a México como el principal

destino en el mundo para este segmento de visitantes. Los estados participantes son Sonora, Quintana Roo, Baja California, Colima, Tamaulipas, Guanajuato, Jalisco y Distrito Federal. Ventajas competitivas para desarrollar el turismo de salud en Sonora

Tabla 3: FODA de las ventajas competitivas de Sonora en Turismo de Salud: Elaboración propia.

FORTALEZAS	DEBILIDADES
<p>Servicios de calidad a precios accesibles. Alta capacitación de doctores e infraestructura médica disponible Diversidad de destinos y atractivos turísticos, así como la calidez de la gente sonorense. Apoyo gubernamental para promover el turismo médico Ubicación geográfica, cercanía con Estados Unidos y Canadá.</p>	<p>Bajo nivel de coordinación entre los distintos actores del sector (hoteles, agencias de viajes, hospitales..) Falta de acreditaciones y regulaciones apropiadas para hospitales El cliente percibe el país como antihigiénico La falta de políticas de precios uniformes en los hospitales / clínicas</p>
OPORTUNIDADES	AMENAZAS
<p>Incremento en la demanda de servicios de salud de países con poblaciones adultas (EEUU, Europa y Canadá) Bajos costos de los viajes internacionales El ritmo de vida acelerado incrementa la demanda del turismo de salud</p>	<p>Fuerte competencia de países como la India, Tailandia y Singapur. Baja inversión en infraestructura de salud. Altos índices de Inseguridad en nuestro país.</p>

### Objetivo De La Asociación De Turismo Médico En Sonora

Con la finalidad de promover, supervisar y facilitar el desarrollo del turismo de salud en Sonora se plantea la reactivación de la Asociación Sonorense de Turismo de Salud, cuyo objetivo principal de nuestras oficinas será ofrecer servicios gratuitos para que durante su viaje pueda utilizar servicios médicos y de salud y al mismo tiempo aprovechar de espacios recreativos, culturales y de diversión, que juntos serán la mejor experiencia. Algunos de los servicios ofrecidos por la Asociación de Turismo Médico serán: la información de hospitales, médicos; la coordinación de grupos con necesidades especiales en servicios médicos, estéticos, relajación; el servicio gratuito de reservaciones de hotel con tarifas especiales; información de la ciudad, atracciones y eventos especiales; cupones de descuentos en compras, restaurantes; venta de boletos de avión y transportación terrestre, entre otros.

### Acciones a realizar para reactivar la Asociación de Turismo Médico de Sonora.

Las acciones previstas para reactivar la Asociación serán la creación de una página de internet; campaña de promoción en Estados Unidos y Canadá; gestionar la creación de un carril especial en la garita de Nogales, para el transporte de pacientes; crear una revista de turismo de Salud en Sonora; ayudar y capacitar a las clínicas y hospitales de Sonora, para que logren certificarse y sean reconocidos por las aseguradoras de Estados Unidos y Canadá; incidir para que el turismo médico y de salud en Sonora, deje de ser un proyecto y se convierta en una estrategia nacional de desarrollo e impulso económico.

### Consolidación de la Asociación de Turismo Médico de Sonora

En sus inicios, la Asociación Estatal de Turismo Médico estará concebida como un foro abierto para la discusión y el desarrollo de sinergias entre los agremiados, trabajo que podría concretarse mediante la promoción y posicionamiento de la región como el destino “ideal” para realizar tratamientos médicos, con respecto a otras áreas geográficas; generación de confianza en el paciente internacional, resaltando los altos estándares internacionales con los que cuenta la medicina en Sonora y reforzando la imagen del Estado; colaboración entre el gobierno nacional, regional y local e instituciones privadas; creación de un “cluster” para impulsar el turismo médico; colaboración, intercambio y cooperación regional entre hospitales, clínicas, universidades, centros de estudios e investigación; realización de programas de capacitación y entrenamiento; implementación de programas de certificación internacional para ser reconocidos por las aseguradoras extranjeras.

## CONCLUSIÓN

Actualmente la Asociación de Turismo Médico no se encuentra funcionando, debido a que durante el sexenio pasado fue creada y no tuvo el apoyo suficiente por el gobierno y aun existía desconocimiento por parte de la sociedad sonorenses sobre los beneficios del turismo médico para la región. Cabe mencionar, que fue un esfuerzo de personas y empresas interesadas en el desarrollo de la actividad turística relacionada con tratamientos médicos de la más diversa índole. Nació como una iniciativa que busca sumar a los diversos actores involucrados en el llamado Turismo de Salud o Turismo Médico. Además funcionaba como un foro abierto para la discusión y el desarrollo de sinergias entre los agremiados. Es por eso, que consideramos que debe retomarse el proyecto y reactivar la asociación de Turismo Médico, para impulsar este importante y creciente nicho de mercado, que ayudaría a la economía del estado y del país. Sonora cuenta con ventajas competitivas que hacen que sea el lugar ideal para desarrollar el turismo médico y la Asociación ayudaría a integrar a profesionales, instituciones de salud y servicios complementarios, para impulsar el Turismo de Salud en nuestro estado.

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# **LA INSERCIÓN LABORAL DE LOS EGRESADOS DE LA LICENCIATURA EN ADMINISTRACIÓN DE EMPRESAS TURÍSTICAS DE LA UNIDAD ACADÉMICA HERMOSILLO, A TRAVÉS DE LA BOLSA DE TRABAJO DEL CENTRO DE ESTUDIOS SUPERIORES DEL ESTADO DE SONORA**

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Laura Elena Woolfolk Gallego, CESUES

## **RESUMEN**

*En este trabajo de investigación se intenta dar a conocer un panorama general sobre los factores que influyen en la inserción laboral de los egresados de LAET del CESUES de la UAH, desde el punto de vista de los empleadores y de los mismos egresados, objetivo general de la investigación. El trabajo lleva por nombre “La inserción laboral de los egresados de la Licenciatura en Administración de Empresas Turísticas de la Unidad Académica Hermosillo, a través de la bolsa de trabajo del Centro de Estudios Superiores del Estado de Sonora”. Esta información ofrece un marco de referencia desde la perspectiva por un lado de 32 empleadores que tienen en común haber entrevistado al menos en una ocasión, a egresados de LAET y por otro lado a 45 egresados que tienen en común estar inscritos en la bolsa de trabajo del CESUES HERMOSILLO. El estudio arroja que en el 66% de los casos que se ha entrevistado a un egresado de LAET el proceso culmina con la contratación, ya que los empleadores consideran que los egresados cuentan con las competencias básicas para desarrollar su trabajo, así como cualidades de actitudes tales como: ganas de trabajar, adaptabilidad, pro activos, éticos y profesionales. Es conveniente señalar que aun cuando los empleadores están conformes con la formación profesional de los LAET consideran que estos requieren una educación mas profunda en algunas áreas tales como el dominio de idiomas, aspectos financiero-contables, área de ventas, manejo de sistemas empleados en agencias de viajes y en temas relacionados con alimentos y bebidas, es conveniente señalar que hicieron especial hincapié en la pertinencia de los planes académicos. En la consulta aplicada a los egresados se detecto que el 84% de los encuestados se encuentran laborando en áreas afines a su campo de estudio, logrando su colocación en un tiempo promedio que va de 3 a 6 meses a partir de su fecha de egreso. Es conveniente resaltar que aun cuando el 89% de los encuestados se siente satisfecho con la formación profesional recibida emiten una serie de recomendación en pro de mejorar el perfil de egreso de los LAET, siendo estas, mayor relación entre la teoría y la práctica, contenidos temáticos actualizados y pertinentes, impartición de materias en inglés u otros idiomas y mayor acceso al uso de tecnologías.*

**PALABRAS CLAVES:** Inserción laboral, egresados, empleadores, perfil de egreso, perfil laboral u ocupacional, perfil del puesto, competencias ocupacionales

## **THE LABOR INSERTION OF GRADUATES OF THE DEGREE OF TOURISTIC BUSINESS ADMINISTRATION OF THE ACADEMIC UNIT OF HERMOSILLO, THROUGH THE LABOR EXCHANGE OF THE CENTRO DE ESTUDIOS SUPERIORES DEL ESTADO DE SONORA**

## ABSTRACT

*This work of investigation try to present a general panorama about the factors that influence in the labor insertion of the graduate of LAET of the CESUES Hermosillo, from the same point of view of the employers graduate, general mission of this investigation. The work takes by name "The work insertion of graduates of the Degree of Touristic Business Administration of the Academic Unit of Hermosillo, through the labor exchange of the Centro de Estudios Superiores del Estado de Sonora". This information offers a reference frame from the perspective on the one hand of 32 employers that they have common to have interviewed at least in an occasion, to graduate of LAET and on the other hand to 45 graduates that they must common be enrolled in employment agency work of the labor exchange of CESUES. The study thought that in 66% of the cases that has been interview to graduates of LAET the process culminates with the hiring, since the employers consider that the graduates count whit the basic competitions to develop their work, as well as qualities of attitudes such as: desire to work, adaptability, pro active, ethical and professional. He is advisable to indicate that even though the employers are in agreement with the professional formation of the LAET consider that these require a deep education but in some areas such as the dominion of languages, aspects financier-accountants, area of sales, handling of systems used in travel agencies and subjects related to foods and drinks, is advisable to indicate that they made special emphasis in relevance of the academic plans. During the consultation applied to the graduates was detected that 84% of interviewees are working in areas related to their field of study, making their placement in an average time ranging from 3 to 6 months from date after school. It is worth noting that although 89% of interviewees satisfied with the training received emit a series of recommendations towards better exit profile of LAET, these being, greater relationship between theory and practice, content update and relevant theme, teaching materials in English or other languages and greater access to technology use.*

**KEYWORDS:** Job placement, graduates, employers, graduate profile, labor or occupational profile, job profile, occupational skills

## INTRODUCCIÓN

El presente trabajo de investigación cuyo título es "La inserción laboral de los egresados de la Licenciatura en Administración de Empresas Turísticas de la Unidad Académica Hermosillo (UAH), a través de la bolsa de trabajo del Centro de Estudios Superiores del Estado de Sonora", tiene como objetivo general, determinar las causas que inciden en la inserción laboral de los egresados de la Licenciatura en Administración de Empresas Turísticas, (LAET), a través de la bolsa de trabajo del Centro de Estudios Superiores del Estado de Sonora, (CESUES).

Los objetivos específicos de este análisis son:

- Identificar los conceptos relacionados en el proceso de contratación
- Determinar las vacantes de trabajo solicitadas durante el periodo 2007-2, 2008-1, 2008-2 y 2009-1, cuyos requerimientos del puesto correspondan al perfil de egreso de un LAET.
- Identificar los índices de colocación de los egresados de la LAET, a través de la bolsa de trabajo del CESUES UAH, durante el periodo del 2007-2, 2008-1, 2008-2 y 2009-1
- Con base en los perfiles de los puestos solicitados para los egresados de la LAET, proporcionar un diagnóstico que permita identificar el porque de los índices de colocación.

En muchos sectores de la sociedad se ha expresado que el recurso más valioso de las organizaciones son las personas, por lo que la formación de capital humano es uno de los factores esenciales del progreso y crecimiento de las naciones. Algunos países que han tenido éxito en materia económica, se debe en buena

parte a que sus modelos educativos están vinculados con la economía y el progreso socioeconómico, lo que supone que al tomar políticas de educación convergen los intereses de los diferentes sectores de la sociedad construyendo un ambiente propicio para el desarrollo de los objetivos de cada nación (Rodríguez, 2001:3). El enfoque de este trabajo de investigación, va acorde a la teoría del capital humano, derivada de los modelos planteado y descritos por *Gary Becker*, donde describe la importancia que tiene la efectiva vinculación entre los sectores educativos, privado y gobierno para el desarrollo de correctas políticas económicas. El Centro de Estudios Superiores del Estado de Sonora es el objeto de esta investigación, institución educativa pública de nivel superior. Al igual que muchas universidades la obligación del CESUES, no termina solo con otorgar un título, si no va más allá, por lo que es necesario hacer una investigación que permita evaluar la calidad en la formación del producto forjado, saber si este se colocó en un puesto de trabajo, en cuánto tiempo, qué tipo de puesto de trabajo, evaluar el nivel de educación que se les brindó a los alumnos y determinar si éste fue pertinente.

Es importante mencionar que el presente estudio podrá servir como referente para la reestructuración y pertinencia de los planes académicos de la institución. Como ya se menciona al inicio de este apartado, este trabajo se ubica en el Centro de Estudios Superiores del Estado de Sonora, Unidad Académica Hermosillo, y la temporalidad que abarca son los periodos del 2007-2, 2008-1, 2008-2 y 2009-1, ya que serán los periodos sobre los cuales se realizará el análisis de los perfiles del puesto, empresas solicitantes del servicio y candidatos promovidos. Nuestra investigación, por otra parte, se centra en las empresas que solicitaron a la bolsa de trabajo, egresados de la carrera de LAET de la UAH, durante los periodos señalados en el párrafo anterior.

## **METODOLOGÍA DE LA INVESTIGACIÓN**

### Tipo Y Nivel De Investigación

Para detectar y determinar los factores que inciden en la inserción laboral de los egresados de la Licenciatura en Administración de Empresas Turísticas, hemos tomado en cuenta, que no obstante que el trabajo se basa en una recopilación de datos estadísticos que lo categorizan como trabajo cuantitativo, también nos hemos apoyado en el método cualitativo ya que fue necesario interpretar los datos para poder visualizar y entender las causas del comportamiento de la inserción de egresados de LAET, que presenta la bolsa de trabajo del CESUES Unidad Académica Hermosillo.

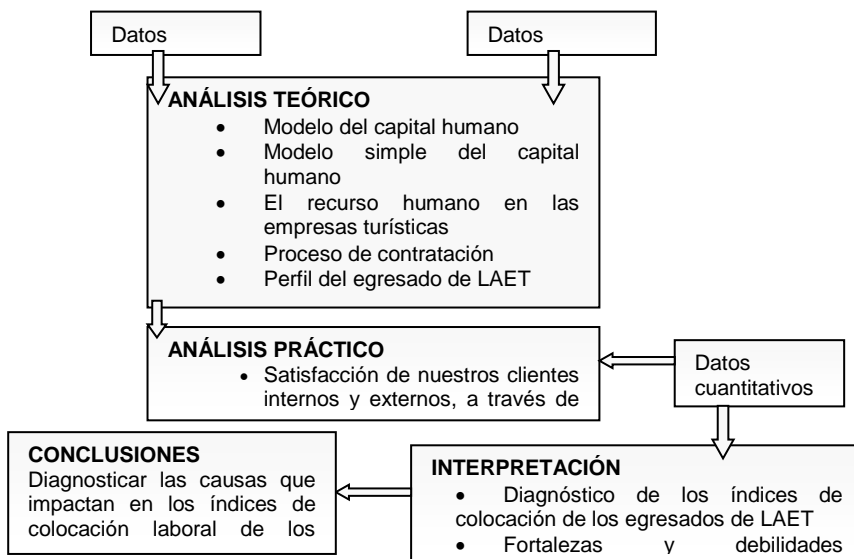
El trabajo consta de tres partes. El apartado uno, es teórica-analítica y tiene como objetivo discutir y describir diferentes conceptos que impactan al tema de investigación, tales como, modelo del capital humano, el recurso humano en las empresas turísticas, proceso de contratación, perfil del egresado de LAET, perfil del puesto. El Apartado dos, es práctica-analítica ya que se realizó una investigación en los documentos que maneja la bolsa de trabajo del CESUES. En este caso se llevó a cabo la aplicación de un cuestionario con la intención de medir los índices de satisfacción de nuestros clientes (internos, egresados, externos, empresas). El apartado tres, constituye una sección interpretativa que tiene como finalidad exponer los resultados obtenidos en la segunda parte y exponer las fortalezas y debilidades resultantes de la investigación. La figura 1 muestra los pasos de la metodología empleada en la tesis, adoptándose el modelo que presenta Mariza Aguirre 2008 en su trabajo de “Gestión hotelera orientada a la protección del ambiente y su impacto en la imagen de la empresa. El caso de Hermosillo, Sonora, México”.

### Población Y Muestra

Para la presente investigación se considera la definición de perfil del puesto o análisis del puesto de Cecilia García quien señala que la descripción del puesto proporciona un parámetro para medir qué tanto coincide un candidato con el trabajo a desempeñar. También será objeto de nuestro estudio el perfil laboral y/o el perfil ocupacional descrito en el documento diseño de cargas 2006, de la siguiente manera,

“Un perfil ocupacional, también es una descripción muy usada en las Instituciones Educativas, en donde se describen las habilidades que los estudiantes adquieren al finalizar su trabajo académico”. Una vez definida la unidad de análisis, se delimitó la población que va a ser sujeta a estudio y sobre la cual se pretende generalizar los resultados. Así, una población se define como el conjunto de todos los casos que concuerdan con una serie de especificaciones (Hernández 2006: 238).

Figura No. 1: Esquema De La Metodología Empleada En La Tesis



Fuente y elaboración Mariza Aguirre Fimbres 2008

Para la población objeto de éste estudio se tomaron en cuenta los 75 perfiles del puesto que presentó el área de bolsa de trabajo del CESUES, los cuales encajan dentro del período de estudio que va del 2007-2 al 2009-1, cuyo perfil profesional solicitado fue el de un egresado de la Licenciatura en Administración de Empresas Turísticas, también fueron objeto de estudio 271 perfiles profesionales promovidos en las vacantes antes señaladas, quienes están inscritos en la bolsa de trabajo del CESUES. Los pasos del análisis práctico y la interpretación se describen a continuación: en la realización del diagnóstico de satisfacción del cliente se elaboró, un cuestionario que se aplicó a 75 empresas que solicitaron el servicio de bolsa de trabajo y a 45 prospectos que fueron promovidos (as) en las vacantes. Las encuestas se aplicaron durante el período comprendido del 25 de junio al 19 de agosto del año 2010; logrando la plena colaboración en el estudio de 32 de los 75 establecimientos mencionados, mismos que constituyen el 42% del universo. También fueron objeto de estudio 271 perfiles profesionales promovidos en las vacantes antes señaladas, logrando la colaboración de 45 egresados, lo que constituye el 17% del universo.

### Instrumentos De Recolección De Datos

La información se obtuvo con la aplicación de un cuestionario cuyo propósito es identificar los factores que inciden en la contratación o no, de los egresados de LAET promovidos en las vacantes, así como conocer las experiencias y sentimientos de los candidatos promovidos en las vacantes, con el fin último de tener una retroalimentación del proceso de promoción y colocación llevado a cabo por el área de bolsa de trabajo de la Unidad Académica Hermosillo. El instrumento utilizado para identificar los factores que inciden en la contratación o no de los egresados de LAET promovidos en las vacantes laborales será aplicada por una parte, a las empresas solicitantes del servicio de bolsa de trabajo, contiene 14 preguntas, donde las preguntas 1, 2, 6 y 7 son preguntas abiertas, las preguntas 3, 5, 8, 9, 10 y 13 hacen referencia a una escala de valor; las preguntas 4 y 11 tienen como opción de respuesta SI o No, y por último las preguntas 12 y 14 son de opción múltiple. Hemos decidido enfatizar en el presente estudio, sobre aquellas



preguntas que indican una escala de valor, debido a la naturaleza de la investigación, pues entre los objetivos que pretendemos se encuentra, determinar las causas que inciden en la inserción laboral de los egresados de la carrera de turismo, a través de la bolsa de trabajo del CESUES.

Por otra parte el cuestionario que fue aplicado a los egresados de LAET, objeto de este estudio, se compone de 14 reactivos, donde la pregunta 1 y 6 son preguntas abiertas, las preguntas 2, 4, 5 y 8 son preguntas de opción múltiple, la pregunta 3, 10 y 13 tienen como opción de respuesta SI o NO y por ultimo las preguntas 7, 9, 11, 12 y 14 hacen referencia a una escala de valores. En el presente estudio hemos decidido enfatizar en aquellas que indican una escala de valor. Debemos de hacer la aclaración que de los 75 empleadores entrevistados se logro la participación de 32 de ellos, es decir, el 42% de ellos, también fueron objeto de estudio los 271 egresados promovidos en los puestos solicitados por los empleadores antes mencionados, logrando la colaboración de 45 egresados, lo que constituye el 17% del universo.

## CONCLUSIONES

Se pudo observar en los resultados de la investigación, que más de la mitad de los empleadores encuestados han contado con colaboradores egresados de LAET; los encuestados que han contratado egresados de LAET se muestran satisfechos con su desempeño laboral, ya que consideran que la formación profesional es aceptable. Las razones a favor de la decisión de contratar egresados de LAET son múltiples, entre ellas destacan cualidades de actitud y aptitud; como disponibilidad, puntualidad, formalismo, pro actividad, responsabilidad, ganas de trabajar y actitud de servicio; mientras que en las competencias de aptitud predomina el dominio básico de los temas relacionados con turismo, hotelería, técnicas de cocina y el manejo de programas computacionales, tales como Excel, Word, power point, corel entre otros. Aún cuando los encuestados se encuentran relativamente satisfechos con la formación profesional de los egresados de LAET, consideran que estos cuentan con algunas aspectos que pueden ser áreas de oportunidad, siendo estas el dominio del idioma inglés, conocimientos más especializados en las áreas de hotelería, turismo, alimentos y bebidas, contabilidad y finanzas; también mencionan como factor de oportunidad, las área de agencias de viajes; por otra parte los empleadores requieren que la educación de los LAET maneje temas relacionados con el área de ventas.

En el comparativo del desempeño laboral de los egresados de LAET con egresados de otras instituciones educativas, los empleadores manifiestan que los egresados del CESUES tienen un desempeño laboral similar que los egresados de carreras afines de otras instituciones educativas. A cerca de la opinión de que si los cambios en los planes educativos de la carrera de LAET a lo largo de los años, han impactado en que los alumnos egresen mejor preparados, externaron que no sienten cambio en la formación profesional de los egresados de LAET entre una generación y otra.

Por otra parte mencionan que las competencias genéricas que requieren los egresados del CESUES se encuentran la ética, trabajo en equipo, adaptabilidad a nuevas situaciones, el auto control, la creatividad; por otra parte expresan las competencias que son imprescindibles para el desempeño de su profesión, tales como la mercadotecnia, las relaciones humanas y las relaciones públicas, contabilidad-finanzas, el idioma ingles, eventos, banquetes, alimentos y bebidas, agencias de viajes. De la misma manera manifiestan que el principal medio que utilizan para reclutar egresados de LAET, fue a través de la Bolsa de Trabajo de CESUES, aun cuando el 33% de los egresados encuestados señalan que se enteraron de su trabajo actual a través de recomendaciones. En la investigación se tomó en cuenta el punto de vista de 45 egresados, con la finalidad de investigar, entre otras cosas, si se encuentran trabajando, así como conocer sus experiencias y sentir respecto a la educación recibida en el CESUES. Podemos observar que el 84% de los encuestados se encuentran trabajando, y sus trabajos están directamente relacionados con su carrera.

Las situaciones que influyeron para que se pudieran insertar en el mercado laboral, fueron entre las más comunes, aprobar la entrevista de trabajo, estar titulado y recomendaciones personales. Las competencias profesionales de mayor peso para que se les contratara fueron los conocimientos técnicos, el dominio del

idioma inglés y conocimientos intelectuales, el tiempo promedio que tardaron para colocarse en el mercado laboral fue de 3 a 6 meses. Aún cuando los egresados se encuentran satisfechos con la formación profesional recibida en el CESUES, consideran que existen áreas de mejora que requieren una mayor especialización tales como, el idioma inglés, en los temas relacionados con bares, repostería, eventos, banquetes, también expresaron que se sienten débiles en los temas de proyectos de inversión, investigación y en áreas relacionadas con el manejo de personal y manejo de sistemas computacionales; hicieron especial hincapié en el dominio de otro idioma diferente al del inglés. Mencionan que las habilidades que han tenido que utilizar con mayor frecuencia a lo largo de su vida profesional son aspectos relacionados con la puntualidad, el formalismo, la buena presentación, el manejo de sistemas computacionales, así como habilidades para dirigir y coordinar, la creatividad y la expresión oral y escrita. Los egresados que aún no se encuentran trabajando expresaron que esto se debe a ofertas de trabajo poco atractivas y que no cuentan con la experiencia profesional requerida por las vacantes, también anunciaron que la carrera es poco conocida. Por otra parte revelaron que el panorama laboral actual para un egresado de LAET del CESUES es regular, aún cuando estos se sienten mejor preparados que egresados de otras instituciones educativas con perfiles afines a los LAET del CESUES.

## RECOMENDACIONES

Se propone se incluya en el plan de estudio de los LAET del CESUES, materias que refuercen las áreas de finanzas, contabilidad, alimentos y bebidas, agencias de viajes, e idiomas, se considera necesario se realicen evaluaciones de las primeras generaciones que presiden a cada uno de los cambios en planes académicos, con la finalidad de conocer el punto de vista en cuanto a la calidad de egreso, tanto de los empleadores como de los egresados. Es conveniente se haga especial hincapié en las materias que fomentan en los alumnos la ética, los valores, el trabajo en equipo, el auto control y el auto empleo.

Se recomienda fortalecer el área de bolsa de trabajo de la institución con actividades tales como: mayor vinculación con el sector productivo a través de visitas personalizadas a las empresas, participación activa de la institución en cámaras y asociaciones, tanto locales, nacionales e internacionales, la creación de un comité de vinculación institucional, que se encargue de evaluar la pertinencia de los planes académicos, este deberá estar conformado por empleadores, egresados, docentes y directivos de la institución; es recomendable la realización de ferias de empleo donde se promuevan a los egresados del CESUES.

Se ve conveniente que se emprenda una campaña publicitaria del CESUES enfocada a promover en el mercado laboral a sus egresados y posicionar la marca CESUES. Se observó la necesidad de que se establezca un programa institucional que permita crear una cultura en los alumnos de visitar el área de bolsa de trabajo de la institución con la finalidad de que se inscriban a esta al enviar su curriculum vía correo electrónico, también es conveniente se les imparta a los alumnos próximos a egresar un curso de capacitación que les permita contar con mas y mejores herramientas que fácilmente su pronta inserción laboral. Se recomienda una reestructuración al programa de prácticas profesionales actual de la institución donde los periodos de prácticas de los alumnos sean más parecidos a estancias, durante su último semestre con la finalidad de que comiencen a venderse a las empresas.

Se observó la necesidad de que se realicen acciones encaminadas a ampliar la visión laboral de los egresados de LAET con la finalidad de que busquen en otras ciudades, estados, países, oportunidades laborales en campos diversos que competan a su formación profesional y laboral tales como, áreas de alimentos y bebidas, eventos, banquetes, guías turísticos, mercadotecnia turística, ecoturismo, turismo de salud, tours, ventas, entre muchas otras áreas donde se pueden desenvolver que van mas allá de solo trabajar en recepción de un hotel. Por último quisiera comentar la necesidad de crear en el alumno una cultura emprendedora, que les permita desarrollar su espíritu de auto empleo, creando empresas turísticas.

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## LA GERENCIA EMPRENDEDORA VENEZOLANA DESDE LA PERSPECTIVA DE SUS ACTORES

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### RESUMEN

*Esta investigación tiene como finalidad elaborar Referentes Teóricos que describan a la gerencia emprendedora en Venezuela dentro del contexto de los nuevos cambios que existen actualmente. El escenario donde fue focalizada la investigación fueron las empresas de servicios ubicadas en la zona metropolitana del estado Anzoátegui, considerando como informantes claves a los emprendedores de estas empresas que cuentan con un perfil construido intencionalmente por la investigadora, y de las experiencias exitosas de los emprendedores que participaron en el 1<sup>er</sup> Foro de Emprendedores realizado en Venezuela "Venezuela a Prueba de Crisis". Esta es una investigación de tipo cualitativo, sustentada en el paradigma interpretativo comprensivo, el paradigma de la complejidad y el método fenomenológico; el proceso de recolección de información consistió en la aplicación de entrevistas semiestructuradas a los actores seleccionados y grabaciones de las experiencias exitosas de emprendedores venezolanos. Para el análisis de la información y construcción de los Referentes Teóricos se utilizó la Teoría Fundamentada de Glaser y Strauss. En la reflexión final se obtuvieron tres constructos que describen la gerencia a emprendedora venezolana: la familia como la razón de ser del emprendedor, el espíritu emprendedor y el emprendedor transformador de los medios productivos y de servicios.*

**PALABRAS CLAVE:** gerencia emprendedora, emprendedor, emprendedurismo, categorías, principios teóricos.

## THE ENTERPRISING VENEZUELAN MANAGEMENT FROM THE PERSPECTIVE OF HIS ACTORS

### ABSTRAC

*This investigation it has as purpose elaborate Theoretical Modals that they describe to the enterprising management in Venezuela inside the context of the new changes that exist nowadays. The scene where the investigation was focused they were the companies of services located in the metropolitan zone of the Anzoátegui State, considering to be key informants the entrepreneurs of these companies who rely on a profile constructed intentionally by the investigator, and of the successful experiences of the entrepreneurs that they informed in 1er Entrepreneurs' Forum realized in Venezuela "Venezuela to Test of Crisis". This one is an investigation of qualitative type, sustained in the interpretive comprehensive paradigm, the paradigm of the complexity and the phenomenological method; the process of compilation of information consisted of the application of interviews semistructured to the selected actors and recordings of the successful experiences of Venezuelan entrepreneurs. For the analysis of the information and construction of the Theoretical Modals there was in use the Grounded Theory of Glaser and Strauss. In the final reflection three constructs were obtained describing the Venezuelan entrepreneurial management: the family as the reason for the entrepreneur, entrepreneurship and the entrepreneur transforming the means production means and services.*

**JEL:** L23, L26, L29, M10

**KEYWORDS:** enterprising management, entrepreneur, entrepreneurship, categories, theoretical principles.

## INTRODUCCIÓN

En la actualidad la ciencia, la tecnología y la comunicación ha avanzado a gran velocidad convirtiéndose en parte de la cotidianidad, los adelantos científicos tecnológicos y la globalización dan origen a la creación de nuevas herramientas gerenciales, para afrontar la complejidad de los nuevos contextos, trayendo como consecuencia que las organizaciones que anteriormente manejaban un concepto clásico de la organización mecanicista tiendan a cambiar hacia una tendencia de organización más orgánica, más humana y más flexibles, la actitud emprendedora dentro y fuera de estas empresas es sumamente importante para gerenciar los cambios, para de esta manera afrontar los cambios del entorno y poder adecuarse a las nuevas tendencias de la postmodernidad. Frente a este panorama de cambios las empresas están presentando un proceso de transformación profundo, requiriendo de profesionales y ejecutivos emprendedores, flexibles, tolerantes a la incertidumbre con la cual se mueven los negocios en la actualidad, este emprendedor debe ser una persona dotada de visión holística, integral fundamentada en valores. Además, estos emprendedores deberán ser ejecutivos con gran iniciativa y tener sentido de la oportunidad, capaz de hacer que proyectos o ideas despeguen “*de cero*” y efectivamente tengan éxito.

Venezuela no escapa a la realidad de estos cambios de contexto originados por los adelantos tecnológicos e innovadores, aunado a que recientemente han surgido una serie de cambios políticos, económicos y sociales que afectan de manera directa a la creación de nuevas empresas. En la presente investigación se trata de descubrir la estructura compleja o el sistema de relaciones que conforman una realidad psíquica o social humana en la cual está inmerso el emprendedor en Venezuela, con la finalidad de generar referentes teóricos que describen a la gerencia emprendedora en Venezuela.

En lo que respecta a la organización de la investigación: En la sección de la literatura se plantean los fundamentos teóricos que sustentan la investigación. Posteriormente se presenta la metodología utilizada, la cual comprende la orientación ontoepistémica del método a investigar: paradigma, tipo, diseño y método de la investigación, técnicas de recolección de información, criterios de selección del informante clave y la teoría a utilizar para el análisis e interpretación de la información. Seguidamente se presenta resultado preliminar de la investigación, de la codificación abierta y la codificación axial, luego los resultados finales que serían las teorías que emergen del proceso de análisis de la información y por último las conclusiones que serían las reflexiones sobre la investigación.

## REVISIÓN DE LITERATURA

Desde principios del siglo XVIII Chantillón empleaba la palabra emprendedor para identificar aquellas personas que tomaban la responsabilidad de poner en marcha y llevar a término un proyecto. Say consideraba al emprendedor un líder completo que atraía a otras personas, con el objetivo de construir organizaciones productivas. En el siglo XX Schumpeter (1911) Había creado la “Teoría del Desarrollo Económico”, luego creó un modelo del emprendedor como el protagonista del proceso de “Creación Destructiva”. Según Knight (1921) los emprendedores eran considerados como parte fundamental en la función empresarial, ya que eran las personas capaces de asumir riesgos y de convencer a los inversionistas dudosos a invertir recursos en un negocio, además es capaz de establecer claramente la diferencia entre riesgo e incertidumbre, Audretsch (2004) consideraba que la unidad de análisis de una empresa no era ésta, sino el emprendedor, además éste debe tener ciertas características especiales según Turapuez (2008) El emprendedor juega un papel importante en el crecimiento económico de un país, ya que las naciones que presentan altos niveles de crecimiento económico son consideradas como las que mejores políticas económicas están desarrollando, tal como lo plantean Tamayo y Calle (2005), Rusque (2005) y Galindo (2006), al igual que la formación de emprendedor debe hacerse de acuerdo a las

exigencias de las comunidades, no solo es importante la formación de muchas empresas, sino el hecho de que éstas sobrevivan con el tiempo, Sánchez (2003). Estudios realizado por GEM (2005-2007) indica que Venezuela es uno de los países con más alto porcentaje de emprendimientos y de que gran parte de las nuevas empresas no sobreviven después de los primeros 3 años de su puesta en marcha, por lo que esta investigación decide indagar la estructura compleja y el sistema de relaciones que conforman la realidad en la cual está inmerso el emprendedor Venezolano. Según Cruz (2010) existen estrategias específicas a seguir para eliminar los peligros asociados a la crisis y evitar caer en la trampa del “esperar a que las cosas mejoren”, afirma que la actitud es una de estas estrategias y que el éxito de una empresa no es más que el éxito de las personas que la conforman.

## **METODOLOGÍA**

La presente investigación es de tipo cualitativo, enmarca dentro del paradigma interpretativo comprensivo y el paradigma de la complejidad, el método utilizado es el método fenomenológico, ya que se estudiará al emprendedor venezolano, se estudiarán las experiencias vividas, su realidad interna y personal obtenida de boca del mismo emprendedor (Martínez, 2004), se realizaron entrevistas semiestructuradas a los emprendedores seleccionados de acuerdo a un perfil intencional, estas entrevistas se analizaron utilizando la Teoría Fundamentada de Glaser y Strauss (1967) que consiste en realizar primero una codificación abierta, segundo una codificación axial la cual agrupa las categorías producto de la codificación abierta en categorías madre, y por último la codificación selectiva donde se contrastan los puntos de vista de los emprendedores entrevistados, los emprendedores exitosos, los teóricos del emprendedurismo y los investigadores, el resultado serían los Constructos Teóricos.

## **RESULTADOS**

Aplicando la metodología descrita en la fase anterior se obtuvieron: en la codificación abierta una serie de códigos relacionados con los puntos de vista de los emprendedores, en la codificación axial cuatro categorías: teleológicos – epistemológicos – axiológicos – praxiológicos y por último en la codificación selectiva los tres Constructos Teóricos: La Familia como la Razón de ser del Emprendedor, El Espíritu Emprendedor es el Motor del Crecimiento y El Emprendedor Transformador de los Medios Productivos y de Servicios.

## **CONCLUSIONES**

A pesar de que el país está atravesando por una serie de cambios políticos, económicos y sociales, esto ha representado un reto para la gerencia emprendedora ser capaz de transformar una idea en negocio, sobrepasando las dificultades de estos cambios y saber tolerar las presiones inherentes vigentes en su contexto social, económico y tecnológico. En los discurso de los informantes reflejan esa capacidad que tienen los emprendedores de tener una idea, un sueño, una visión de negocio y de manera constante y perseverante, asumiendo los riesgos necesarios con la convicción de que van a tener éxito, la ponen en marcha.

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# DESARROLLO ECONOMICO PARA UN MUNDO DINAMICO AFRONTANDO TIEMPO EXPONENCIALES ES HORA DE INVERTIR PARA DESARROLLAR

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## ABSTRACT

En el reciente periodo se ha observado un auge sin precedentes del poder de la técnica, del volumen de los bienes y servicios producidos y de los intercambios comerciales. Se ha comprobado asimismo, una profunda transformación en las pautas de consumo y modos de vida de una mayoría de los habitantes de los países industrializados y una minoría de los que viven en los países del Tercer Mundo; es decir aun cuando la globalización ha integrado a las poblaciones consumidoras del mundo, el progreso material no se ha deslizado y muchos menos generalizado hacia los países subdesarrollados. Cuando se habla de desarrollo es inevitable pensar en la calidad de vida de los ciudadanos y plantearse las diferencias entre un país y otro y plantearse además el desarrollo para el futuro de las generaciones venideras. Por eso tomamos del análisis del profesor Ignacy Sachs en la Cumbre Mundial sobre Desarrollo Social de Copenahe 1995 la siguiente reflexión:

*"El desarrollo, hoy más que nunca, es el objetivo común de la humanidad... Es cierto que hemos necesitado varios decenios para aprehender la complejidad de ese proceso... En primer lugar, el desarrollo debe permitir materializar todas las posibilidades del primer protagonista y último destinatario de ese proceso, es decir, el ser humano, no sólo el que vive hoy, sino también el que vivirá mañana, sobre la tierra. Un desarrollo humano sostenible..."*

El presente ensayo se abordará entonces tomando en cuenta la necesidad de avanzar en nuevos paradigmas de desarrollo, como lo son: las relaciones entre los aspectos económico, ecológico y social, la reglamentación democrática de las economías mixtas, la redefinición de la función del Estado, y la ciencia y la técnica al servicio del desarrollo social

## Estrategias Abordadas En Las Economías Latinoamericanas

Las estrategias de desarrollo utilizadas por los países del tercer mundo han estado determinadas por las teorías economisistas donde el crecimiento económico es el pilar central para el desarrollo, ya que sus frutos se deslizarían automáticamente hacia otros sectores de la sociedad. Como funcionaria eso? Según algunos enfoques, como el del Banco Mundial (2007), concluyen que el gasto público en infraestructura, educación y salud tiene efectos positivos en el crecimiento de las naciones, pero al igual se debe pensar en invertir en factores productivos, se debe ahora aumentar el crecimiento económico y explotar su potencial. Ante un mejor desempeño, el país concita mayores expectativas entre los ciudadanos y los motiva para la cooperación e inversión en el mercado interno

El crecimiento económico requiere en principio centrarse en los pilares de la política macroeconómica: las metas de inflación, un tipo de cambio flotante y el mantenimiento de un superávit fiscal primario, es decir, que los ingresos superen el gasto antes del pago de intereses, y al igual es importante crear confianza en el entorno internacional y crear unos intereses de estado indiferentes a las tendencias económicas de algún grupo social que detenta el gobierno. El fortalecimiento de las políticas macroeconómicas se traduce en una nueva capacidad de resistencia, del incentivo de independencia y creación de un mercado interno estable y a su vez de cooperación internacional, para el afianzamiento del crecimiento económico y a su vez del desarrollo, contribuyendo unos países con otros para así hacer un mejor aprovechamiento de los potenciales de cada nación; esto se debe a que la mejora de las finanzas



públicas, la reducción de la deuda externa, el aumento de las reservas internacionales, ayuda a prevenir cualquier situación desprevénida y afrontar los posibles repercusiones negativas de una crisis internacional, como ha sucedido en distintos momentos de la historia. Cuando ocurrieron los shocks internacionales de 1982, 1998 y 2001, la región latinoamericana se encontraba en una posición más sólida para poder contrarrestar los efectos de la recesión mundial; esta vez, muchos gobiernos y bancos centrales pudieron amortiguar el impacto en el producto y el empleo, incrementando el gasto público y reduciendo las tasas de interés, y permitiendo al mismo tiempo la depreciación del tipo de cambio.

Así, con la depreciación de la moneda, América Latina logró afrontar los shocks externos sin experimentar una fuerte sacudida inflacionaria ni trastornos generalizados en el sistema financiero; pero por lo general son países dependientes que se ven afectados por las contracciones de las potencias, de los países que generan el PIB más alto, con alto nivel de desarrollo. No obstante, a pesar del potencial las economías latinoamericanas, aun siguen siendo subdesarrolladas, entendiéndose por subdesarrollo cuando se tiene en comparación con otros países, una estructura productiva atrasada, las condiciones de vida de la población son limitadas, se tiene dependencia con el mercado internacional y desigualdad económica.

#### Estrategias En El Mundo Actual: Dinámico Y Exponencial Invertir En Evolución

Debido a la amplitud del tema y a un fin específico, el desarrollo perdurable en el tiempo, enfocaré este tema macro a un caso específico y del cual soy parte como venezolana, los problemas del desarrollo económico en Venezuela. A mi entender lograr un crecimiento económico sostenido es, en principio, una vía para alcanzar los objetivos sociales, más, se debe acortar la brecha entre los resultados económicos y sociales. Hablamos de un verdadero desarrollo cuando se logra progresar simultáneamente en tres sectores: el económico, el social y el ecológico.

El país requiere de una estrategia que integre dos variables profundamente correlacionadas al desarrollo económico sustentable con el desarrollo social, en tal sentido los países del tercer mundo, especialmente las economías latinoamericanas, deben hacer frente simultáneamente a tres problemas; necesitan estabilizar sus economías, crear desde el principio el conjunto de las instituciones indispensables para el funcionamiento de las economías orientadas al mercado y, por último, reestructurar a fondo los mecanismos de producción para aumentar su eficacia, su competitividad en los mercados internacionales y su calidad con respecto a la gestión del medio ambiente.

Si tomamos en cuenta las propuestas de “ajuste social” del profesor Sachs deberíamos insertar a la población venezolana como productora y consumidora en una economía en expansión, pero fomentando la capacidad endógena, por medio de la educación y el intercambio de conocimientos, que signifiquen una sólida base para elevar la calidad de vida. Esto debe permitir la creación de nuevos empleos, fundamentalmente en las regiones menos desarrolladas del país. Se destaca esta necesidad de educación, de inversión al capital humano como un pilar para el logro del desarrollo, muy en el caso particular de Venezuela crear una conciencia social que valore y trabajen en función al progreso.

Por otra parte el acceso a los avances científicos, tecnológicos, financieros, comerciales y culturales en general, base indispensable del crecimiento económico y social sustentable, deben estar al alcance de quien sea capaz de utilizar los instrumentos que los interconectan e interpretan la información que fluye a una velocidad extraordinaria. En este sentido, parte importante del contenido social de un plan de desarrollo económico le corresponde al Estado, creando las infraestructuras tecnológicas y formativas de la sociedad para que todos los ciudadanos logren esa capacitación, base de su elevación de calidad de vida. El Estado también deberá crear, mantener y desarrollar instituciones oficiales de estadística, información y bases de datos sobre tecnología e investigación de operaciones, de mercado y mercadeo, que presten apoyo logístico y de información a las empresas que deseen establecerse o tengan posibilidades de crear ventajas competitivas.

En cuanto a la eficacia productiva, el Estado deberá ser muy activo en el establecimiento de las condiciones para que las empresas puedan crear y desarrollar ventajas competitivas, fundamentalmente en la dotación de infraestructuras básicas, energía en general, vialidad, seguridad, salud, etc., creando centros y programas de aprendizaje, capacitación, entrenamiento y desarrollo de personas y empresas; fomentando la tecnología para desarrollar las habilidades básicas para generar ventajas competitivas y promoviendo la participación efectiva de las empresas en estos programas, no sólo desde el punto de vista financiero, sino muy especialmente desde el punto de vista operacional.

El sector financiero, por su lado, debe canalizar el ahorro hacia la inversión y evitar su traslado a sectores insolventes y a la especulación financiera y cambiaria. En cuanto a la intervención del Estado se entiende que todo mercado debe estar regulado por el Estado, especialmente si se quiere que la economía de mercado cumpla también una función social. El envite en los próximos años será encontrar formas verdaderamente democráticas de regular las economías mixtas. En definitiva hay que lograr un equilibrio entre el Estado y el Mercado. En lo que respecta al aspecto ecológico, el Estado debe intensificar todas las medidas de protección del medio ambiente, y luchar por un cambio radical en los patrones de consumo con alcance mundial, así mismo explorar alternativas de ganar por partida doble; en la investigación de técnicas de producción ecológicas como ejemplo los diferentes casos de reciclado, la llamada agricultura regenerativa y, sobre todo, las estrategias energéticas, que permiten a la vez reducir considerablemente el consumo de energías fósiles y ahorrar recursos financieros. Se expusieron opiniones para incentivar el desarrollo, pero es necesario pensar en el principal problema económico; el aumento progresivo de las necesidades de las personas ante la escasez de los recursos existentes, ante las progresivas necesidades que quieren ser satisfechas, ahora y a futuro nos vemos en la obligación de invertir en pro al avance ante el dinamismo mundial, y poder crear un desarrollo evolutivo ¡hay que empezar desde ahora a invertir en evolución, para poder confrontar los cambios que vienen!

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# GEOGRAFÍA Y MERCADOS FINANCIEROS

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## RESUMEN

*En este artículo se analiza la estructura de los árboles de expansión mínima que se construyen a partir de los precios de los principales índices mundiales. Se encuentra que el vértice central tiene una gran dependencia del huso horario. Se encuentra, además, que los índices en Europa Occidental, Norteamérica y Asia forman grandes conglomerados; los índices en Sudamérica y Europa Oriental forman un bloque menos fuerte, y los índices de los países de África no forman conglomerados.*

## GEOGRAPHY AND FINANCIAL MARKETS

### ABSTRACT

*This paper analyzes the structure of minimum spanning trees constructed from the prices of the main global indices. It is found that the central vertex is highly dependent on the time zone. It also found that indexes in Western Europe, North America and Asia form large conglomerates, the indexes in South America and Eastern Europe form a block less strong than those mentioned above, and the indexes of Africa are linked to various economies.*

**JEL:** C02, C22, C38, C45, C61, C81, D85

**PALABRAS CLAVES:** Redes Financieras. Econofísica. Correlación. Árboles de expansión mínima.

### INTRODUCCIÓN

Los mercados financieros son el mecanismo que permite a los diversos agentes económicos el intercambio de activos financieros. Mientras más grande sea el número de títulos financieros negociados, más amplio será un mercado financiero y por tanto, más importante. El progresivo interés de las empresas por participar en este tipo de mercados tratando de buscar fuentes de financiamiento ha hecho crecer de manera importante a los diversos mercados financieros en el mundo. El fenómeno de globalización ha impulsado una estrecha relación entre los diferentes mercados mundiales, lo que ha tenido como consecuencia que las crisis financieras en diversos países impactan en forma inmediata a la mayoría de estos mercados. Desde hace unos veinte años se ha venido desarrollando una literatura paralela que entiende los mercados financieros como sistemas que son influenciados por una gran cantidad de información en tiempo real. Esta literatura estadística se ha denominado Econofísica y ha tratado, especialmente, de establecer estructuras jerárquicas, taxonomías y simular el proceso aleatorio de los valores o los tipos de cambio de diversas acciones o monedas con el objeto de analizar el grado de correlación que existe entre las acciones y los diferentes mercados financieros (Mantegna, 1999; Bonano, 2001; Ortega, 2005; Medina, 2010; entre muchos otros). En este trabajo se analiza la estructura jerárquica y la dinámica de las relaciones existentes entre los principales índices financieros mundiales. El objetivo de este trabajo es analizar las principales correlaciones entre los índices financieros y señalar las diversas conexiones y jerarquías dentro de ellos. Para ello, hemos utilizado a los árboles de expansión mínima (MST) y las medidas más importantes en las redes.

## REVISIÓN DE LA LITERATURA

Los trabajos fundamentales en redes financieras aparecen a finales de los ochenta, el concepto de grafos en el ambiente de mercados financieros fue introducido por Mategna, Bonano y otros (1989) como un método para encontrar arreglos jerárquicos de acciones a través del estudio de conglomerados de compañías. Los árboles de expansión mínima han sido usados para optimizar portafolios (Bonano, 2004) usando el hecho de que los activos del portafolio óptimo de Markowitz están prácticamente todo el tiempo en las ramas externas del árbol. Algunas medidas topológicas han sido definidas, con el fin de caracterizar los árboles y clasificar los vértices dependiendo de sus distancias a un vértice especial que simula el centro de masa del árbol (M. Barthélemy, A. Barrat, R. Pastor-Satorras, 2005). Algunos estudios empíricos han mostrado que estas medidas son altamente susceptibles a las crisis del mercado y que clasifican los sectores económicos de acuerdo a su importancia relativa en el árbol (Medina, L. Mansilla, R. ,2007; y Medina, L. Díaz, B. ,2011).

### Árboles De Expansión Mínima

Un árbol de expansión es una gráfica de N nodos (o vértices) unidos por N-1 arcos que permiten ir de un vértice a otro y que se construye a partir de la matriz de correlación  $C_{ij}$ , de tamaño NxN, de los precios de cierre de los índices de los diferentes países seleccionados (N=45 en nuestro estudio). La matriz se construye de acuerdo con la fórmula:

$$C_{ij} = \frac{1}{T} \sum_{t=1}^T \delta x_i(t) \delta x_j(t) \quad (1)$$

donde T es el número de días cotizados (longitud de las series de tiempo) y  $\delta x_i(t)$  son los rendimientos normalizados de cada índice. El rendimiento  $\delta X_i(t)$  del índice financiero  $S_i(t)$  se define como  $\delta X_i(t) = \ln S_i(t + \Delta t) - \ln S_i(t)$ . Para poder detectar similitudes en el patrón de los rendimientos en diferentes países, es necesario normalizar los rendimientos utilizando la media  $\langle X_i(t) \rangle$  y la varianza (volatilidad) empírica de cada serie. De esta manera:

$$\delta x_i(t) = \frac{\delta X_i(t) - \langle \delta X_i(t) \rangle}{\sqrt{\delta X_i^2(t) - \langle \delta X_i(t) \rangle^2}} \quad (2)$$

Para construir el árbol de expansión mínima, se usará la distancia euclidiana  $d_{ij} = \sqrt{2(1 - C_{ij})}$ . Debido a que  $-1 \leq C_{ij} \leq 1$ , se tiene que  $0 \leq d_{ij} \leq 2$ .

Existen diferentes medidas y parámetros que nos permiten una primera caracterización estadística de los árboles. Estas medidas son:

Grado del vértice: El grado del vértice i, es el número de nodos que están conectados directamente al nodo i, esto es, el número de elementos que integran la vecindad de i,  $(V(i))$ .

Fortaleza del vértice: la fortaleza del vértice  $s_i$  se define como:

$$s_i = \sum_{j \in V(i)} d_{ij} \quad (3)$$

La fortaleza del vértice integra la información de su conectividad y de la importancia de los pesos de sus vértices conectados.

*Nivel del vértice:* El nivel  $v_{ij}$  es la suma de los arcos que hay que pasar sobre el árbol para ir del vértice i al vértice j.

*El Promedio de ocupación:* es la distancia promedio del vértice  $v_i$  a los demás vértices, esto es:

$$l(v_i) = \frac{1}{N} \sum_{j=1}^N v_{ij} \quad (4)$$

El nodo con promedio de ocupación más baja es el centro de masa del árbol.

*El vértice central:* El vértice central se usa como punto de referencia en el árbol, contra el cual la posición de los demás vértices es relativa. Hay un poco de arbitrariedad en la elección del vértice central, sin embargo los criterios anteriormente mencionados (el vértice de mayor grado, el vértice de mayor fortaleza y/o el centro de masa) pueden ayudar a escoger al mejor candidato.

### El Árbol Empírico

Las series de tiempo que conforman la base de datos para este estudio están formadas por los precios de cierre diario de 45 índices: América del Norte (6), América del Sur y el Caribe (7), Europa Occidental (8), Europa Oriental (7), África (6), Asia y Australia (11) en el periodo comprendido entre 01/01/2005 y 27/09/2011.

País	Índice	Grado	Fortaleza	Prom. de ocupación
USA 2	S&P500	4	1.92	4.6
UK	FTSE 250	4	3	2.85
Francia	CAC 40	12	7.7	2.4
Hong Kong	HSI	6	5.31	2.81
Australia	AS51	5	4.89	3.29

Tabla 1. Esta tabla muestra los índices que obtuvieron los valores óptimos por región. El CAC40 es el vértice con mayor grado y fortaleza y menor promedio de ocupación, lo cual lo convierte en el vértice central del árbol.

Los índices que obtienen mejor clasificación corresponden al CAC 40 de Francia, el HSI de Hong Kong, el AS51 de Australia y el S&P500 de USA. Cada uno de ellos lidera un conglomerado geográfico importante. De acuerdo al grado, fortaleza y promedio de ocupación, el vértice central es el índice CAC 40. El grado y la fortaleza del vértice pueden ser influenciados no sólo por variables económicas y financieras sino por cuestiones geográficas y horario de apertura de las bolsas.

La Fig. 1: Muestra el árbol de expansión mínima de los índices financieros. El centro de masa del árbol se lo disputan Francia y Hong Kong.

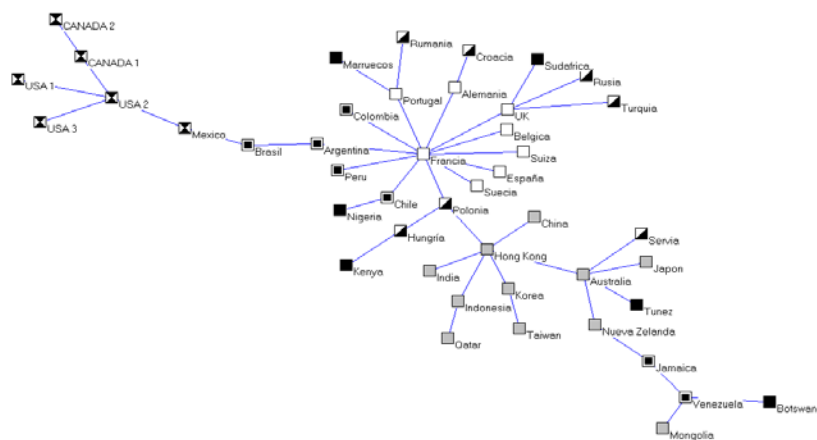


Fig.1. El árbol de expansión mínima muestra a Francia como vértice central y cinco conglomerados geográficos. El conglomerado central está liderado por el CAC40 de Francia.

En el árbol se distinguen claramente tres grandes conglomerados: el de América del Norte, liderado por S&P500 de USA, el de Europa Occidental liderado por CAC40 de Francia y el de Asia y Australia liderado por HSI de Hong Kong. Un cuarto conglomerado, corresponde a países Sudamericanos, que parecen tener más influencia de los índices Europeos que de los Norteamericanos (excepto por Jamaica y Venezuela, quienes muestran comportamientos atípicos al resto de los países de esta región). Los países

de Europa Oriental también forman un pequeño conglomerado alrededor de los índices de los países de Europa Occidental. Los índices de países Africanos no forman conglomerados. Resulta también interesante de que el árbol de expansión muestra una fotografía de los principales conglomerados que es parecida a un mapamundi tradicional, esto es, el orden en que aparecen es: Asia – Europa – América. Dado que la correlación de las bolsas es establecida de acuerdo a la fecha (y que los días inician en los países asiáticos) se decidió hacer la suposición de que los días iniciasen en Europa o en América. Los árboles resultantes de estas suposiciones son los siguientes:

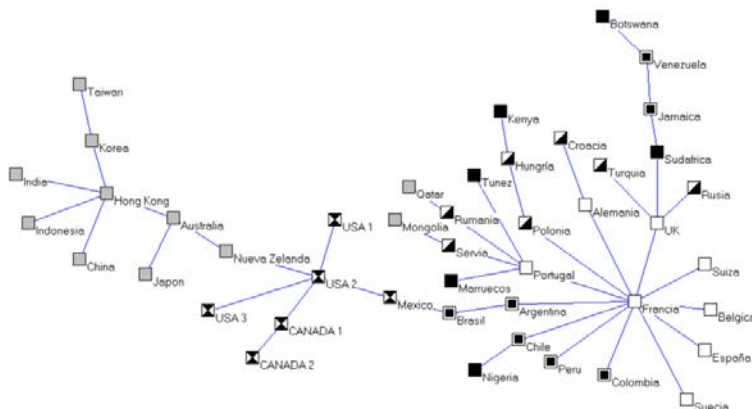


Fig.2. El árbol de expansión mínima suponiendo que los días inician en Europa. Los cinco conglomerados por región se mantienen, pero el vértice central cambia y está entre el CAC40 de Francia y el S&P500 de USA

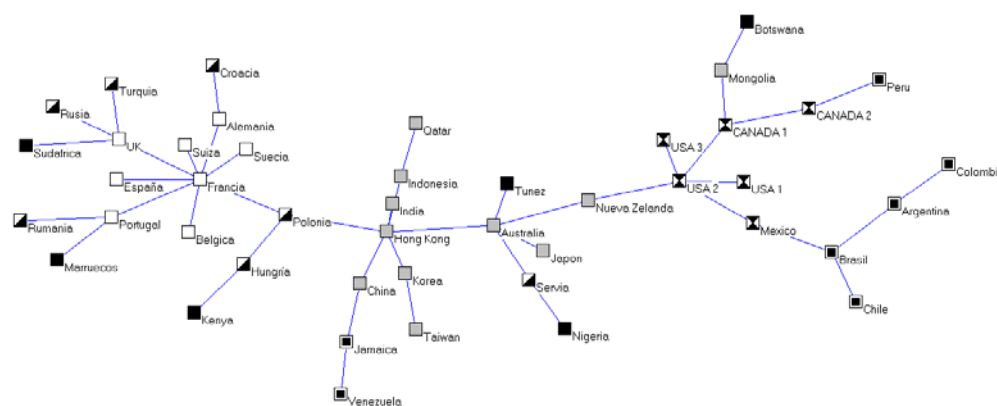


Fig.3. El árbol de expansión mínima suponiendo que los días inician en América. Se mantienen los conglomerados, el vértice central se mueve a Hong Kong.

Como puede ser observado, en cada una de las gráficas el árbol refleja un mapamundi que inicia en el huso horario supuesto. Esto hace que cuando el huso horario inicia en Europa, América aparezca en el centro de la figura; y cuando el huso horario inicia en América, las bolsas asiáticas serán las que se encuentren en el centro. En cada una de las figuras es notoria la formación de los grandes conglomerados (bolsas asiáticas, bolsas europeas y bolsas norteamericanas). En cada una de ellas, las bolsas de los países de Europa Oriental aparecen ligadas a las bolsas de Europa Occidental. En la segunda figura, el conglomerado de bolsas pertenecientes a países sudamericanos está nuevamente unido a las bolsas europeas, mientras que en la tercera figura, estas bolsas aparecen ligadas al comportamiento de las bolsas que pertenecen a países de América del Norte. La bolsa mexicana y la bolsa brasileña aparecen siempre unidas, y regularmente son el punto de encuentro entre los países de Norteamérica y Sudamérica. La

bolsa jamaicana y la bolsa venezolana muestran comportamientos atípicos al resto de las bolsas sudamericanas. Las siguientes tablas nos presentan un análisis de los valores de la fortaleza, el grado y el promedio de ocupación de las principales bolsas:

País	Índice	Grado	Fortaleza	Prom. de ocupación
USA 2	S&P500	4	1.9166	4.5964
Francia	CAC 40	12	7.6999	2.4013
UK	FTSE 250	4	2.9977	2.8501
Hong Kong	HSI	6	5.3110	2.8089
Australia	AS51	5	4.8890	3.2859

Tabla 2. Esta tabla muestra los índices que obtuvieron los valores óptimos por región cuando suponemos que el día inicia en Europa. El CAC40 es el vértice con mayor fortaleza y menor promedio de ocupación, lo cual lo convierte en el vértice central del árbol.

País	Índice	Grado	Fortaleza	Prom. de ocupación
USA 2	S&P500	5	2.8761	3.64433
Francia	CAC 40	8	4.0586	3.27234
UK	FTSE 250	4	2.9970	3.72105
Hong Kong	HSI	6	5.3103	2.73841
Australia	AS51	5	4.8888	2.86205

Tabla 3. Esta tabla muestra los índices que obtuvieron los valores óptimos por región cuando suponemos que el día inicia en América. El HSI es el vértice con mayor fortaleza y menor promedio de ocupación, lo cual lo convierte en el vértice central del árbol.

Basándose en estas tablas, S&P500 es la bolsa líder en la región de Norteamérica, CAC40 es la bolsa líder en Europa y el HSI es la bolsa líder en Asia. Dependiendo el huso horario, el vértice central podría ubicarse en Hong Kong o Francia.

## CONCLUSIONES

El índice CAC40 o el índice HSI podrían ser los vértices centrales del árbol dependiendo del huso horario. El árbol muestra tres grandes conglomerados, que coinciden con sectores geográficos en Asia, Europa y Norteamérica. Es posible distinguir dos conglomerados más en las regiones de Sudamérica y Europa Oriental. Los índices de las bolsas de los países africanos no forman conglomerados. Los conglomerados son liderados por el CAC 40 de Francia, el HSI de Hong Kong y el S&P500 de USA, siendo los índices de mayor influencia entre los estudiados.

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# **LAS PYMES: EL CUARTO SECTOR DE LA ECONOMIA**

Romeo Ruiz Mandujano, Instituto de Estudios Universitarios

## **RESUMEN**

*Este artículo muestra la importancia que en México tienen, las Micro, Pequeñas y Medianas Empresas en la economía nacional, sin embargo se menciona la urgente necesidad de que este modelo de organización tenga que reinventarse en medio de la actual globalización para ser consideradas como entidades económicas importantes, con características propias, sociales, de naturaleza familiar y con objetivos claros y precisos cuyo propósito sea sostenerse en el mercado global con un fin social de dar prosperidad a las familias mexicanas y a miles de comunidades sobre todo aquellas que se encuentran legalmente constituidas en las zonas rurales de nuestro país. La Pymes cuentan con la más amplia gama de giros productivos, comercializadoras y de servicios; las cuales en su actividad autónoma también se relacionan con las cadenas comerciales, con autoridades de los distintos niveles, con organizaciones sociales, regionales, cámaras de comercio, sectores económicos, pero su condición actual les obliga a padecer la influencia de la globalización y son sometidas por diversos factores externos e internos minimizando con ello sus posibilidades de desarrollo y consolidación. Por lo que deben comprender que para una mayor competitividad y mejora es necesario contar con una adecuada División del Trabajo, un diseño organizacional acorde a sus necesidades desde su constitución, una estructura que conduzca y limite la Autoridad y Responsabilidad, Disciplina, Unidad de Mando, Unidad de Dirección, visión, planeación, organización, control e integración. Todo ello para un Empoderamiento responsable y con una definida Jerarquía, Orden, Equidad y Estabilidad en un marco de legalidad y con los conocimientos modernos de la tecnología y la profesionalización en su Administración. Todo ello les permitirá constituirse como el Cuarto sector de la Economía Mexicana.*

**PALABRAS CLAVES:** Reinención, Nuevo modelo organizativo, Planeación, Organización, Control, Dirección e Integración.

## **SMES: THE FOURTH SECTOR OF THE ECONOMY**

### **ABSTRACT**

*This article shows the importance that the Small and Medium Enterprises have in México, in the national economy. However, it also mentioned the urgent need for this model of organization has to reinvent itself amidst the current globalization to be considered as important economic entities, with its own characteristics, social, nature familiar with clear and precise purpose of which is sustained in the global market with a social purpose of bringing prosperity to the Mexican families and thousands of communities especially those that are legally established in the rural areas of our country. The SMEs have the widest range of production money, marketing and services, which in their autonomous activity are also associated with retail chains, with authorities at different levels, social organizations, regional chambers of commerce, economic sectors but its present condition forces them to suffer the influence of globalization and are subject to various external and internal factors thereby minimizing their chances of development and consolidation. So you must understand that for greater competitiveness and improvement is necessary to have a proper division of labor, organizational design that suits your needs from its constitution, a structure that will lead and limit the Authority and Responsibility, Discipline, Unity of Command, Management Unit, vision, planning, organization, control and integration. All this for a responsible empowerment and a definite hierarchy, order, equity and stability in a legal framework with modern knowledge and technology and professionalism in its management. This will allow them to establish itself as the fourth sector of the Mexican Economy*

**JEL:** A11, A13, D21, G20

**KEYWORDS:** Reinvention, new organizational model, Planning, Organization, Control, Management and Integration.

## INTRODUCCION

El problema del fracaso de las Pymes ha sido una ausencia de profesionalización en sus actividades administrativas y la constitución de las mismas, lo cual impacta profundamente en la economía nacional, en el patrimonio de las organizaciones que en la mayoría de los casos son familiares y en la parte social por ser grandes fuentes generadoras de empleos y bienestar sobre todo aquellas que se encuentran constituidas en zonas rurales de México. Se requiere primeramente Pymes consolidadas en su estructura y administración interna para incentivar realmente y de manera permanente la economía nacional con un nuevo orden legal, administrativo y social que de vida a un nuevo paradigma económico con rostro humano en esta nueva civilización. Para ello es importante y urgente instrumentar acciones al interior de las Pymes que les permita ser más competitivos y con ello crear sus propias condiciones que fortalezcan su desarrollo y consolidación. Actualmente la problemática que enfrentan las Pymes en México es generado en gran parte desde su propia creación, gestión, administración y desarrollo lo que provoca otros problemas; entre ellos su permanencia en el mercado, la ausencia de fuentes de financiamiento, la falta de posicionamiento empresarial en la sociedad y en consecuencia permiten el auge y fortalecimiento que cada día asumen las grandes firmas empresariales que con mayor intensidad se expanden en un mayor número de localidades del país. Aunado a su problemática interior se suman tanto la ausencia de claridad de políticas públicas acorde a sus necesidades como el proceso de fiscalización y control gubernamental que ponen en riesgo tanto su capital invertido pero sobre todo su permanencia.

## LA GLOBALIZACION

La Globalización como un proceso de creciente internacionalización e interdependencia del capital financiero, industrial, humano, comercial, da vida a nuevas relaciones económicas, políticas y sociales, así como al surgimiento de nuevos productos, mercados, procesos distributivos, productivos y de consumo más competitivo con una rápida expansión y uso de la tecnología sin precedente. En consecuencia el mundo de hoy es una sociedad compuesta de organizaciones de distintos tamaños las cuales a su vez tienen vida propia y social, son personas con identidad y con un alto impacto en el entorno en el que se desenvuelven. Todas ellas se encuentran constituidas por recursos que les permite articular su actividad de manera coordinada y con objetivos específicos. Ante estos acontecimientos globales, es imprescindible reconocer la importancia que tiene para la producción de bienes o servicios una adecuada y profesional administración al interior de las organizaciones como un efectivo proceso de desarrollo de sus actividades, habilidades y competencias que le permitan cumplir con sus objetivos, la cual debe además de comprenderse como un proceso continuo y de mejora constante en la Planeación, Organización, Dirección, Control e Integración de sus actividades involucrando varios factores, entre ellos conocimientos, técnicas pero también emociones por parte de quienes intervienen en él. En síntesis la globalización es un fenómeno que ha llegado a convertirse en un paradigma para el mundo, ante ello las Pymes requieren de esa urgencia de transformación para su permanencia en el mercado.

## MEXICO Y SUS SECTORES ECONOMICOS

México, país localizado en América del Norte cuenta con profundas riquezas naturales, económicas, turísticas, culturales y su ubicación geográfica y colindancias con países como Estados Unidos, Guatemala, Belice y el Golfo de México, Océano Pacífico y el mar del Caribe le permite contar y brindar además una amplia actividad económica y diversa para quienes lo habitamos. Es por ello que las organizaciones o empresas que conforman nuestro territorio están diseñadas y encaminadas a la

producción de bienes y servicios mediante la obtención, transformación e intercambio de recursos las cuales por su actividad productiva y ocupacional se clasifican y pertenecen a sectores económicos denominados; primarios, secundarios y terciarios, que a su vez están integradas por diversas ramas productivas como lo son principalmente el agropecuario, industrial y el de servicios respectivamente. Sin embargo en los últimos años ha retomado gran interés miles de organizaciones denominadas Pymes que se han constituido y que a pesar de que realizan actividades económicas de las sectorizadas constituyen la columna vertebral de la economía nacional por su alto impacto en la generación de empleos y en la producción nacional, los cuales representan el 97% del total de las empresas constituidas en nuestro país.

## **SITUACION ACTUAL DE LAS PYMES**

La actual condición de este modelo de organización no soporta mantenerse por mucho tiempo en el mercado y no resistan por lo general periodos largos de crisis o afectaciones económicas; sociales, familiares por lo que se hace necesario reconocer las debilidades internas que enfrentan para convertirlos en fortalezas. Primeramente es fundamental que el propio modelo se reinvente, desde su creación asumiendo figuras jurídicas asociativas acorde a sus necesidades de cada, lo que les permitirá en un nuevo marco Jurídico ser una verdadera empresa y les garantizara permanencia empresarial a los Por otra parte Internamente deben reconocer y reconocerse como empresas fuertes que mas que asistencialismo lo que se requiere es una profunda profesionalización de sus actividades administrativas, habilidades técnicas y un aspecto importante deberá ser la concientización de los emprendedores económicos de este tipo de organización que se da nacimiento a un ser social y económico como una actividad emprendedora en momentos esperanzadores y no como hasta hoy que nacen como producto de la ausencia de empleos, oportunidades y representa más que una oportunidad, una salida a la problemática, lo que ocasiona condiciones desfavorables a la hora de desarrollarse porque se crean en un entorno precipitado que tampoco les permite constituirse con un plan de negocios más profundo y profesional en el entorno empresarial, ya que cuentan con grandes fortalezas y habilidades naturales de su fuerza de trabajo y son amplios conocedores tanto de su mercado como de sus técnicas que en su mayoría fueron heredados al paso del tiempo, pero requieren aprovecharlo mediante la implementación de modelos de capacitación, reclutamiento, adiestramiento que les permita transmitir a futuras generaciones de manera profesional sus conocimientos como medio de permanencia en el mercado y de mejora de oportunidades.

## **CONCLUSIONES**

El proceso de constitución y administración al interior de las Pymes deben estar orientados y encaminados principalmente para alcanzar sus objetivos mediante una mejor Planeación, Organización, Dirección, Control e integración de sus actividades. Ello conllevara a contar al igual que las empresas grandes con una misión y visión del negocio, ya que son entes económicos, sociales y jurídicos que tiene vida, que deben contar con una estructura diseñada a su necesidad y que estén integradas y conformadas por personas que interactuando en grupo logran los objetivos de la empresa. Esto permitirá en mejores condiciones coordinar de manera profesional y con un mejor aprovechamiento los recursos técnicos, humanos, materiales, financieros entre otros con la finalidad de posicionarse y obtener mayor productividad y competitividad. La profesionalización en la administración de cualquier organización sobre todo en las Pymes contribuye a que la empresa además de realizar sus funciones, conserve y rinda frutos el patrimonio familiar y continúe brindando oportunidades laborales en las comunidades rurales o urbanos según sea el caso, para ello adicionalmente se necesita involucrarlos en equipos tecnológicos más eficaces y eficientes de trabajo en condiciones más estables para que desarrollen sus actividades. A pesar de que la situación actual de la economía global exige más competencia muchos administradores y dueños al mismo tiempo, de este tipo de empresas, pequeñas y medianas son reacios a invertir recursos para un plan de mejora, por lo que muchas de sus actividades se desarrollan con una deficiente planeación, las cuales llevan a resultados insatisfactorios, tanto para la empresa como para el cliente. Las

pymes deben implementar varias modificaciones y ajustes a su práctica actual de administración para lograr que las fases de planeación, organización, dirección, control e integración sean más completas, profesionales e integrales. Actualmente nos corresponde vivir una etapa distinta e histórica en el mundo por lo que definir planear y estructurar se convierte en una necesidad y reto para quien decida ser un verdadero emprendedor por la vasta y diversa competencia e información a la cual tenemos acceso; por ello es importante comprender que el trabajo de hoy, constituye un rasgo distinto a la actividad humana de hace años y que como denominador común e imprescindible para la existencia de la vida social es necesario que todo proceso del hombre y de las instituciones sean desarrollados y se fundamenten en el trabajo profesional, especializado y administrado como verdaderos valores de transformación

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Romeo Ruiz Mandujano es Licenciado en Derecho por la Universidad Nacional Autónoma de México, cuenta con la Maestría terminada en Administración por el Instituto de Estudios Universitarios, grado de excelencia académica. Labora en México en una Institución de Asistencia Privada denominada “Fundación Rafael Donde “en el puesto de Director General Zona Sureste de la República Mexicana. Ha participado como conferencista en varios centros educativos de Estados de la República Mexicana en temas organizacionales y financieros. Recientemente participo en la pasantía de “Micro finanzas” en Bogotá, Colombia y ha sido articulista de periódicos de circulación nacional “El financiero en Línea “y locales “Heraldo de Chiapas “, así como autor de su reciente libro publicado y presentado en México denominado “Temas Diversos “, entre otras actividades sociales y culturales.

# EL PROCESO DE INTEGRACIÓN DE LAS NUEVAS TECNOLOGÍAS A LOS PROCESOS EDUCATIVOS.

Janet Ortiz López, Universidad de Vigo

## RESUMEN

*En el contexto del proceso de la globalización y flexibilización productiva, la educación ha cobrado una creciente importancia en el debate académico y teórico. En los distintos ámbitos sociales han aumentado las oportunidades de acceso a la información y al conocimiento y el acelerado desarrollo de las Tecnologías de la Información y Comunicaciones (TIC), han incrementado exponencialmente esta evolución. Desde esta perspectiva, y ante esta nueva realidad la educación y la formación profesional se han convertido en pilares de las reformas políticas, sociales y económicas que se están construyendo para el futuro próximo. La atmósfera social creada por el mercado tecnológico provoca entre los ciudadanos una actitud de aceptación acrítica hacia las computadoras y todo tipo de artefactos tecnológicos basados en aplicaciones digitales. Pero este ambiente también promueve el surgimiento de otras voces que señalan las consecuencias negativas en la equidad, en la alineación individual, y se destacan los peligros, amenazas y consecuencias que vienen acompañadas con la adopción de la tecnología.*

**PALABRAS CLAVE:** Educación, Tecnología, Exclusión, Sociedad y Globalización.

## THE PROCEDURE FOR INTEGRATING NEW TECHNOLOGIES INTO EDUCATIONAL PROCESSES.

### ABSTRACT

*In the context of the globalization process and flexibilization of production, education has become increasingly important in academic and theoretical debate. In different social areas opportunities have increased access to information and knowledge and the rapid development of Information and Communications . Technologies (ICT) have increased this development in an exponential manner. From this perspective, and for this new reality, education and training have become pillars of the politics, society and economy under construction for the near future. The social atmosphere created by the technology market among citizens, gave rise to an uncritical attitude toward computers and all kinds of technological devices based on digital applications. But this environment also promotes the emergence of other voices that point out the negative impact on equality in individual alignments, and highlights the dangers, threats and consequences that come with the adoption of this technology.*

**JEL:** I21, I24, I28

**KEYWORDS:** Education, Technology, Exclusión, Society and Globalization.

## INTRODUCCIÓN

Hay quienes creen que caminamos a la total individualización y privatización de la vida como producto de la explosión tecnológica, mientras hay quienes reivindican la posibilidad de una sociedad solidaria, donde los proyectos colectivos seguirán vigentes. Resolver estas incógnitas compete en nuestras sociedades a quienes reflexionan sobre su desarrollo, presente y futuro. De allí que resulte necesario

conocer cómo se conforma el universo cultural, el conocimiento y el modo de percepción del mundo de los sujetos.

También se intenta enfocar la educación en lo que se refiere a su carácter instrumental y didáctico, aprovechando los abundantes medios y diseñando programas educativos para una generación que nació con las nuevas tecnologías y comunicaciones. La búsqueda de concepciones pedagógicas para enfrentar nuevos retos en el uso de esas herramientas tecnológicas y para indagar acerca de un proceso de enseñanza y aprendizaje alternativo en el marco de la globalización, es el propósito de este trabajo.

Los efectos políticos derivados de la implantación de sistemas tecnológicos "...han sido observados por los analistas como tendencias de largo plazo ubicadas en los estudios sobre tecnología y poder que ha proliferado gracias a la implantación y consolidación de sistemas tecnológicos de alto rendimiento." (Medina, 2000).

Como consecuencia de lo anterior las repercusiones sobre la vida cotidiana de algunas personas y sectores sociales que si bien no están modificando el entorno cultural propiamente dicho, sí están dejando huellas en sentido de cruzamientos de múltiples dimensiones discursivas, cognitivas y conductuales. Además, las relaciones entre las tecnologías de la información y comunicaciones y las escuelas están bajo la influencia de un contexto de cambio. Sin embargo, se intenta distinguir aquello que depende de factores objetivos de transformación y de aquello cuya naturaleza es puramente persuasiva.

La implicación de la tecnología en la vida cotidiana, en la ciencia y la cultura en general, es enorme y crece cada día. No obstante, hasta ahora la pedagogía en general y los sistemas educativos no le han prestado suficiente atención a dicha cuestión. En este artículo se analizan las razones de quienes consideran necesaria la dimensión tecnológica en la educación.

Es claro entonces, que las comunidades educativas se enfrentan con la disyuntiva de asimilarse al torrente de innovaciones tecnológicas sin un soporte didáctico que les permita llevar a cabo los procesos de enseñanza y aprendizaje utilizando esas tecnologías en su justa dimensión. La transformación de la forma de enseñar y aprender así como una serie de actividades de la vida cotidiana tienen implicaciones sociales a las que se debe dar respuesta.

Es por ello que las Tecnologías de la Información y Comunicación, en adelante TIC, son motivo de una intensa y extendida exploración sobre sus efectos en la industria, el currículo y los efectos de las nuevas relaciones sociales en los diversos campos productivos y culturales.

El indagar los efectos del uso de herramientas para la educación resulta de observar al proceso de enseñanza aprendizaje como una entidad viva, que tiene una dinámica propia y que cambia continuamente. En la educación no es fácil predecir. Es importante entonces realizar estudios precisos del estado de las cosas, de las dificultades por las que atraviesan las comunidades ante nuevos agentes que intervienen en el proceso. Esto nos lleva a la conjetura principal del trabajo en el sentido de que no hay cambios sustanciales en el uso de las herramientas tecnológicas. No son significativas para el proceso de enseñanza aprendizaje ni han representado modificaciones sustanciales en la escuela. Pero con su irrupción, han ejercido influencia sobre algunos administradores educativos y en las políticas públicas relativas a la educación se ha priorizado el uso de las tecnologías como recurso educativo dejando a un lado los aspectos formativos y esenciales de la docencia.

La educación desempeña un papel crucial al contribuir a que los actores sociales se adapten a los procesos de cambio económico, político y cultural, así como a impulsar el desarrollo del capital humano requerido para el crecimiento de los países. La capacidad de los sistemas de educación y formación para cumplir

estos papeles depende de si las instituciones escolares son capaces de responder a las transformaciones que tienen frente a sí.

El dilema consiste en la renovación de modelos que no solo operativicen las funciones educativas elementales, sino que además contemplen problemas que tienen resolución a largo plazo.

Es por ello que una de las dificultades centrales a enfrentar es el de la exclusión. De acuerdo con Ruiz Durán, "... este masivo flujo de información y conocimiento, implica un complejo proceso con un alto grado de incertidumbre, y existe el riesgo de polarizar a las respectivas sociedades entre los que tienen acceso e incluso pueden evaluar e interpretar este conocimiento y los que están excluidos del mismo. La capacidad de acceso, y con base en ello, de comprender y crear, constituye la función básica de la educación" (Ruiz D. 2001: 11).

Bajo este argumento, la interrogante que aquí se expone es si las dimensiones de recursos tecnológicos serán suficientes para cubrir las necesidades educativas y lo más importante, si esos recursos contribuirán al desarrollo cognitivo de los alumnos, al enriquecimiento de habilidades básicas, de aptitudes, a la mejora de vínculos comunicativos, al fortalecimiento de las identidades culturales y de las redes de actores en las comunidades educativas.

### **REPLANTEAR EL QUEHACER PEDAGÓGICO**

La pregunta que se desprende de este trabajo es ¿cuál es el modelo pedagógico que demandan las nuevas TIC y la sociedad de la información? El giro que se vive en las sociedades actuales y la transición de la era postindustrial a un escenario global pautado por lo informacional, demandan un nuevo sistema educativo. Esta sería una primera respuesta "...más que una reforma de la enseñanza, es necesaria una revolución del pensamiento, en la elaboración de nuestras construcciones mentales y en su representación. En pos de esas finalidades, la conjunción de las nuevas tecnologías con métodos transdisciplinarios es la que puede ofrecer una inteligencia estratégica y a la vez estrategias inteligentes..." (Picardo, 2002:22). Esta revolución del pensamiento que implica una verdadera transformación educativa no puede sustentarse en los enfoques pedagógicos tradicionales; en efecto, los grandes cambios educativos empiezan en el aula, en una relación pedagógica definida entre el docente y sus estudiantes.

Las teorías o corrientes pedagógicas han oscilado en enfoques, más o menos centrados en el docente o en el estudiante; sin embargo, las sociedades se debaten en la transición para llegar a constituirse en "Sociedades informacionales", "Sociedades del conocimiento" o "Sociedades del aprendizaje", sustentadas en la vorágine de las nuevas tecnologías de la información y ante estos retos es necesario replantear el quehacer pedagógico para formar al ciudadano de estas posibles sociedades.

En cuanto a la adecuación de los sistemas educativos, el Siglo XXI, indica que se ofrecerán recursos sin precedentes tanto a la circulación y al almacenamiento de informaciones como a la comunicación. Además demandará a la educación una doble exigencia que puede parecer casi contradictoria: la educación deberá transmitir, masiva y eficazmente, un volumen cada vez mayor de conocimientos teóricos y técnicos evolutivos adaptados a la globalización cognoscitiva, porque son las bases de las competencias del futuro. Pero deberá hallar y definir orientaciones que permitan no dejarse sumergir por las corrientes de información más o menos efímeras que invaden los espacios públicos y privados, y conservar el rumbo en proyectos de desarrollo individuales y colectivos. En cierto sentido, la educación se ve obligada a proporcionar las cartas náuticas de un mundo complejo y en perpetua agitación y, al mismo tiempo, la brújula para poder navegar por él.

En una hora de navegación – cuyo costo es igual a una cerveza, una cajetilla de cigarros u otro gasto similar – podemos acceder a un mundo insondable de información que enriquece nuestros conocimientos, bien sea para preparar una clase o para complementar una tarea. El problema crucial de nuestra realidad

educativa puede tener dos vertientes: por un lado, el “desconocimiento” de cómo utilizar la información en el proceso enseñanza-aprendizaje, yendo mucho más allá de los tradicionales libros de texto, e incorporar otras fuentes de información más “seculares” o menos tradicionales; y por otro lado, la falta de “conocimiento” sobre el uso de nuevas tecnologías de la información y comunicaciones, concretamente uso de internet.

Estos escenarios demandan una nueva arquitectura educativa que apunte y apueste al aprendizaje de por vida, lo que implica reivindicar la hipótesis educativa enseñar a aprender y sobre todo utilizar adecuadamente la información en el proceso de enseñanza-aprendizaje. Los docentes y estudiantes deben asumir un nuevo rol de “mediadores” entre la experiencia humana y la información existente y sobre todo caer en la cuenta que la formación debe ser punto de partida y de llegada en el proceso de enseñanza aprendizaje.

En un mundo de inequidades, los cambios curriculares provocados por las TIC generan modelos educativos que se fundamentan en los instrumentos más que en lo pedagógico así como las nuevas orientaciones en la política informática.

El problema de la inequidad y la exclusión, impide el desarrollo de propuestas educativas pedagógicas en general para la aplicación de proyectos a largo y mediano plazo en relación a las nuevas tecnologías, lo que conduce a una errónea planificación y a una fallida distribución de recursos para las escuelas.

Una planificación educativa debe reconocer las carencias que padecen los sistemas educativos, en particular los referidos a los sectores sociales excluidos. Pero aun reconociendo esta realidad que resulta evidente, los residuos de esta problemática generarán entre otras circunstancias, mayores resistencias tanto al cambio como a la implementación de nuevas estrategias didácticas para la enseñanza y el aprendizaje.

El uso propagandístico de las TIC que hacen algunos administradores escolares al adquirir el equipo y descuidar deliberadamente o no, los aspectos didácticos, conduce a un abandono de una perspectiva centrada en lo social y en lo cultural. ¿Qué efecto tiene entonces una planificación basada en las nuevas tecnologías en donde quedan atadas al diseño curricular el conjunto de recursos y de la retórica en moda útiles para la plataforma política del gobierno en turno, pero vaciadas de contenido en cuanto a lo esencialmente pedagógico?, ¿la educación mediática y los nuevos modelos didácticos en donde el papel del profesor es el facilitador del aprendizaje podrán encarar y eventualmente resolver los problemas actuales de los sistemas educativos?

El mundo en que vivimos parece depender cada vez más del conocimiento científico y tecnológico. Sin embargo, la forma en que nos relacionamos con este conocimiento no es siempre igual en los países en vías de desarrollo que en los países desarrollados. En tal sentido, surge la preocupación sobre la educación en todo este proceso.

La ciencia y la tecnología han terminado por transformar numerosos espacios de las sociedades contemporáneas. Son innegables los beneficios que de tal transformación se obtiene, pero también son numerosos los riesgos que han surgido de tan vertiginoso desarrollo. Esta doble condición obliga a que la ciencia y la tecnología deban de ser vistas como una actitud crítica, ya que no siempre son los mismos impactos los que se presentan en los diversos sectores sociales.

## **DESIGUALDAD Y SOCIEDAD DE RIESGO**

Se atribuye a la ciencia y a la tecnología grandes efectos sobre la sociedad, en particular en el campo de las tecnologías de la producción y de la información y en el de la biotecnología. Una conjetura vinculada



al tema, consiste en que frente al avance de la tecnología diversos sectores han quedado a la zaga y ello representa un enorme desmentido al determinismo tecnológico que pregona una supuesta igualdad social promovida por la expansión de recursos informáticos. En el plano educativo, representa un nivel de riesgo en la medida en que los excluidos carecerán de preparación para el trabajo y acceso a la cultura.

El problema se ubica en la inequidad que divide a los sectores y en la planificación educativa: reciben más los que ya tienen y se quedan pendientes los que nunca les llegan. Con relación al internet, por ejemplo, solo el 20% más rico de la tierra dispone del 93% del uso total de este medio. Ya desde 1995 la distribución mundial de host conectados a internet era tan desigual como cualquier otro ámbito social; casi el 70% pertenecía a América del Norte, el 21% a Europa Occidental y el resto a los demás países. (Rosaslanda, 1998).

El asunto de la exclusión se convierte entonces en un problema central, se destaca el relacionado con los recursos, si ya con problemas alcanzan para satisfacer las necesidades básicas de la mayor parte de la población, difícilmente se podrán destinar a planes que incluyen necesariamente adquisición de equipo, cableado, instalación y mantenimiento de sistemas de comunicación, capacitación, salarios, etc. lo que implica no solo insuficiencia crónica sino eventualmente contribuirá a ahondar las diferencias entre los que disponen de la infraestructura y los que no la tienen.

Otro problema a enfrentar para las políticas de informática es sin duda el aspecto cultural. En este rubro se destacarían las dificultades tales como el uso y la adaptación de artefactos fuera de consenso entre la población, la introducción de hábitos que afectarán las redes sociales en comunidades y la cada vez más creciente implantación de dispositivos y sistemas que irrumpen en el entorno, modificando costumbres y supliendo arbitrariamente formas y mecanismos de comunicación e intercambio.

En mi opinión, la informática, las nuevas tecnologías de información y comunicación y todos los avances en ciencia y tecnología, deberían formar parte de estrategias encaminadas a fortalecer ámbitos comunitarios, allanar desigualdades y no ahondar diferencias entre quienes cuentan con conocimiento y recursos de informática y quienes se encuentran, por su voluntad o no, al margen de los avances tecnológicos. Es por eso que aquellos con ingresos, educación y contactos, en sentido literal, tienen un acceso barato e instantáneo a la información, el resto se queda en un camino incierto, lento y costoso.

En América Latina, considerada como una región inequitativa en términos de riqueza, requiere un fuerte desarrollo científico – tecnológico para ayudar a contrarrestar la creciente miseria, se reporta un reducido nivel de atención en ciencia, y el poco que existe se estima que está centrado solo en grupos minoritarios de población, agravando así la desigualdad (UNESCO, 2011).

El propósito de una educación comprometida es que contribuya a que los sistemas tecnológicos sirvan realmente para la construcción de formas satisfactorias de vida personal y comunitaria; que la educación en tecnología nos forme para participar en la definición de tales sistemas tecnológicos, compatibles con un orden social que disminuya las desigualdades sociales. La competencia mediática implica también entender cuáles son las nuevas claves educativas que necesitamos para poder desentrañar el fenómeno científico – tecnológico contemporáneo, en medio de la globalización, desde nuestra condición de países en vías de desarrollo.

Ahora bien estos nuevos escenarios requieren de una nueva configuración a fin de poner en marcha líneas estratégicas para llevar a cabo la implementación de las TIC en los sistemas educativos.

## **EL QUEHACER DOCENTE ANTE LAS NUEVAS REALIDADES**

Un papel crucial para comprender qué es lo que sucede y puede suceder con las TIC involucradas en la educación, se refiere a la atención de las políticas educativas. Desde mi perspectiva, serían tres los ámbitos que merecen atención en ese quehacer pedagógico. Uno: los recursos, focalizando aquellos

aspectos que se refieren a los espacios y el equipamiento. Dos: la capacitación docente en donde se destaca el nuevo rol del facilitador. Tres: la desvinculación sociocultural misma que representa un problema sensible ante la enorme carga de significantes contenidos en los nuevos códigos de los patrones de pensamiento tecnológico.

Con relación a la infraestructura, es ya conocida la precariedad existente en las escuelas. Todas, incluyendo las privadas que se jactan de tener un equipamiento más que suficiente, padecen de la rápida obsolescencia de los equipos por razones de sobra conocidas. De manera que, por ejemplo para Tomás Miklos “es más peligrosa una educación sin sentido que una sin instrumentos”. Es decir, los administradores deberán preocuparse más por establecer estrategias didácticas y pedagógicas tendientes a la formación de los alumnos que a dotar de computadoras a los salones de clase porque se corre el riesgo de dar prioridad a los artefactos que a la formación de los alumnos y con ello se conduce a una educación instrumentalista.

Y está claro que las nuevas tecnologías requieren un nuevo tipo de alumno; más preocupado por el proceso que por el producto, preparado para la toma de decisiones y elección de su ruta de aprendizaje. En definitiva dispuesto para el auto aprendizaje, lo cual abre un desafío a nuestro sistema educativo, centrado en la adquisición y memorización de información, y la reproducción de la misma en función de patrones previamente establecidos.

En cierta medida estos nuevos medios, reclaman la existencia de una nueva configuración del proceso didáctico y metodológico tradicionalmente usado en nuestros centros, donde el saber generalmente recae en el profesor y la función del alumno es el de receptor de informaciones. Ello plantea un cambio en los roles tradicionales desempeñado por las personas que intervienen en el acto didáctico. Este es el segundo punto de atención, que lleva al profesor a alcanzar dimensiones más importantes, como la del diseño de situaciones instruccionales para el alumno.

Lo que estamos comentando conduce a plantear que las nuevas tecnologías aportan un nuevo reto al sistema educativo y es el pasar de un modelo unidireccional de formación, donde por lo general los saberes recaen en el profesor o en su sustituto el libro de texto a modelos más abiertos y flexibles, donde la información situada en grandes bases de datos, tiende a ser compartida entre diversos alumnos. Por otra parte, según los defensores de la educación virtual: “se rompe la exigencia de que el profesor está presente en el aula, y tenga bajo su responsabilidad un único grupo de alumnos”. De acuerdo con esta idea, se intenta romper en definitiva con la llamada educación presencial e incentiva el sistema a distancia. La pregunta es que si las instituciones educativas están preparadas para ese salto cualitativo porque se ha demostrado la ineficiencia de la educación a distancia en las telesecundarias de nuestro país y que programas como EDUSAT (educación vía satélite) no han tenido los logros que se habían fijado. Es por ello que, en el camino del conocimiento de los impactos de las nuevas tecnologías es importante considerar políticas de formación y actualización de docentes en TIC teniendo en cuenta qué es lo que actualmente acontece con ellas en la relación pedagógica cotidiana.

La reflexión educativa sobre el maestro viene proponiendo un nuevo rol. Al respecto la Agenda Educativa de Naciones Unidas afirma: “El maestro es cada vez más un facilitador del aprendizaje, un mediador calificado entre múltiples oportunidades educativas y las motivaciones y expectativas de los estudiantes” (Gómez B. 1998: 229).

El maestro como facilitador y mediador supone una relación cooperativa más estrecha entre estudiantes y profesores. La diferencia generacional que existe a favor de los jóvenes en la habilidad tecnológica puede dificultar la relación pedagógica con maestros no siempre bien entrenados en el uso de las nuevas tecnologías, pero también puede ser una oportunidad para compartir aprendizajes, para invertir los roles enseñanza-aprendizaje y fomentar un clima de exploración cooperativa entre profesores y estudiantes.

No solo existe una aceptación, sino una generalizada recomendación para la noción del maestro como facilitador. El maestro funda su autoridad en la posesión de textos que maneja y domina. De pronto se percata que esos textos, artículos, documentos, reportes de investigación y demás escritos se encuentran al alcance de los alumnos gracias al internet. La convergencia tecnológica que ha irrumpido con internet obliga a los docentes a reconsiderar la mediación en términos de un incremento en las funciones de complejidad que reclaman los nuevos esquemas didácticos.

Otro problema se refiere a concebir a la ciencia y la tecnología desvinculadas de su orientación socio-cultural. Al estar frente a una educación basada solamente en la instrumentación de información, donde se pierden de vista los componentes aledaños a los procesos educativos y se convierte paulatinamente en entrenadora de sujetos destinados a la producción directamente, el aspecto formativo queda en un segundo plano.

La experiencia internacional muestra que la tecnología por más compleja sofisticada y accesible que sea requiere un contexto de apropiación. Las TIC desvinculadas de proyectos educativos planificados, de experiencias organizadas o de intenciones pedagógicas y sistemáticas tienen pocas posibilidades de generar innovaciones para mejorar la calidad educativa.

Porque la docencia no es sólo un asunto de competencia instrumental, tiene que ver con la relación social en que se implanta y en este sentido, la mejor tecnología puede fallar en un medio de relación pedagógica precaria. Entonces la manera en como los profesores entienden el quehacer educativo supone que no se reduce al manejo de recursos sino que implica el compromiso de actualización para adaptar incluso una nueva didáctica.

Es apenas iniciático el recorrido que tiene la implantación de políticas y experiencias informáticas en la educación y aún escaso el trayecto investigativo que se tiene en el tema, cualquier adelanto en el intento de comprender el escenario de las prácticas significantes de los jóvenes con las TIC nos puede permitir generar y fortalecer procesos de reconocimiento y potenciación de sus posibilidades educativas. Los nuevos objetivos tecnológicos como el internet cada vez más se extiende a los otros sectores de la población y no sólo en el nivel de cobertura, sino también, y fundamentalmente, a través de la generación de vínculos con las racionalidades sociales y tecnológicas que ellas implican.

Finalmente observaremos cómo ciertos centros escolares han venido modificando su currícula con la finalidad de dar relevancia a las nuevas tecnologías y con ello aparentar actualizaciones pero que en realidad se trata de cambios superficiales.

Las transformaciones que a lo largo del siglo XX sufrió nuestra manera de pensar sobre la ciencia, y sobre el quehacer de los científicos, puede identificarse como el segundo motor de la revolución en la educación de las disciplinas científicas. Las ideas de pensadores como Popper, Jun, Lakatos y Feyerabend han sacudido la visión inductivista tradicional sobre la construcción del conocimiento científico y han abierto la puerta a la discusión y a la reflexión sobre la ciencia como forma válida de conocer el mundo. Su impacto sobre la educación de las ciencias se ha dado en varios niveles, desde su selección y organización de los contenidos, hasta el desarrollo y puesta en práctica de modelos y estrategias didácticas en el aula. Es gracias a los esfuerzos de estos partidarios que la búsqueda y promoción de la “alfabetización científica y tecnológica” de todos los estudiantes se ha convertido en meta central de la mayoría de los planes y programas de estudio a todos los niveles.

En muchos sectores sociales en el país no cuentan con las capacidades suficiente como para integrarse a los procesos tecnológicos debido a las abundantes creencias que aún persisten.

No obstante son pocos los programas en curso en proporción con las necesidades del sistema educativo que apoyen la incorporación de las TIC a la escuela pública. Sobre todo si tenemos en cuenta que muchas veces se les considera como la panacea para enfrentar los graves problemas de calidad y equidad de la educación. Por ello vale la pena hacer una revisión somera del estado de las orientaciones que en materia de nuevas tecnologías se han desarrollado en los últimos años hasta revisar la situación actual.

Las expectativas de utilización de recursos tecnológicos nos colocan en la necesidad de establecer lineamientos didácticos acerca del uso de la nueva etapa de la enseñanza y el aprendizaje. Es ya frecuente que nuestros alumnos recurren a la investigación utilizando la computadora pero en algunas ocasiones de manera inadecuada.

El uso de la computadora como auxilio de nuestro trabajo académico es sólo una herramienta. Quizá es por la apabullante campaña a favor de los artefactos tecnológicos que impide muchas veces evadirse de subyugación que ejerce en especial a la población joven. Para los docentes no hay la menor duda que la utilización de la computadora dificulta la elaboración de la crítica, inhibe la creatividad y el placer por conocer se diluye por la velocidad con la que se pueden realizar las tareas.

En la actualidad para hacer las tareas escolares algunos alumnos recurren a las enciclopedias en disco compacto o a internet y aplican aquella máxima del *mayor beneficio con el menor esfuerzo*. De esa manera se realizan las tareas escolares utilizando la computadora y aplicando solo algunos comandos, el trabajo se entrega y punto.

Según varios autores, la computadora ha incentivado vicios en lugar de alentar vías de salida a problemas en el aprendizaje. Y lo preocupante es que en el plano escolar ello se incrementa y las instituciones no han asumido la responsabilidad de hacerle frente a la irrupción de las TIC.

Los pregoneros de la tecnología no advierten que el mal uso de esas valiosas herramientas puede conducir a un rumbo precisamente adverso a lo que se desea lograr.

## CONCLUSIONES

La incorporación de la tecnología computacional en la educación debe enfocarse atendiendo a dos aspectos importantes: el papel de medidor del docente en el uso de herramientas computacionales y las políticas educativas que se encaminan hacia nuevas formas de aprender y enseñar, en donde las herramientas novedosas intentan suplir al profesor y pretenden la educación no presencial. Por ello es de capital importancia que la educación que busque incorporar a las TIC deba contemplar los aspectos pedagógicos que sostengan una educación de calidad buscado lo formativo más que lo instrumental.

Algunos de los retos de la sociedad que la ciencia debería asumir como suyos en los próximos años tienen que ver, por ejemplo, con atender el crecimiento de la población, con la urgencia de asegurar un bienestar general, con la satisfacción de las crecientes necesidades básicas y las aspiraciones de los que serán cinco mil millones de pobres en el mundo en menos de veinte años, con el aprovisionamiento de empleos frente a cambios tecnológicos, entre otros. Pero en América Latina se requiere un fuerte desarrollo científico – tecnológico para ayudar a contrarrestar la creciente miseria, se reporta un reducido nivel de atención de ciencia, y el poco que existe se estima que está centrado sólo en grupos minoritarios de población, agravado así la inequidad (UNESCO, 2011).

A la luz de la situación, se comprende que los usos actuales de internet tiendan a imitar las prácticas educativas existentes. Sin embargo, algunos planificadores educativos guardan la esperanza de que la adopción generalizada de esa tecnología propicie el alejamiento de formas tradicionales de aprendizaje y el desarrollo de modelos alternativos. Una condición esperada dependerá de las oportunidades que se

proporcionen a educadores y alumnos para practicar la herramienta y de las iniciativas que se tomen para investigar su efectividad.

Convendrá recordar que como educadores, y asumiéndome yo misma en ese papel, tenemos la responsabilidad de articular los cambios sociales y culturales originados por los nuevos avances tecnológicos en base a criterios axiológicos, de conocimiento científico e interpretaciones objetivas y no en meras expectativas de a mayor tecnología, mayor progreso. En el caso de internet, esta articulación implica el ejercicio de nuestra capacidad crítica para sobrepasar la validez de los argumentos esgrimidos en su favor. Especialmente la capacidad de la herramienta para permitir el rápido acceso a cantidades masivas de información, ya que el aprendizaje humano no depende de las cantidades masivas de información sino de su relevancia y elaboración en un individuo determinado.

La educación virtual tiene efectivamente su lado positivo en tanto que acerca al usuario; ofrece posibilidades de consulta inmediata a materiales docentes y lo más importante no posterga el evento académico facilitando la comunicación en el instante. Sin embargo su contraparte, la educación presencial aun no resuelve sus propios problemas añejos ya, como para acarrear los mismos de a la virtualidad.

Otro de los retos fundamentales para la educación será el replantear la visión y adopción que se hace de las nuevas tecnologías como herramientas inermes, instrumentos incuestionables para someterlos al escrutinio social y considerar el resultado de su uso como un producto que a su vez también es un insumo para la producción de conocimientos y no como en la forma tradicional en que se ha adoptado que se trata de una utilidad en sí misma.

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# CAUSAS QUE GENERAN INCIDENCIAS DURANTE EL TRASLADO VIA TERRESTRE DE CARGA CONTENERIZADA EN EL PUERTO DE MANZANILLO, COLIMA, MEXICO

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## RESUMEN

*La investigación tiene como propósito mostrar las causas que generan incidencias durante el traslado vía terrestre de carga contenerizada, cuáles son las incidencias generadas por estas causas, Identificar los afectados por estas incidencias, proponer algunas soluciones para evitar incidencias y averiguar los sujetos que intervienen, a fin de poder determinar la posible solución, siendo importante esto para mejorar la competitividad de las empresas, trayendo un beneficio al aumentar su capacidad y disminuyendo costos extras que recaen en el precio de la mercancía. La exploración de la información fue a través de una investigación de campo y se llegó al siguiente resultado: Qué las causas generadoras de diversas incidencias como tiempos muertos, retrasos y/o demoras, apareciendo principalmente por la saturación del puerto, la falta y/o retraso en la entrega de documentos y la mala o falta de comunicación entre los involucrados, congestionamiento vial y averías en las unidades, ocasionándose principalmente en el proceso de despacho, lo que genera el retraso en la entrega final de las mercaderías y consecuentemente gastos innecesarios.*

**PALABRAS CLAVE:** Causas, incidencias, traslado, carga contenerizada, puerto, competitividad, costos.

## CAUSES THAT GENERATE INCIDENCES DURING THE TRANSFER VIA TERRESTRIAL OF LOAD CONTENERIZADA IN THE MANZANILLO PORT, COLIMA, MEXICO

### ABSTRAC

*The investigation must like intention show the causes that generate incidences during the terrestrial transfer via of contenerizada load, which they are the incidences generated by these causes, Identifying the affected ones by these incidences, to offer some solutions to avoid incidences and to find out the subjects that take part, in order to be able to determine the possible solution, being important this to improve the competitiveness of the companies, bringing a benefit when increasing its capacity and diminishing extra costs that fall to the price of the merchandise. The exploration of the information was through an investigation of field and it reached the following result: What the generating causes of diverse incidences like idlings, delays and/or delays, appearing mainly by the saturation of the port, the lack and/or delay in the document delivery and bad or the lacking one of communication between the involved ones, road congestionamiento and failures in the units, causing itself mainly in the office process, which consequently generates the delay in the final delivery of merchandises and unnecessary expenses.*

**KEY WORDS:** Causes, incidences, transfer, contenerizada load, port, competitiveness, costs.



## INTRODUCCIÓN

Dentro de la cadena del transporte, el puerto es el eslabón que permite el intercambio comercial entre el mar y la tierra; en definición un puerto es el conjunto de obras, instalaciones y servicios que proporcionan el espacio de aguas tranquilas necesarias para la estancia segura de los buques, mientras se realizan las operaciones de carga, descarga y almacenaje de las mercancías y el tránsito de viajeros. En general, las funciones de un puerto son: comercial, intercambio modal del transporte marítimo y terrestre, base del barco y fuente de desarrollo regional. Entre las funciones de índole específica se encuentran: actividad pesquera, de recreo y de defensa. México tiene una gran actividad económica para la que ha desarrollado una importante infraestructura portuaria. Aunque cada una de las costas del país tiene capacidad para recibir embarcaciones, la importancia de un puerto es considerada a partir de su capacidad de administración integral, y de operación. Los puertos Mexicanos operan a través de un sistema de concesiones del gobierno federal, llamada Administración Portuaria Integral (API) , en la actualidad existen 97 puertos, de los cuales los 16 principales son administrados por La Secretaría de Comunicaciones y Transportes, aunque existen otros tres operados por el Fondo Nacional del Fomento al Turismo (FONATUR) como son Cabo San Lucas, Baja California Sur, Ixtapa- Zihuatanejo, Guerrero y Huatulco, Oaxaca. Los puertos del país reciben y envían diariamente miles de toneladas de bienes, cuyas operaciones representan ingresos para el gobierno federal a través de las API's. Sin embargo, es necesaria una continua inversión en los puertos ya que se requieren servicios logísticos, que hagan posible desde el ingreso de la mercancía, hasta su despacho al destino final, por tanto, se desarrollan estrategias para su recepción, vigilancia, servicios administrativos, almacenamiento, y transportación.

La carga contenerizada es la que más se moviliza en los puertos de México, analizando la carga contenerizada se nota muy claramente los efectos de la política económica y comercial. El movimiento de la carga, vía contenedores, se constituye en el instrumento de transporte que ha revolucionado la logística a nivel mundial, ya que mediante este recipiente de veinte pies de largo o cuarenta pies de longitud, puede moverse todo tipo de carga. Este diseño posibilita mover la carga sin corte ni interrupciones, facilitando el proceso de logística y aminorando los tiempos de traslado de un barco a un camión o viceversa. De esta manera la invención del contenedor en los primeros años de la década de los ochenta revolucionó el movimiento de carga internacional, a través de los puertos y facilitó que los puertos de México se incorporen al proceso de comercio que se realiza con el transporte de contenedores.

Ahora bien, la unidad de medida para el volumen de carga contenerizada es la identificada con las siglas TEU (acrónimo del término en inglés Twenty-foot Equivalent Unit) que representa la unidad de medida de capacidad del transporte marítimo en contenedores. Una TEU es la capacidad de carga de un contenedor normalizado de 20 pies. Las dimensiones exteriores del contenedor normalizado de 20 pies son: 20 pies de largo x 8 pies de ancho x 8,5 pies de altura; equivalentes a 6,096 metros de largo x 2,438 metros de ancho x 2,591 metros de alto. Su volumen exterior es de 1.360 pies cúbicos equivalentes a 38,51 metros cúbicos. Su capacidad es de 1165,4 pies cúbicos equivalentes a 33 metros cúbicos. El peso máximo del contenedor es 24.000 kg aproximadamente, pero restando la tara o peso en vacío, la carga en su interior puede llegar a pesar 21.600 kg.

Aparte del contenedor de 20 pies, que se computa como una TEU, hay otros tamaños y tipos de contenedores. Los de uso más frecuente son de 40 pies; existen otras variantes del contenedor que se calculan como equivalentes a 2 TEU ó 1 FEU (Forty-foot Equivalent Unit). Bajo esta perspectiva, el análisis exclusivamente de carga contenerizada, que se mide en TEU's y que se moviliza por los puertos de México, registró en el período 2009 un record de 1' 110,356 TEU,s. La composición total de la carga operada por el puerto de Manzanillo se concluye que es la carga contenerizada, basta señalar que en el año 2011 la carga contenerizada que se movió por el puerto de Manzanillo fue de 1, 763,000 TEU's cantidad que respecto del año 2010, fue superior en un 16.67%, equivalente a una diferencia de 252,000 TEU's mas que en el año 2010, esta situación también se ve reflejada en el movimiento que en datos de lo

que va del año se han obtenido pudiéndose señalar que en el mes de Enero de este año se han movido la cantidad de 142,613 TEU's, cantidad que respecto del mes de Enero del año 2011 es superior en un 12.91% con una diferencia de 16,313 TEU's

El transporte de mercancías vía contenedores mantiene un constante crecimiento en el comercio mundial, es ampliamente utilizado en el concepto intermodal, exigido por las necesidades logísticas en la reducción de las manipulaciones, la disminución del tiempo total del transporte y, especialmente, la calidad del servicio en evitar o, por lo menos, reducir los daños a las mercancías transportadas. El servicio de carga contenerizada permite a los clientes un medio logístico óptimo y factible para el transporte de sus mercancías, ya que este proporciona seguridad y buen manejo de la misma, y garantiza el óptimo desarrollo de la cadena logística planeada por el importador.

Sin embargo todo este proceso puede llegar a ser interrumpido por varios factores tanto naturales, los cuales por su índole no pueden ser controlables, como factores afectantes en lo relativo al personal humano, que tienen presencia en las diferentes etapas del proceso de entrega de la mercancía desde su arribo al puerto de Manzanillo hasta su destino en el interior del país, pasando por los diversos agentes de comercio, y afectando tanto a importador, exportador, y en parte, al agente aduanal. Por lo que el blanco de la investigación es determinar cuáles son las causas que generan incidencias durante el traslado de carga contenerizada en el puerto de Manzanillo, Colima, México.

## REVISIÓN LITERARIA

El comercio es una actividad igual de longeva que la propia humanidad. En el momento en que un individuo tuvo el control o la posesión de alguna cosa que otro individuo deseaba o necesitaba, nacieron las relaciones de intercambio. Los primeros intercambios que se realizaron fueron mediante el trueque, la mayoría de las veces se veían limitados por el carácter de perecedero de los bienes objeto de intercambio y por la nula existencia en ese momento de los medios para su transporte. Tiempo después la fuerza humana se substituyo por el uso de animales o bestias de carga que permitió un mayor movimiento e incremento en el volumen de los intercambios. Ya evolucionada esta etapa, el barco permitió al ser humano llegar aun más lejos, impulsando el intercambio comercial con otros pueblos. Impulso que se vio ampliado con el invento de la caldera de vapor (barcos de vapor y ferrocarriles). El motor de combustión Interna, por su parte, fue el precursor del motor de reacción tan común en nuestros días.

En función de todo lo mencionado queda expuesto lo importante del transporte, ahora bien para Portales (2008:12) el transporte “Es el movimiento de personas materiales o productos, desde el punto donde se producen, cultivan o elaboran, a otro donde se consumen, transforman, manufacturan, distribuyen o almacenan. El objetivo del transporte es poner productos a disposición de usuarios, para su utilización, en el momento en que estos sean requeridos; por tanto, podemos afirmar que la mayor utilidad del transporte, es el valor que agrega al producto por el hecho de moverlo del lugar de origen a aquellos en que sea requerido (utilidad de uso y tiempo)”. Para una corporación o empresa, el transporte es mucho más que un concepto de la teoría, es un factor de ventaja o desventaja competitiva, al dar la oportunidad de posicionar sus productos con la oportunidad debida en un mercado determinado, en las mejores condiciones posibles de precio y tiempo. El transporte es una parte importante de la logística como parte de la cadena de suministros, el inicio de logística se podría encontrar desde los primeros grupos humanos, donde las familias o individuos guardaban su comida en un cierto período de año en cuevas para poder disponer de ella en los inviernos en un claro intento de control de inventario. Dichas cuevas (almacenes) tenían que ser apropiadas y accesibles. El desarrollo de la logística ha ido en paralelo con el desarrollo de la humanidad, sin embargo ha jugado un papel decisivo durante la I y II Guerra Mundial, alcanzando su aplicación. La logística moderna tiene su origen en el ámbito de la ingeniería militar que se ocupa de la organización del movimiento de las tropas en campaña, su alojamiento, transporte y avituallamiento. El Barón de Jomini, teórico militar que sirvió en el ejército de Napoleón I y del Zar de Rusia a principios del

siglo XIX, elevó la logística al rango de las tres ramas principales del Arte de la Guerra junto a la estrategia y la táctica, según estableció en 1838 en su obra *Précis de l'Art de la Guerre: Des Principales Combinaisons de la Stratégie, de la Grande Tactique et de la Politique Militaire*. Tras la Segunda Guerra Mundial, los profesionales que habían gestionado la logística militar se incorporaron al mundo empresarial y las técnicas logísticas evolucionaron rápidamente.

Sin embargo no debe confundirse el término logística con transporte, ya que si bien es cierto que la logística puede ser llevar las cosas donde se necesita que estén, no es lo mismo que transporte, ya que aunque importante es el transporte, la logística es mucho más amplia. Según Bowersonx y Closs (Cit. por Long, 2010), la logística requiere la coordinación de muchas actividades que controlan y rodean el transporte, incluyendo diseño de la red de contactos, información, transporte, inventario y almacenamiento. Como ya se menciona para la logística un elemento importante es el transporte, resultando imperativo señalar las modalidades usualmente empleadas: El transporte de larga distancia y el transporte local, el transporte de larga distancia, denominado también transporte de aproximación, tiene como finalidad el situar grandes cantidades de productos desde la fábrica o almacén central a los diferentes centros regionales de distribución, o en su caso, a depósitos. Por su naturaleza suelen emplearse camiones de gran tonelaje que hay que utilizar de forma eficaz y eficiente con objeto de abaratar el costo unitario de las unidades transportadas.

La decisión del tipo y características de los vehículos a emplear va a depender de una serie de condicionantes como son: Peso y volumen de la carga transportada, características del producto transportado, tales como medios de contención empleados, peligrosidad, requerimientos isotérmicos, etcétera, condicionantes operativos, tales como ruta a seguir, carreteras utilizadas, limitaciones de velocidad, legislación de transporte, etcétera, características de los clientes/puntos de destino, sobre todo en lo relativo a facilidades en muelles de descarga, servicios añadidos en el transporte e imagen comercial que la empresa quiera dar. Por el contrario, el llamado transporte local suele hacerse con vehículos ligeros, como furgonetas, capaces de moverse con rapidez y flexibilidad a través del medio urbano.

En cualquier caso, calcular correctamente la dimensión de la flota de transporte que se va a utilizar, cuando se trabaja con medios de propios, es uno de los retos más importantes a conseguir en la logística de distribución. En relación al transporte, en México el autotransporte estuvo normado y regulado por el Estado durante más de cinco décadas. La intervención gubernamental no se limitó a definir los requisitos legales para que una empresa pudiera constituirse como tal, o a elaborar programas para la creación de infraestructura, sino a influir artificialmente sobre las reglas del mercado (oferta y demanda), estableciendo las tablas de tarifas que servían como base para el cálculo de los fletes, es decir, a igualdad de mercancía, peso y distancia, igualdad de flete, independientemente de la calidad del servicio o de la empresa prestadora del mismo. Bajo tal esquema proteccionista, se observaron los siguientes fenómenos: Existencia de un mercado de vendedores (transportistas), inexistencia de competencia entre prestadores de servicio, inexistencia de calidad en el servicio, flota vehicular obsoleta.

Afortunadamente el Estado, respondiendo tanto a presiones internas (de exportadores, agentes aduanales, transportistas, etc.), como externas (de nuestro vecino y principal socio comercial Estados Unidos de América), abandonó este proteccionismo en 1989, excepto para químicos, tóxicos y explosivos, para los que sigue existiendo una regulación especial. Actualmente, las negociaciones entre demandante del servicio y transportista se realizan en función del número de embarque, su frecuencia, origen y destino, peso y dimensiones, tipo de mercancía, etc. Los transportistas y los agentes de carga se esfuerzan por ofrecer el mejor servicio, porque existe una competencia intensa. Un concepto que también cobra relevancia es el de tráfico, según Ruibal (Cit. por Portales, 2008) tráfico es el transportar el producto adecuado, en la cantidad requerida, al lugar acordado y al menor costo total para satisfacer las necesidades del consumidor en el mercado internacional justo a tiempo y con la calidad total.

Es importante definir en función de la idea del transporte y tráfico de bienes los conceptos de medio de transporte y carga, el primero de los mencionados se puede decir que son las unidades físicas a través de las cuales se lleva a cabo el traslado de los bienes o el conjunto de los bienes, los medios de transporte pueden ser: Avión, buque, ferrocarril, tráiler, etc., respecto del segundo de los conceptos se puede definir como el conjunto de bienes, productos o mercancías, protegidas por un embalaje apropiado que facilita su movilización, sobre este respecto lo que a la postre nos interesara es lo relativo a la carga que es transportada a través de contenedores o carga unitarizada o contenerizada.

Las necesidades de mantener y mejorar el comercio internacional han hecho posible que se desarrolle en el tiempo nuevas formas y técnicas para el transporte de carga. Si ponemos el retrovisor observaremos que la innovación en métodos de unitarización va ocupando una posición que lleva a las empresas de transporte a mejorar sus potencialidades, por ejemplo: En los años sesenta un buque de carga general típico cargaba 12.000 toneladas con una tripulación no inferior a 40 personas y su limitante principal para el comercio mundial era el cruce del canal de Panamá. Hoy se piensa en buques POST PANAMA y operaciones de trasbordo. Desde finales de esa década del sesenta, el comercio internacional y la carga contenerizada, han crecido ostensiblemente y de manera sincronizada. Estos métodos de transporte han venido creando mayores volúmenes de comercio y viceversa, reduciendo en forma considerable los tiempos y costos del transporte marítimo de carga.

Uno de los principales beneficios de la contenedorización ha sido la habilidad de la industria naviera para reducir efectivamente las tarifas en los fletes. Las acciones relacionadas con el manejo del contenedor tienen diferente grado de especialización hasta alcanzar un tipo de contenedor adecuado para cada necesidad. No solo el comercio lícito se ha visto beneficiado con la aparición y crecimiento en el uso de estos recipientes utilizados como nuevas técnicas de transporte; También se generó una oportunidad para las cadenas delictivas que operan en el mundo, puesto que los métodos usuales para el tráfico de sustancias o mercancías ilícitas comprenden la utilización de los embalajes, envases o empaques de los productos que se intercambian en el comercio exterior; Otro método es el de efectuar cambios a la mercancía transportada. En ambos casos los delincuentes requieren efectuar modificaciones a la estructura de los contenedores, a sus máquinas o a sus dispositivos de cierre y seguridad.

Resulta a todo esto necesario establecer teóricamente que es un contenedor; El contenedor es una gran caja de metal en la que pueden estibarse todo tipo de mercancías para ser manejadas como una sola unidad. El recipiente es consistente, con puertas o paneles laterales desmontables, normalmente provistos de dispositivos (ganchos, anillos, soportes, ruedas) para facilitar la manipulación y estiba a bordo de un medio de transporte aéreo, marítimo o terrestre sin cambio de embalaje desde el punto de partida hasta el punto de llegada. Su capacidad no debe ser inferior a un metro cúbico y es destinado a facilitar el acarreo de mercancías embaladas o no, por una o más modalidades de transporte, sin necesidad de proceder a operaciones intermedias de recarga. Debe de poseer una estructura permanente cerrada, rígida y suficientemente resistente para ser usada repetidamente, y estar provisto de dispositivos que faciliten su manejo, ya sea al ser manipulado de un medio de transporte a otro o al pasar de una a otra modalidad de transporte. Las dimensiones y tipos de se encuentran normalizadas para facilitar su manipulación.

En resumen el contenedor es un elemento del equipo de transporte donde se pueden distinguir las siguientes características: Es de carácter permanente, y por consiguiente lo suficientemente fuerte como para ser usado repetidamente, diseñado especialmente para facilitar el transporte de mercancías por uno o más modos de transporte sin necesidad de volver a cargar las mercancías, provisto de dispositivos que permiten su fácil manejo, particularmente su transferencia de un medio al otro, que tiene un volumen de un metro cúbico o más. Con la llegada del contenedor, comienza el declive de la carga general que hasta dicho momento era el tipo de transporte más importante de mercancías por vía marítima. La estandarización de los espacios de carga en los buques portacontenedores, facilita las operaciones de carga y descarga, dando más rapidez y menos tiempo de estancia en puerto. Así mismo, la estandarización

del contenedor afecta no solamente a los buques, sino que influye directamente en las terminales portuarias de contenedores, terminales de contenedores transportados por vía férrea, depósitos de contenedores, plataformas para el transporte de contenedores por carretera, etc., en definitiva aportando un ventajoso estándar al transporte multimodal, con todas las ventajas de ahorro de costes y tiempo, en detrimento del transporte de mercancías en régimen de carga general, lento y de mayor coste.

Los contenedores suelen estar fabricados principalmente de acero, pero también los hay de aluminio y algunos otros de madera contrachapada reforzados con fibra de vidrio. En la mayor parte de los casos, el suelo es de madera, aunque ya hay algunos de bambú. Interiormente llevan un recubrimiento especial anti-humedad, para evitar las humedades durante el viaje. Otra característica definitoria de los contenedores es la presencia, en cada una de sus esquinas, de alojamientos para los twists locks, que les permiten ser enganchados por grúas especiales, así como su trincaje tanto en buques como en camiones. El primer transporte de mercancías con contenedores fue el 26 de abril de 1956. Corrió a cargo de Malcom MacLean que hizo el trayecto desde Nueva York a Houston.

## METODOLOGIA

El objetivo principal de esta investigación es conocer cuáles son las causas que generan incidencias durante el traslado vía terrestre de carga contenerizada en el puerto de Manzanillo, Colima, México. Resulta interesante resolver algunas cuestiones: ¿Cuáles son las posibles causas que se relacionan con la generación de las incidencias en el traslado vía terrestre de carga contenerizada que se realiza en el puerto de Manzanillo, Colima, México? ¿Cuáles son en la actualidad las principales incidencias relacionadas con el traslado vía terrestre de carga contenerizada a partir de su internación al recinto fiscal del puerto de Manzanillo, Colima, México? ¿Cuáles son los principales actores que intervienen en el comercio exterior que se realiza por el puerto de Manzanillo, Colima, México, relacionados con la generación de las incidencias que se generan en el traslado vía terrestre de carga contenerizada? ¿Quiénes son los principales afectados por las incidencias que se generan durante el traslado vía terrestre de carga contenerizada en el puerto de Manzanillo, Colima, México? Además se pueden enlistar algunos objetivos específicos que se cumplirán al término de la investigación: Establecer cuáles son las incidencias que se generan derivado del traslado vía terrestre de carga contenerizada en el puerto de Manzanillo, Colima, México, identificar a los afectados por la generación de estas incidencias, identificar a los sujetos que intervienen en la generación de estas incidencias y proponer una posible o posibles soluciones para evitar la generación de estas incidencias. El cumplimiento de los objetivos planteados, así como la resolución a las preguntas elaboradas para la investigación, conducen una hipótesis general. Durante el traslado vía terrestre de carga contenerizada de mercancías existen causas que generan incidencias y por consiguiente el retraso, demoras y afectaciones económicas negativas para los importadores y/o exportadores de mercancías que realizan operaciones en el puerto de Manzanillo, Colima, México.

En el transcurso de la investigación se determinó la cantidad de agencias navieras con servicio de transporte terrestre y empresas que prestan el servicio de transporte de carga vía terrestre ubicadas en el municipio de Manzanillo, Colima, México y al tenerlas plenamente identificadas se siguió el método inductivo, ya que se planteó que durante el traslado vía terrestre de carga contenerizada se generan incidencias que impactan negativamente la llegada a destino final de las mercancías y por consiguiente afectaciones económicas para los importadores y/o exportadores que realizan operaciones de comercio exterior por el puerto de Manzanillo, Colima, México, situación que podría ser aplicada en general en cualquier otro tipo de organización para identificar estas situaciones y que su desempeño sea eficiente.

La investigación tendrá un enfoque cuantitativo ya que para comprobar la hipótesis, el estudio se basará en el instrumento de medición aplicado, dicho instrumento es un cuestionario que se podrá tabular de manera estadística, a través de herramientas informáticas como el Excel. Cabe hacer mención que la información analizada fue obtenida de una encuesta que se aplicó a las agencias navieras con servicio de

transporte terrestre y empresas que prestan el servicio de transporte de carga vía terrestre en el municipio de Manzanillo, Colima, México que es de 12 y 60 respectivamente, sobre la cual se realizara el estudio estadístico. Es importante señalar que a fin de determinar la muestra se utilizo la fórmula de muestra de poblaciones finitas, considerando un universo finito cuando la población objeto de estudio es menor a 500000. La investigación de campo se realizó durante el 2011.

La población a la que se le aplicó la encuesta se determino en base al padrón de agencias navieras con servicio de transporte terrestre y empresas que prestan el servicio de transporte de carga vía terrestre del sitio web de la Administración Portuaria Integral de Manzanillo (APIMAN), de lo anterior se desprende una población de 12 agencias navieras con servicio de transporte terrestre y 60 empresas que prestan el servicio de transporte terrestre de carga, dando un total de una población de 72, de los cuales nuestra muestra constó de 61 entidades a aplicarles la encuesta. Las personas a las que se les aplicó la encuesta fueron los empleados de las agencias navieras con servicio de transporte terrestre y empresas que prestan el servicio de transporte de carga vía terrestre que tienen como característica principal el estar en contacto directo con la información de las incidencias y sus principales causas.

Se elaboró un cuestionario de 45 preguntas que apoyo a saber cuáles son las principales causas que generan incidencias durante el traslado vía terrestre de carga contenerizada en el puerto de Manzanillo, Colima, México, la forma en que afecta tanto a las mercancías como al cliente importador y/o exportador así como las medidas implementadas encaminadas a resolver dichos problemas. El muestreo que se llevo a cabo para realizar las encuestas será el muestreo estratificado, que deriva del muestreo aleatorio, ya que es el que más conviene para responder las preguntas de investigación. El muestreo estratificado, consiste en que, los elementos de la población son primeramente clasificados por el investigador en distintos subgrupos, o estratos, sobre la base de una o más características importantes. Es decir, se clasificaran diferentes tipos de organizaciones, como agencias navieras con servicio de transporte terrestre y empresas que prestan el servicio de transporte de carga vía terrestre.

## RESULTADOS

Con base en la información proporcionada por el padrón de agencias navieras con servicio de transporte terrestre y empresas que prestan el servicio de transporte de carga vía terrestre del sitio web de la Administración Portuaria Integral de Manzanillo (APIMAN), se aplicaron un total de 61 cuestionarios. Con base en la investigación de campo realizada, se puede determinar el estado de las agencias navieras con servicio de transporte terrestre y empresas que prestan el servicio de transporte de carga vía terrestre en el 2011, referente a cuáles son las principales causas que generan incidencias durante el traslado vía terrestre de carga contenerizada en el puerto de Manzanillo, Colima, México. Después de haber realizado la investigación correspondiente, de haber tabulado y graficado los datos y finalmente haber realizado el análisis y la respectiva interpretación de los datos se han obtenido los siguientes resultados: Se puede observar que la incidencia que en mayor medida se presente son los tiempos muertos, los cuales se generan principalmente por la saturación del puerto con el 21% de las respuestas dadas por los encuestados, la falta y/o retraso en la entrega de documento necesarios para su despacho durante la revisión aduanera con el 13% de la información recopilada y la mala y/o falta de comunicación entre la empresa transportista, agente aduanal y el importador o exportador con el 11% de lo respondido, cuyos principales generadores son la empresa transportista, agente aduanal y las autoridades aduaneras con el 60%, 18% y 8% respectivamente de lo obtenido de las respuestas; Es trascendente hacer notar que parte importante de las incidencias son ocasionadas en el recinto fiscal.

Dentro de las principales incidencias que se presentan durante el transporte de la carga también se encuentra el retraso y/o demora de la carga siendo esta de las que más afectaciones generan, ocasionándose en su mayoría por congestionamiento vial dentro del recinto portuario y las averías en las unidades. Presentándose principalmente estas incidencias durante el proceso de despacho en donde un

50% según lo contestado se presenta durante el proceso de modulación de la documentación aduanera de importación y/o exportación y un 42 % de lo respondido ubica la generación de estas incidencias al momento de realizar las maniobras dentro y por cuenta del recinto fiscalizado.

También se puede percibir que ante un aumento en el volumen de movimientos de carga en el puerto de Manzanillo en las diferentes periodos del año se genera mayor numero de tiempo muertos, retrasos y/o demora de la carga, los periodos con mayores incidencias identificadas durante un año son: Diciembre con el 21% de las respuestas, semana santa (aproximadamente las dos primeras semanas del mes de Abril en México) con el 18% y la temporada de lluvias (del mes de Junio al mes de Septiembre de cada año en Manzanillo, Colima) con un 11% de lo contestado; Sumándose a todo esto, también existen retrasos que se generan por causas imputables a las autoridades derivado del tiempo de respuesta que se tarda derivado de la comisión de errores o infracciones por parte del agente aduanal con motivo del despacho aduanero de las mercancías obtuvo el 83% en los resultados de las encuestas.

Así también se identifico cuales son las mercancías que por su traslado generan mayor numero de incidencias traducidas en tiempos muertos, retrasos y/o demoras durante su transporte, estas mercaderías son carga peligrosa 15%, químicos 13% y juguetes 13%; De la misma manera la mercancía que más se demora en la revisión aduanera son los químicos con resultado del 23%, calzado con el 18% y la mercancía o carga peligrosa en un 14% de las respuestas; Además de que los encuestados opinaron que la mercancía más difícil de manipular es la carga peligrosa con un 33% de los resultados, químicos con el 21%, llantas y maquinaria con el 8% de las repuestas obtenidas para ambas mercaderías, por otro lado y al contrario se opino que la carga más fácil de transportar es la cartonería, mercancía liviana y rollos de tela con el 26%, 13% y 9% respectivamente de las respuestas que se generaron. Quedando en evidencia que las mercancías más problemática son los químicos y la carga peligrosa.

Es importante señalar que también se generan incidencias derivadas de la coordinación del transporte, y de acuerdo a la investigación estas irregularidades se les atribuyen a la falta de comunicación con un 41%, falta de planeación según el 15% de las respuestas de todos los entes involucrados; De la misma manera los principales responsables de las irregularidades en la coordinación del transporte son: La agencia transportista o empresa transportista en un 40%, agencia aduanal con un 30% de las respuestas y todos los entes involucrados con el 10% de lo expresado. Se pudo identificar con esta indagatoria de campo que al existir tiempos muertos durante el traslado vía terrestre de la carga contenerizada, se generan por tanto las consiguiente pérdidas, las principales perdidas son en dinero (demoras/almacenamiento) con un 82% de las respuestas, cuyos montos pueden variar según el 9% de los encuestados, ahora bien en relación a los montos de las pérdidas se afirmo que estas se dan en función de los 10 mil a 20 mil pesos según el 5% de los encuestados; Además existen sanciones cuando se incurren en los tiempos muertos, estas sancione son el pago de demoras con un 39 % de las respuestas, pago de maniobras en un 11% de lo obtenido en la encuesta y el no pago de la cuenta de gastos o facturas por parte de los clientes en 7% de las veces; de igual forma se generan pérdidas económicas que se traducen en sanciones que son impuestas por parte de las diferentes autoridades, estas perdidas se generan principalmente por el exceso de peso de la carga en un 42% de las veces, por el exceso de velocidad con un 29% de las respuestas y por negligencia del operador en un 23% de acuerdo a lo contestado.

Asimismo se pudo identificar que existen sanciones o consecuencias cuando hay demoras durante el traslado de mercancías en donde el 74% de los encuestados afirmo esta situación y el 26% señalo que no se generaban ningún tipo de sanción.

En relación a lo anterior el 69% de los encuestados afirmo haber sido objeto de sanción por el incumplimiento en el transporte de las mercancías, es decir por no haber entregado a tiempo a su destino, y por el contrario 31% señalo nunca haber recibido sanción.

Se puede observar contundentemente que el 100% de los encuestados señalan que si logran eliminar los tiempos muertos durante el traslado por la vía terrestre de la carga contenerizada se mejorara la calidad del servicio prestado, sin embargo esta situación no tiene una fácil solución, ya que de esta indagatoria se ha observado que la principal incidencia generadora de los tiempos muerto es la saturación del puerto, además de la falta de comunicación que es uno de los factores que contribuyen a la generación de las irregularidades en la coordinación del transporte, igualmente los conductores no reciben la capacitación adecuada para poder entregar las mercancías en tiempo y forma, situación que es expresada en un 54% de los encuestados, llegando a la conclusión que las incidencias en el traslado de mercancía afecta claramente también a los importadores y/o exportadores y aumentan los costos de la cadena logística, encareciendo así todo el proceso y como consecuencia el producto final.

Por último los encuestados citan algunas propuestas para poder minimizar o eliminar los tiempos muertos en el transporte de carga contenerizada estas propuestas son: Agilización de los tramites con 13% de las respuestas, que las unidades se encuentren en buen estado y previniendo errores con un 10% de los resultados obtenidos, asimismo, los encuestados creen que con la utilización de estos recursos se pueden reducir en gran medida los tiempos muertos, la cual es la principal incidencia que se genera, junto con los retrasos y/o demoras en el traslado por la vía terrestre de la mercancía que se transporta por contenedor derivado de las causas ya detalladas.

## CONCLUSIONES

En la actualidad el comercio exterior ha ido en aumento por lo que las exigencias en cuanto a la logística también se han incrementando; sin dejar de señalar que por el aumento en el intercambio comercial se ha incrementado de igual manera las incidencias en mercancías contenerizadas, por lo que surge la necesidad de investigar cuáles han sido las causas principales que dan origen a dichas incidencias, quiénes son los principales afectados y finalmente establecer algunas recomendaciones que coadyuven a la disminución de incidencia en mercancías contenerizadas. En base a lo anterior y a la indagatoria que se efectuó, se establece una conclusión general, que parte del hecho de que las causas generadoras de las principales incidencias que son los tiempos muertos, retrasos y/o demoras ocasionados a lo largo de la logística de importación y/o exportación de mercancías son la saturación del puerto, la falta y/o retraso en la entrega de documentos necesarios para su despacho durante la revisión aduanera y la mala o falta de comunicación entre la empresa transportista, agente aduanal y el importado o exportador, congestionamiento vial y averías en las unidades, presentándose principalmente estas causas durante el proceso de despacho aduanero de las mercancías, ocasionando el retraso y/o demoras y los tiempos muertos durante el traslado por la vía terrestre de la carga contenerizada afectando por consiguiente la entrega final de las mercaderías y consecuentemente gastos innecesarios a los principales actores que intervienen en el despacho de las mismas, asimismo se identifico a los principales actores que influyen en la generación de estas incidencias como son: la empresa que presta el servicio de transporte o transportista, agente aduanal y autoridades aduaneras; haciendo notar que una parte importante de las incidencias son ocasionadas en el recinto fiscal.

Una vez analizado los resultados de la investigación y su relación con el problema planteado y cada una de sus causas, y dado que dentro de las incidencias que se ven en el traslado de la carga contenerizada la que más relevancia toma son los tiempos muertos, retrasos y/o demoras. Se puede expresar que el lugar donde se presentan las incidencias durante el traslado vía terrestre de la carga contenerizada es el recinto fiscal, Ahora bien la gestión logística que es evidente y utilizada en el puerto de Manzanillo es la denominada “push” o en español “empujar”, aplicada cuando la carga se presenta dentro del recinto fiscal y los recintos fiscalizados, que consiste en que si el barco empuja los contenedores al recinto fiscalizado, el recinto fiscalizado debe empujar los contenedores hacia ruta fiscal y a modulación, sin embargo, en la mayoría de las ocasiones ésta serie de empujones se generan al mismo tiempo, y aunado a ello considerando que la autoridad aduanera no cuenta con la capacidad de infraestructura y humana para realizar la revisión de la gran cantidad de mercancía que se introduce por el puerto de Manzanillo hacia el



resto del país, se ocasiona un cuello de botella al saturar la ruta fiscal y los andenes de revisión de la plataforma del primer reconocimiento aduanero.

Para dar una solución a esta situación se puede proponer la utilización de la estrategia o gestión logística de jalar en lugar de empujar, la autoridad aduanera al con el conocimiento de su capacidad de gestión y del numero de contenedores que puede atender al día, podría en base a este sistema de gestión logística establecer los límites para la extracción de carga de cada recinto fiscalizado, y así la autoridad aduanera jalaría solamente el número de contenedores que pudiera atender, evitando la saturación del sistema logístico en el interior del puerto y con esto evitaría los tiempos muertos, las demoras y retrasos en el traslado de la carga que se mueve por la vía terrestre a través de contenedor por el puerto de Manzanillo, Colima. La teoría de los términos de negocios empujar y jalar o Push-Pull se originó en la logística y gestión de la cadena de suministro, pero también son muy utilizados en la comercialización. Un Push-Pull es un sistema que describe el movimiento de un producto o la información entre dos sujetos. En los mercados de los consumidores por lo general "tira" de los productos o información que la demanda de sus necesidades, mientras que los oferentes o proveedores "empuja" hacia ellos los consumidores. En el caso específico de la operación del puerto de Manzanillo, Colima, México, los recintos fiscalizados o mejor conocidos como empresas de operación portuaria empujan más de lo que la autoridad aduanera puede tirar es por eso que se da la saturación.

Sin ser óbice a lo anterior, según Reyes (2006:116) señala que los procedimientos aduaneros deben de promover la simplificación y eficiencia del despacho de las mercancías, con el objeto de eliminar cargas costosas que perjudiquen la competitividad del comercio exterior mexicano. Sin embargo como se mostro en el apartado de resultados la autoridad aduanera en Manzanillo es uno de los actores que generan los retrasos en la operaciones de los importadores y/o exportadores que realizan operación por el puerto de Manzanillo, Colima, México, ya que sus operaciones de comercio exterior ciertamente se han visto, más que beneficiadas, afectadas por el proceder de esa autoridad.

Como se ha podido constatar, las principales afectaciones que se desprenden de una operación ineficiente son del tipo económico, no obstante los programas que se han implementado para el mejoramiento de la operación aduanera como el de Aduana modelo y el Plan de Modernización de las Aduanas. Otro aspecto importante que pudiera ser objeto de atención a fin de tratar de disminuir los tiempos muertos son los sujetos que realizan o están dentro de la cadena de importación y/ exportación, ellos son necesarios para poder llevar a cabo dichos procesos, pero la falta de organización, comunicación u otros factores, ocasionan incidencias que afectan a la mercancía. Derivado de lo anterior fue contundente lo expresado dentro del instrumento por cuenta de los involucrados en la generación de estas incidencias expresando que todos estos malos entendidos fuente de problemas se pueden solucionar con la una actuación más ágil por parte de las autoridades aduaneras al momento de las revisiones, comunicación constante entre agencia aduanal y agencia transportista o empresa de transporte, una buena planeación de la logística, capacitación adecuada a los operadores del transporte de las mercancías y por último trabajo conjunto de los actores participantes en el traslado vía terrestre de carga contenerizada en el puerto de Manzanillo, Colima, México. Como se ha constatado, con este trabajo de investigación de campo se comprobó la hipótesis planteada, en la cual se afirma que durante el traslado vía terrestre de carga contenerizada de mercancías existen causas que generan incidencias como: los tiempos muertos, retraso y/o demoras y por consiguiente afectaciones económicas negativas para los importadores y/o exportadores de mercancías que realizan operaciones en el puerto de Manzanillo, Colima, México.

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# LA COMUNICACIÓN EN LA EMPRESA FAMILIAR, PRINCIPAL ELEMENTO EN LA PRESERVACIÓN DE LA ARMONÍA FAMILIAR

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## RESUMEN

*La empresa familiar se ostenta como el principal sostén de la economía mundial. Sin embargo, su peculiar estructura, -conformada por los sistemas familiar y empresarial-, torna compleja su gestión. A diferencia de las empresas no familiares que basan su éxito solo en la rentabilidad, las organizaciones familiares lo sostienen en su armonía familiar a la par de su rentabilidad. La armonía y la comunicación son de los pilares más fuertes de la empresa familiar y están estrechamente ligadas, siendo la segunda la que coadyuva a preservar la primera. De esta manera, la comunicación se convierte en más que una simple herramienta de gestión, para transformarse en un proceso vital para las empresas familiares. Para el presente trabajo de investigación se encuestaron a 342 empresas familiares de manufactura, comercio y servicios de Tehuacán. Los resultados encontrados muestran que el sistema de comunicación en las empresas familiares de Tehuacán es bueno pero poco formal, aunque este último rasgo no afecta de manera significativa en su armonía. Se observó que la comunicación y la armonía, van mejorando conforme aumenta el tamaño de la empresa, siendo el protocolo familiar, el instrumento que más contribuye a esta mejora en las empresas estudiadas.*

## COMMUNICATION IN THE FAMILY-OWNED BUSINESSES: MAJOR ELEMENT IN THE PRESERVATION OF FAMILY HARMONY

### ABSTRACT

*Family business is a vital force in the global economy. Family-owned business is composed of two overlapping subsystems: family and business. But family business management becomes complex because family and business domains often have conflicting sets of needs and values. Family business success often means: harmony for family and growth/profitability for business. Harmony and communication are the strongest pillars of the family-owned business and are closely linked, the second helps to preserve the former. Communication becomes more than just a management tool to become a vital process for family businesses. This is the first statistical study of family businesses in Tehuacan. The survey sample covers 342 family businesses in manufacturing, trade and services in Tehuacan city. The results show that communication in family businesses of Tehuacan is good but somewhat formal, although this last feature does not affect significantly their harmony.*

# ANÁLISIS DE LA ADMINISTRACIÓN FINANCIERA EN LAS EMPRESAS DE LA ALIANZA CARROCERA DEL DEPARTAMENTO DE BOYACÁ - COLOMBIA

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## RESUMEN

*Las empresas de la Alianza Carrocera del Departamento de Boyacá, buscan obtener una mayor competitividad, dada la rivalidad actual con empresas del exterior. Por esta razón el análisis de la administración financiera, se ha definido como una necesidad urgente, para establecer estrategias que permitan mejorar las decisiones administrativas con base en metas y estrategias alineadas, desde todas las áreas empresariales. La administración financiera en estas empresas actualmente se encuentra debilitada, principalmente por la poca atención y conocimiento que se tiene de sus funciones y herramientas para su adecuada ejecución.*

**PALABRAS CLAVE:** Administración Financiera, Alianza Carrocera.

## ABSTRACT

*Alliance companies Carrocera Boyaca Department, looking to get more competitive, given the current rivalry with foreign companies. For this reason the analysis of financial management has been defined as an urgent need for the establishment of strategies to improve management decisions based on goals and strategies aligned, from all business areas. Financial management in these companies is now weakened, primarily by the little care and knowledge we have of its functions and tools to their proper implementation.*

**JEL:** G30

**KEYWORDS:** Financial Management, Alliance Carrocera.

## INTRODUCCIÓN

El sector carrocerías en el departamento de Boyacá, ha sido identificado como sector líder de la productividad y la competitividad de la región central de Colombia dentro del marco de las políticas nacionales. Sin embargo la mayoría de las empresas del sector son pequeñas y se han visto amenazadas por fuertes competidores tanto nacionales como internacionales. Por esta razón Gobierno, Universidad y Empresa buscan la fórmula que permita al sector continuar jalonando la economía del Departamento. Dada esta situación cinco de las diez empresas carroceras de Boyacá, que están en funcionamiento (Carrocerías Logos, Industrias Tecnicar, Ergobus Colombia, Industrias Titán y AGV), junto con una empresa de plásticos y poliuretanos (GBS) y algunos socios estratégicos que aportan capital y conocimiento, decidieron crear una Alianza. La finalidad de la Alianza es crear sinergias, especializarse y poder competir. La alianza, que se materializa con la creación de una Sociedad por Acciones Simplificada (SAS), se constituye en el primer paso para lograr un mayor posicionamiento de las empresas regionales, aprovechando el gran conocimiento que tienen estos empresarios.

Una de las principales debilidades observadas en las empresas de la alianza carrocera es la escasa interpretación de la información financiera, principalmente lo relacionado con administración, planificación y control financiero, lo cual deteriora la definición de planes y estrategias competitivas coherentes con sus recursos y capacidades financieras.

La falta de diagnóstico, análisis y una adecuada administración financiera, impide determinar los factores controlables y no controlables que afectan la competitividad, la creación de valor, el prestigio institucional y el cumplimiento de la misión; igualmente propicia el desconocimiento de la situación del negocio, empobrece el proceso de planeación y desorienta las metas de las empresas generando una falta de coordinación entre lo que desean y lo que realmente logran. Por lo tanto, se adelanta la presente investigación, que busca hacer un análisis fundamentado, real y confiable de la situación y administración financiera de las empresas que conforman la alianza y ser un referente para la toma de decisiones y la planeación estratégica de la misma.

## REVISIÓN DE LITERATURA

La administración Financiera es una de las tres áreas de estudio de las finanzas, las otras dos son: Inversiones y mercados financieros e intermediarios (Mascareñas, 1999). La administración Financiera ha presentado una rápida evolución, principalmente por los grandes cambios del entorno, haciendo mayor énfasis en la estrategia de la empresa, tomando decisiones de inversión, financiamiento y administración de activos. Van Horne & Wachowicz (2002). Weston y Copeland (1994) y Block & Hirt (2001), la definen de acuerdo a las funciones y responsabilidades de los administradores financieros: inversión, financiamiento y decisiones de dividendos. Esta definición incluye la ejecución de actividades relacionadas con la planeación y preparación de pronósticos y la interrelación del administrador financiero con los demás administradores de la empresa; Besley & Brigham (2009, p. 5), enfocan a la administración financiera en las decisiones que toman las empresas, respecto de sus flujos de efectivo. Gitman (2007, p. 11) la relaciona con el análisis y la planificación financiera, las decisiones de inversión y financiamiento y los efectos de sus flujos de efectivo sobre el valor de la empresa.

La importancia de la administración financiera radica en que la mayoría de las decisiones de la empresa son medidas en términos financieros y en que todos los directivos de la empresa requieren conocimientos del proceso de toma de decisiones financieras en su área, para poder justificar y obtener los recursos necesarios en sus actividades empresariales (Brigham & Houston, 2001; Gitman, 2007); Así, el administrador financiero, participa en la implementación de la estrategia empresarial, para lograr el crecimiento y la competitividad, (Gitman, 2007). Por lo tanto, la función financiera es fundamental para el éxito empresarial y se encuentra muy cerca de los niveles altos de decisión empresarial. (Weston y Copeland. 1994). Bernardello, Gotelli & Tapia (2008), le dan una importancia significativa a la función financiera en la toma de decisiones estratégicas y la denominan gestión financiera, que lleva a cabo tareas basadas en el valor económico-social de la organización, encaminadas al cumplimiento de la misión, objetivos y visión de la empresa. Las finanzas y la estrategia de la empresa, se deben alinear, primero porque el éxito de la estrategia en gran parte se debe al alcance de las metas financieras, en cuanto a rentabilidad, flujo de caja y valor; segundo, porque los programas que se implementan para lograr las metas de la empresa, deben en su totalidad, contar con los recursos financieros disponibles (León, 2009, p. 24). Adicionalmente, la administración financiera contribuye a la estructuración de políticas en todos los campos donde hay capital, tanto de inversionistas como de terceros. (Ortiz, 2005, p. 5).

## METODOLOGÍA

Esta investigación es de tipo no experimental con enfoque cuantitativo y cualitativo de modelo mixto. El tipo de investigación es exploratorio y descriptivo, dado que se inicia en un proceso de conocimiento del sector y de las empresas de la alianza carrocería del departamento de Boyacá, bajo los criterios de observación fijados y evaluados en el estudio. La muestra está constituida por el total de la población, correspondiente a las 6 empresas de la alianza del sector carrocería. Estas empresas se caracterizan por ser pequeñas, de acuerdo al número de trabajadores que emplean y a la ley 905 de 2004.

El proceso investigativo y la recolección de la información se llevará a cabo en cinco fases. Este avance de investigación, presenta en primer lugar los fundamentos teóricos necesarios para el estudio y en segundo lugar los resultados obtenidos en la primera fase y parte de la segunda. Incluye la recopilación, organización y análisis de los documentos (económicos y de competitividad en Colombia), estudios y políticas gubernamentales, que sirven de apoyo para contextualizar al sector carroceros de Boyacá. Presenta una breve descripción del entorno empresarial del Departamento de Boyacá, con el fin de profundizar en el sector carroceros, compilando los esfuerzos de las entidades públicas y privadas para su fortalecimiento. Destaca la importancia de la Alianza Carrocera de Boyacá y de los retos que tiene el sector y establece algunas primeras acciones de mejoramiento, como guía para crear posiciones estratégicas. Las siguientes fases del proyecto que están en ejecución son:

Parte de la segunda fase que comprende el análisis interno de cada empresa desde los siguientes criterios de observación: administración, planificación y control financiero. La información obtenida se examina, sistematiza y se realizan los cálculos necesarios para cada criterio de evaluación. Luego se analiza la información y los indicadores obtenidos, para obtener la descripción de la situación financiera actual de cada empresa, sus debilidades y fortalezas financieras. La fase tres agrupa la información de los diagnósticos financieros de cada una de las empresas y realiza los cálculos complementarios que permitan determinar la situación actual financiera de la alianza en conjunto. En la fase cuatro, se comparan los resultados del análisis financiero con indicadores estandarizados existentes para el sector a nivel nacional y/o internacional, buscando la información de referentes nacionales o internacionales relacionadas con el análisis y realizando un análisis integrado de las empresas involucradas que permita evaluar los resultados del análisis en conjunto con los referentes encontrados. La fase cinco aporta a cada empresa y a la alianza carrocera, recomendaciones para mejorar su gestión financiera, de acuerdo a los resultados obtenidos y a cada criterio de observación

## RESULTADOS

En las dos primeras fases, se han realizado reuniones con las entidades gubernamentales y las empresas de la alianza para determinar parámetros requeridos en la investigación; se aplicó una entrevista a profundidad con el gerente de la alianza Carrocera para determinar la situación real del sector desde los empresarios y se sistematizaron los estados financieros de las 6 empresas. El resultado de esta primera parte es la descripción del entorno económico-financiero de las empresas de la alianza carrocera.

Para determinar el estado del sector carroceros, la ONUDI realizó un análisis presentado en el año 2010, que refleja la necesidad de generar alianzas entre las empresas del sector y constituye una base importante de información pero igualmente presenta oportunidades de investigación. Este estudio, define la actividad del sector carroceros como “Diseño, fabricación, ensamblaje y reparación de carrocerías para el transporte de pasajeros (buses, busetones y busetas)” (2010, p. 2); igualmente el estudio refleja que actualmente el sector se encuentra implementando la norma NTC 5206; las empresas del sector también se encuentran certificándose de acuerdo con la norma ISO 9001:2008; un alto porcentaje de las empresas todavía utiliza técnicas artesanales y se presenta poca innovación en el proceso, el producto y el uso de materiales sustitutos. La rentabilidad no alcanza el 2%, debido a cargas laborales, impuestos, seguridad social, sobre oferta de productos y variación en la demanda. Existe presión para que las empresas reduzcan sus costos, aumenten la calidad y reduzcan los márgenes de rentabilidad.

## CONCLUSIONES

El sector carroceros de Boyacá, impulsa la economía de la región, dado que es fuente de empleo, tanto directo como indirecto, pues requiere de insumos de otros sectores. Por lo tanto este sector tiene grandes retos para mejorar su posicionamiento y competir con las empresas internacionales que ya entraron al país con sus productos; tiene oportunidades y fortalezas que le permiten ser más competitivo, y puede lograrlo

apoyándose en todas las políticas, estrategias y acciones que desde la Nación, el Departamento de Boyacá, las Universidades, Cámaras de Comercio, Comisiones Regionales, SENA, CREPIB y demás entidades colaboradoras se han desarrollado. La alianza carrocera de Boyacá, puede ser competitiva y permitir la sostenibilidad de sus empresas asociadas, pero para lograrlo debe buscar innovación, calidad, servicio y precio. Las empresas de la Alianza Carrocera, tienen debilidades en su administración financiera, pues carecen de planeación y estrategias financieras alineadas a las metas de la organización. Los estados financieros suministrados, no presentan la información completa y esto dificulta un adecuado análisis financiero; las decisiones de tipo financiero son tomadas en el corto plazo, respondiendo a situaciones coyunturales, pero dejando de lado los objetivos de largo plazo de las empresas y descuidando el control financiero. Quien realiza el análisis financiero en ocasiones es el contador o el mismo propietario, pero sin una metodología y uso de herramientas, sino de manera intuitiva.

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## BIOGRAFÍA

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# LA ESTRUCTURA ORGANIZACIONAL EN LAS PEQUEÑAS EMPRESAS CONSTRUCTORAS DE PUEBLA, MEXICO

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## RESUMEN

*En esta investigación se presenta un análisis acerca de la forma en que se estructuran organizacionalmente las pequeñas empresas constructoras, ubicadas en el Estado de Puebla. A fin de conocer su complejidad, centralización y formalidad, se revisaron diversos autores relacionados con el tema como sustento teórico para posteriormente tomar algunos elementos que se analizaron a través de la aplicación de un cuestionario con una muestra de 44 pequeñas empresas constructoras. El objetivo de esta investigación es determinar el tipo de estructura organizacional que se utiliza en las pequeñas empresas de la construcción ubicadas en el estado. Por lo tanto, la investigación da respuesta a la siguiente pregunta: ¿Cómo es la estructura organizacional que predomina en las pequeñas empresas constructoras de la localidad?*

**PALABRAS CLAVE:** Estructura, complejidad, centralización, formalidad, pequeña empresa constructora

# THE ORGANIZATIONAL STRUCTURE IN THE SMALL CONSTRUCTION COMPANIES OF PUEBLA, MEXICO

## ABSTRAC

*In this research an analysis is presented of how the small construction companies are structured from an organizational stance at the State of Puebla. In order to know their complexity, centralization and formality several authors who are involved in this issue were taken into consideration as theoretical support. Later some elements were taken into account by means of the application of a questionnaire to a sample of 44 small construction companies. The focus of this research is to determine the type of organizational structure that is used in those companies. Therefore, the research question is: How is the organizational structure that prevails in those companies?*

**KEY WORDS:** Structure, complexity, centralization, formality, small construction company.



# ESTUDIO EXPLORATORIO DE VARIABLES A TRAVÉS DE ANÁLISIS ESTRUCTURAL MICMAC EN LA PRESTACIÓN DEL SERVICIO EN LA ADMINISTRACIÓN PÚBLICA MUNICIPAL DE MONTERREY MÉXICO

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## RESUMEN

*Durante muchos años se ha intentado subsanar las graves deficiencias de la Administración Pública municipal en los países con una economía en transición, como es el caso de México. Situación que a pesar de que la administración pública municipal cuenta con avances en capacitación, modernización y parámetros de medición del servicio, aún tiene graves rezagos sistémicos y problemáticas como: conflicto de intereses, procedimientos lentos, prepotencia e infraestructura deficiente, entre las quejas más recurrentes de los ciudadanos de la ciudad de Monterrey respecto de la prestación del servicio por parte de la administración pública municipal; debido a ello, se realizó un estudio exploratorio de variables a través del sistema MICMAC (análisis estructural), es mediante este estudio que se plantea encontrar las variables más impactantes en las que la administración debería realizar acciones correctivas en la prestación del servicio del municipio de Monterrey, México.*

**Palabras clave:** Administración Pública municipal, análisis estructural caso Monterrey, Servidores Públicos.

## ABSTRACT

*It has been an attempt during a long period of time to better the deficiencies within the public administration in countries with a transitional economy such as Mexico. Even though in Mexico as advanced in administrative concepts (training, modernization and measurement for the service), there is too much to do in matters like: conflict of interests, slow procedures and deficiencies in facilities. Such is the case of the local administration in Monterrey, Nuevo León, Mexico. An exploratory Study was hold thru the most frequent complaints from citizens from Monterrey. The MICMAC system was used to find the weight of each variable to determine the critical variable to work with. The goal is to seek for corrective action plans to better the quality in the public administration of the municipal government in Monterrey, Nuevo Leon, Mexico.*

**KEY WORDS:** Municipal Public Administration, Structural Analysis (MICMAC), the case of Monterrey, Civil Service.

## INTRODUCCIÓN

En el presente estudio exploratorio, primero se realizará una aproximación al estado de la situación de la administración pública municipal, posteriormente se identificarán los constructos que darán pie al estudio del análisis estructural mediante el sistema MICMAC (análisis de prospectiva), en el se identificarán las variables más significativas en las que el sistema de administración pública del municipio de Monterrey debe poner especial atención con el objetivo de disminuir la percepción negativa de los ciudadanos respecto a la atención prestada por parte de los servidores públicos municipales.

### Estado De La Situación De La Administración Pública Municipal

En México se ha buscado promover distintos esfuerzos con el objetivo de incorporar la cultura de la medición de desempeño en el ámbito municipal, frente a este panorama, el municipio de Monterrey se vio en la necesidad de adoptar nuevas y mejores formas de organización y de procedimiento en la conducción del servicio, esto debido a las múltiples acusaciones de ineficacia, negligencia e irresponsabilidad generadas por el agotamiento del sistema administrativo; es por ello que se implementaron acciones como las mas recientes:

- Instituto Nacional para el Federalismo y el Desarrollo Municipal INAFED (Órgano desconcentrado de la Secretaría de Gobernación).
- Centro de atención de quejas y denuncias contra Servidores Públicos.
- SIDEM, Sistema para la medición del desempeño municipal de Monterrey.

Una de las vías para obtener información sobre el servicio municipal es la página de Transparencia Nuevo León que realiza análisis sobre la percepción ciudadana respecto de los servicios municipales. Este es otro de los factores que impulsan la elección de la calidad en el servicio en el presente análisis como variable de estudio, ya que es en este rubro en donde se reporta la mayor incidencia de quejas en la página de transparencia ciudadana Nuevo León, obteniendo los siguientes datos:

Tabla 1: Principales rubros de quejas.

Principales rubros de quejas	%
Falta de actitud de servicio	28%
Tiempo de respuesta	25%
Prepotencia	8%
Tiempo de espera	8%
Estado de las Instalaciones	6%
Conflicto de interés	5%
Falta de respeto	3%
Falta de información de requisitos	3%
Otra	14%

Fuente: [www.nl.gob.mx/?P=transparencia](http://www.nl.gob.mx/?P=transparencia)

A continuación se presenta el estudio exploratorio usando el método estructural MICMAC.

### **EL MÉTODO ESTRUCTURAL MICMAC**

El método MICMAC busca analizar de manera cualitativa las relaciones entre las variables que componen un sistema dentro de una empresa, organización, sociedad, país etc. Es parte del análisis estructural y se apoya en el juicio cualitativo de actores y/o expertos que son parte de un sistema. El objetivo del Análisis Estructural MICMAC es identificar las principales variables, influyentes y dependientes; así como las variables esenciales para la evolución del sistema (Godet, 1997). A continuación se presentan las variables que se consideraron en este estudio exploratorio:

Falta de Actitud de Servicio (FaltActSer)

Tiempo de Respuesta (TiempoResp)

Prepotencia (Prepoten)

Tiempo de Espera (TiemEspera)

Estado de las Instalaciones (EstdeInst)

Conflicto de Interes (ConfdeInte)

Falta de Respeto (FalRespet)

Falta de Información de Requisitos (FalInfReq)

Por cada pareja de variables, se planteó la pregunta siguiente a un grupo de más de 10 expertos: ¿existe una relación de influencia directa entre la variable  $i$  y la variable  $j$ ? si es que no, anotamos 0, en el caso contrario, nos preguntamos si esta relación de influencia directa es, débil (1), mediana (2), fuerte (3) o potencial (3\*) de acuerdo con Godet (2007, p.64). El análisis MICMAC provee una matriz y un gráfico nombrado Plano de Influencia y Dependencia de las variables del sistema de estudio y las categoriza en: Variables de entorno, variables reguladoras, palancas secundarias, variables objetivo, variables clave, variables resultado, variables autónomas y variables determinantes de acuerdo con Godet (2007). La interpretación del gráfico Plano de Influencia y Dependencia permite una lectura completa del sistema según resulten ser las variables motrices o dependientes. Es decir, para cualquier variable su valor estratégico estaría determinado por la suma de su valor de motricidad y de su valor de dependencia.  $En = mn + dn$ . Godet (1997).

## RESULTADOS

A continuación se explicarán la posición de las variables en el plano de influencia y dependencia directas, así como la identificación de cada variable en el plano: Variables Determinantes. Se encuentran en la zona superior izquierda del plano de influencia y dependencia, son las variables que según su evolución a lo largo del periodo de estudio se convierte en frenos o motores del sistema. Estas pudieran ser propulsoras o inhibidoras del sistema. El objetivo es que sean propulsoras y determinen las conductas adecuadas del sistema. En el estudio no resultaron este tipo de variables. Variables Entorno. Son las variables con escasa dependencia del sistema, pueden ser consideradas un decorado del sistema, se encuentran en la zona media de la parte izquierda del plano de influencia y dependencia. El objetivo es complementar su valor agregado al sistema. En el estudio no resultaron este tipo de variables.

Variables Reguladoras. Son las variables situadas en la zona central del plano de influencia y dependencia, se convierten en llave de paso para alcanzar el cumplimiento de las variables clave. Determinan el buen funcionamiento del sistema en condiciones normales. Se sugiere evaluar de manera consistente y con frecuencia periódica estas variables. - ConfdeInte (Conflicto de Interés) Palancas Secundarias. Son las variables complementarias a las variables reguladoras, actuar sobre ellas significa hacer evolucionar las variables reguladoras que a su vez afectan a la evolución de las variables clave. En el plano de influencia y dependencia se encuentran ubicadas debajo de las reguladoras. En el estudio no resultaron este tipo de variables. Variables Objetivo. Son las variables que se ubican en la parte central a la derecha en el plano de influencia y dependencia. Es muy dependiente y medianamente motriz, de ahí su carácter de tratamiento como objetivos, puesto que en ellas se puede influir para que su evolución sea aquella que se desea. En el estudio no resultaron este tipo de variables.

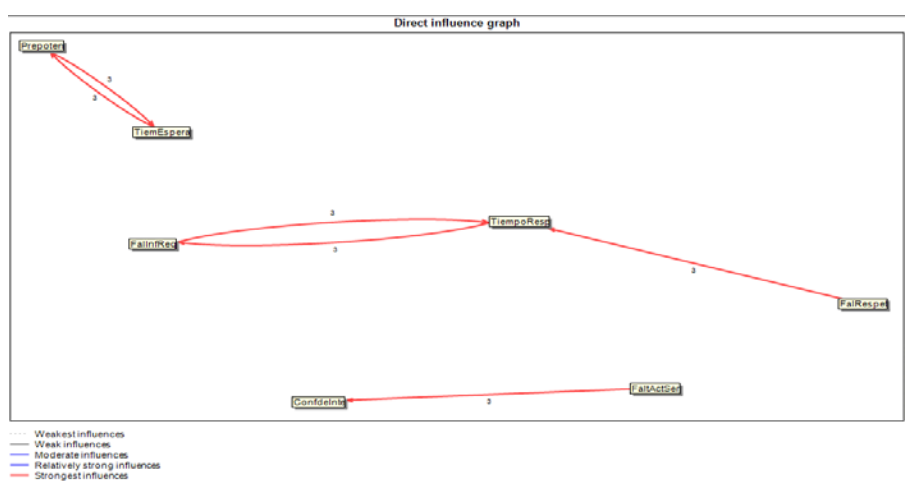
Variables Clave. Son las variables que se encuentran en la zona superior derecha del plano de influencia y dependencia, también nombradas variables reto del sistema. Son muy motrices y muy dependientes, perturban el funcionamiento normal del sistema; estas variables sobre determinan el propio sistema, son por naturaleza inestables y se corresponden con los retos del sistema. En resumen deben continuamente tener retos que propicien el cambio del sistema a un nivel más óptimo, son las que mantienen lubricado el sistema: - FaltActSer (Falta de Actitud de Servicio), - TiempoResp (Tiempo de Respuesta), - Prepoten (Prepotencia), - TiemEspera (Tiempo de Espera), - FalRespet (Falta de Respeto), - FalInfReq (Falta de Información de Requisitos).

Variables Resultado. Son variables que se caracterizan por su baja motricidad y alta dependencia; se encuentran en la zona inferior derecha del plano de influencia y dependencia, y suelen ser junto con las

variables objetivo, indicadores descriptivos de la evolución del sistema. Se trata de variables que no se pueden abordar de frente, sino a través de las que dependen en el sistema. Estas variables requieren un seguimiento y monitoreo estrecho que permita verificar la efectividad del sistema en general. En el estudio no resultaron este tipo de variables.

**Variables Autónomas.** Son variables poco influyentes o motrices y poco dependientes, se corresponden con tendencias pasadas o inercias del sistema o bien están desconectadas de él. En el plano de influencia y dependencia se encuentran en la zona inferior izquierda. No constituyen parte determinante para el futuro del sistema. Se constata frecuentemente un gran número de acciones de comunicación alrededor de estas variables que no constituyen un reto. Hay que alinear estas variables a la planeación estratégica. Se sugiere dar más valor a esas variables. En este momento son poco influyentes en el sistema. EstdeInst (Estado de las Instalaciones)

Figura 2:Influencias Directas entre variables



Fuente. Elaboración propia en software LIPSOR-EPITA-MICMAC.

En esta figura 2 podemos observar que la variable prepotencia y la variable tiempo de espera se corresponden. También se corresponden la variable tiempo de respuesta y la variable falta de información de requisitos. Es decir estos conjuntos de variables se retroalimentan mutuamente. Por otra parte la variable falta de respeto impacta directamente la variable tiempo de respuesta y la variable falta de actitud de servicio impacta a la variable conflicto de interés.

Figura 3: Ranking de variables según su influencia

Rank	Variable	Variable
1	1 - FaltActSer	1 - FaltActSer
2	7 - FalRespet	7 - FalRespet
3	3 - Prepoten	3 - Prepoten
4	4 - TiemEspera	4 - TiemEspera
5	8 - FallInfReq	8 - FallInfReq
6	2 - TiempoResp	2 - TiempoResp
7	6 - Confdelnte	6 - Confdelnte
8	5 - EstdeInst	5 - EstdeInst

Fuente. Elaboración propia en software LIPSOR-EPITA-MICMAC.

En esta figura 3 podemos observar la lista de variables ordenadas según su influencia en el sistema. Esto nos permite valorar la influencia que consideraron el conjunto de expertos que tenían dichas variables en el sistema.

Figura 4: Ranking de variables según su dependencia

**Classement par dépendance**

Rank	Variable	Variable
1	2 - TiempoResp	2 - TiempoResp
2	1 - FaltActSer	1 - FaltActSer
3	4 - TiemEspera	4 - TiemEspera
4	3 - Prepoten	3 - Prepoten
5	8 - FallInfReq	8 - FallInfReq
6	6 - Confdelnte	6 - Confdelnte
7	7 - FalRespet	7 - FalRespet
8	5 - Estdelnst	5 - Estdelnst

Fuente. Elaboración propia en software LIPSOR-EPITA-MICMAC

En esta figura 4 podemos observar la lista de variables ordenadas según su dependencia en el sistema. Esto nos permite valorar la dependencia que consideraron el conjunto de expertos que tenían dichas variables en el sistema.

## REFLEXIONES FINALES

El objetivo principal de este artículo fue encontrar las variables que tienen mayor incidencia en la prestación de servicio para encontrar estrategias que logren impactar de manera positiva la realización de dichos servicios públicos municipales y con esto lograr aportar a mejores niveles de gobernabilidad estatal en Nuevo León. En ese sentido las figuras 1, 2, 3, y 4 nos dan diferentes perspectivas de la importancia de las variables de estudio.

Por otra parte se logró presentar a la prospectiva como disciplina y como método, además de demostrar su validez y eficacia para generar información estratégica para la toma de decisiones, así como para el diseño, elaboración e implementación de actividades de mejora continua en los sistemas de trabajo. Los programas de prospectiva, como toda herramienta, requieren una capacidad de análisis importante por parte de los usuarios. Sin este análisis, una utilización demasiado mecánica del programa MICMAC puede enmascarar las verdaderas cuestiones y conduciría a contradicciones importantes o a falsas creencias. Es necesario seguir profundizando y explorar más variables, ya que los ciudadanos del municipio de Monterrey exigen una mejor actuación del gobierno, por lo que son cada vez más conscientes de las acciones que generan la mala gestión.

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# PRINCIPALES FACTORES DE FORMACIÓN FAMILIAR EN EL DESARROLLO DE LAS HABILIDADES GERENCIALES DE LOS ADMINISTRADORES DE EMPRESAS. CASO: EMPRESAS DE CONFECCIÓN EN EL MUNICIPIO DE TUNJA-BOYACÁ (COLOMBIA)

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## RESUMEN

*La investigación terminada presenta los principales factores de formación familiar en el desarrollo de las habilidades gerenciales, a través del análisis de seis casos aplicados en administradores de empresas de confección del municipio de Tunja (Boyacá-Colombia). Con el enfoque cualitativo, se utilizó entrevista semiestructurada al administrador, a uno de sus trabajadores y a un familiar. Los principales factores en mención encontrados, fueron: valores, patrones, conductas o habilidades, actividades realizadas en el hogar y normas y roles. Los administradores-empresarios participantes del estudio, han sido formados en el seno familiar, con grandes fortalezas en la creación y administración de empresas, la diversidad de actividades y responsabilidades que desde niños debieron asumir, los valores de respeto, honestidad y persistencia transmitidos, las habilidades que desarrollaron en la práctica de los negocios de sus padres (quienes en la mayoría de los casos eran empresarios) y el cumplimiento de normas y roles bien definidos. El estudio permite confirmar la gran importancia de la familia como institución formadora, que contribuye al desarrollo de habilidades del niño y que luego se verán reflejadas en las habilidades directivas del adulto, quien al recibir una mezcla adecuada de los factores aquí mencionados, puede llegar a ser un administrador exitoso.*

**PALABRAS CLAVE:** Formación familiar, habilidades gerenciales, empresa.

## ABSTRACT

*The completed investigation presents the main factors of family formation in the development of management skills, through analysis of six case managers applied to clothing companies in the municipality of Tunja (Boyaca, Colombia). With the qualitative approach, semistructured interview was used to the administrator, one of his workers and a relative. The main factors found in question were: values, patterns, behaviors or skills, home activities and rules and roles. Administrators, entrepreneurs in the study, have been trained in the family, with great strengths in the creation and administration of companies, the diversity of activities and responsibilities as children have taken on the values of respect, honesty and persistence transmitted, the developed skills in business practices of their parents (who in most cases were employers) and compliance with rules and roles clearly defined. The study confirms the importance of family as a training institution, which contributes to the development of skills of the child and then be reflected in the managerial skills of the adult, who receives a proper mixture of the factors mentioned here, can reach be a successful manager.*

**JEL:** M10, M14, M19

**KEY WORDS:** Family training, management skills, business.

## INTRODUCCIÓN

Según la literatura encontrada, el desarrollo de habilidades directivas se ha dejado en manos de programas universitarios con enfoques administrativos; en Colombia no se encuentran estudios y teorías que permitan establecer los factores de formación familiar en el desarrollo de habilidades gerenciales de los administradores de empresas, esto explica en parte que las familias, no son conscientes de la gran oportunidad que tienen para fortalecer a sus hijos en habilidades gerenciales, ni de las debilidades existentes en el establecimiento de las mismas. La familia como principal institución formadora y transmisora de valores, hábitos y costumbres entre otros factores, contribuye a los aprendizajes básicos y juega un papel determinante en el desarrollo de habilidades del niño.

Por otra parte, las habilidades gerenciales que se han considerado más relevantes son: las comunicaciones interpersonales, el manejo de conflictos, el trabajo en equipo, liderazgo y motivación, análisis de problemas y toma de decisiones, las cuales guardan gran relación con las habilidades que desarrolla el niño en el seno familiar; esta relación representa una oportunidad para conocer factores determinantes en la formación del directivo. A partir de nuestra experiencia como docentes en escuelas de administración y dadas las diferencias en el desarrollo de habilidades gerenciales, que se perciben desde los primeros semestres, en los estudiantes de administración; nos preguntamos si existen factores de formación familiar, que determinen en la persona, presentar desde muy temprana edad este tipo de habilidades. En este sentido, el estudio es de utilidad para algunas universidades y entidades interesadas en fortalecer la gestión administrativa en las empresas de la región.

## REVISIÓN LITERARIA

En cada organización el administrador es aquella persona que soluciona problemas, dimensiona recursos, planea su aplicación, desarrolla estrategias, diagnóstica situaciones, etc. Cada uno de estos aspectos es exclusivo de esa organización y por lo tanto un administrador que ha tenido éxito en una organización puede no tenerlo en otra (Chiavenato, 2000). Estos administradores, al igual que la mayoría de las personas han tenido una familia. El tema de la familia ha sido tratado ampliamente por diferentes autores dentro de las ciencias sociales y en especial la antropología, la sociología y la psicología. El presente estudio aborda el concepto de familia desde la sociología con un enfoque administrativo. En el caso de América, y de acuerdo con Therborn (2004), vale la pena destacar que aún existen fuerzas patriarcales en las regiones andinas de América Latina, que se relacionan con el poder, influencia y superioridad del padre, tanto en los hijos como en la esposa. De esta manera las actitudes, habilidades y comportamientos de un directivo en Tunja, deben ser diferentes a las que se manifiesten en los directivos de otras regiones, pues su formación se basa en valores, normas, contextos, estructuras familiares y pensamientos diferentes. Para Therborn (2004) la familia, “es una institución definida por normas para la constitución de la pareja sexual y de la filiación inter-generacional. Las instituciones se pueden definir como estructuras de normas donde se fija y mantiene un juego de roles sociales” (CEPAL, 2007, p. 32).

La empresa es también una institución, pues en ella interactúan personas, que bajo normas y roles logran los objetivos organizacionales. Shepard, Southard y Brent (2008), proporcionan una fuente importante de teoría en el tema de familia para la presente investigación; ellos plantearon que la familia satisface la necesidad de procrear y socializar a los hijos; permite al niño aprender los patrones culturales que le facilitan la participación en la sociedad; dentro de su estructura se pueden llevar a cabo actividades de tipo económico, religioso, político y educativo; ayuda a regular el comportamiento sexual, determina la clase social y proporciona apoyo moral y afecto.

Igualmente mencionan que en la familia existe el aprendizaje por observación denominado modelado siendo uno de los modos más importantes en que el niño aprende a participar en la sociedad. Gutiérrez

(2000), explica que “La institución de la familia constituye un campo desde el cual se divisan y dentro del cual se proyectan todas las instituciones de la comunidad en sus fallos y aciertos”. Para Whetten & Cameron, (2005), las habilidades directivas son los bloques constructivos sobre los que descansa la administración efectiva, estas habilidades, forman el vehículo mediante el cual la estrategia y la práctica de la administración, las herramientas y las técnicas, los atributos de la personalidad y el estilo trabajan para producir resultados eficaces, en las organizaciones; su relevancia no está limitada únicamente al trabajo, sino que también se aplican a la vida en áreas como la familia, amigos, organizaciones de voluntariado y la comunidad. Los autores plantearon las diez habilidades directivas que más se repetían en los directivos analizados y encontraron que todas eran del tipo conductual. Dichas habilidades directivas fueron organizadas en tres grupos, interpersonales y grupales. La presente investigación, acepta que las habilidades directivas se pueden aplicar en el área familiar, pero supone que además la familia tiene un papel más importante que se relaciona con estas habilidades y que consiste en transmitir factores de formación determinantes en el desarrollo de las mismas.

## METODOLOGÍA

Se aplicó investigación con enfoque cualitativo de tipo exploratorio, con la utilización de la metodología de casos, que según Yin (1989), es una herramienta valiosa de investigación que permite medir y registrar la conducta de las personas involucradas en el fenómeno estudiado. Se usa el método inductivo tratando de encontrar nuevas formas de enfocar y entender la realidad, interpretando y comprendiendo la perspectiva de los participantes de la realidad social. Se utilizó el caso múltiple de múltiples unidades, tomando seis casos, realizando un comparativo de los diferentes criterios de análisis, que pueden variar entre administradores. El estudio está dividido en cuatro fases. En la primera fase se identificó el problema y se generaron las proposiciones. La segunda fase, concluyó con la presentación de la propuesta de investigación. En la tercera fase, se obtuvo información por medio de la observación, descripción, entrevista y reflexión. La cuarta fase, condujo al proceso de comprobación de las proposiciones, para lo cual se realizó categorización, triangulación y ordenamiento conceptual, “organización de los datos, en categorías (o a veces clasificaciones) discretas, según sus propiedades y dimensiones y luego al uso de la descripción para dilucidar estas categorías” (Strauss y Corbin, 2002, p. 21).

El estudio se limitó a la formación que le ha dado al directivo la familia que lo gestó y no a la familia que actualmente el directivo haya conformado. Para ubicar a los administradores se seleccionaron empresas de confecciones de Tunja. Los administradores seleccionados debían haber ocupado su cargo en la empresa por un mínimo de un año y ser de origen Cundi-boyacense. Se aplicaron entrevistas semi-estructuradas a directivo, trabajador y familiar. Adicionalmente se desarrolló un protocolo de observación directa, se revisaron estudios previos relacionados con objeto de la presente investigación y textos seleccionados mediante la revisión bibliográfica. Los datos se analizaron bajo tres dimensiones emergentes: familia, habilidades gerenciales y Administrador-empresario.

## RESULTADOS

Las empresas en donde se desempeñan los administradores del estudio, son empresas pequeñas, que tienen entre 2 y 20 empleados, dedicadas a la confección de ropa deportiva, de trabajo y uniformes escolares. Cuatro son empresas familiares y dos personales, todos los entrevistados eran al mismo tiempo administradores y propietarios del negocio.

### Dimensión Familia

Todos los padres de los administradores, se unieron en matrimonio católico y en dos de los casos se habían divorciado. La autoridad en el hogar la tenía primero el padre y luego la madre (RG, HG), solamente uno de los administradores expresó que la autoridad la tenía la madre; en dos casos (FG, OG)



la autoridad era compartida y en otro se involucraba y delegaba autoridad al hermano mayor, después de los padres. Una de las principales características encontradas en los casos, es que en la mayoría, los padres del administrador eran empresarios (RG, FG, PG, OG), las familias eran numerosas y humildes (FG, PG, DG, HG) y en menor cantidad de estrato medio (RG,OG); en algunos casos, provenían del campo y se dedicaban a la agricultura y a la ganadería (RG, DB, FG). En relación con los factores de formación familiar se encontraron valores, patrones, actividades realizadas en el hogar y normas y roles; los cuales fueron analizados y triangulados entre estamentos y con marco teórico.

### Dimensión Habilidades Gerenciales

En cuanto a las habilidades personales, los trabajadores expresan conductas de sus jefes como ser comprensivos con los permisos (HT, DT), manifiestan sentir el apoyo del jefe en su vida personal (DT), mencionan que todos los días aprenden algo del jefe (FT) y que les dan cierta confianza en el desarrollo de su trabajo para que todo salga bien (FT, RT, HT). De igual manera se analizó el manejo de estrés y solución de problemas. En el nivel de habilidades interpersonales, se estudió la motivación y manejo de conflictos. En relación a las habilidades grupales, la delegación de autoridad se realiza pero bajo supervisión y con poca confianza, las iniciativas por parte de los empleados se tienen en cuenta y se analizan, sin embargo, la decisión final siempre está centralizada en el gerente (HT). En esta sección también se consideró facultamiento y delegación, trabajo en equipo y cambio positivo.

### Dimensión Administrador-Empresario

Diferentes motivos han existido para que los actuales administradores tengan el “negocio”. Aunque los gerentes entrevistados expresan que la facilidad de crear el negocio y algunas situaciones coyunturales los motivaron a hacerlo, la razón de fondo para todos, es la herencia y aprendizaje que obtuvieron en el seno familiar, con la ayuda y las responsabilidades asignadas por sus padres dentro del negocio y en el hogar (RG, FG, OG, PG, DG, HG).

## **CONCLUSIONES**

La familia como principal institución formadora y transmisora de valores, conductas, patrones, normas y roles, contribuye en el aprendizaje y desarrollo de habilidades en el niño, que en el futuro le permiten desenvolverse de forma competente a la hora de dirigir y estar al frente de una organización. En el seno familiar de los administradores estudiados, se desarrolló la capacidad de trabajo y esfuerzo, la disciplina, el trabajo en equipo, la independencia, la puntualidad, el ingenio y el manejo de recursos, la delegación y el facultamiento; las cuales son habilidades y conductas aplicables a la vida empresarial; por lo tanto, se afirma que la formación familiar posibilitó el aprendizaje de estas habilidades que son fundamentales y determinantes en el desempeño empresarial de los administradores.

El estudio permitió conocer las oportunidades de formación de habilidades gerenciales que tienen las familias en relación a los cinco factores encontrados: valores, patrones, conductas o habilidades, actividades realizadas en el hogar y normas y roles. Una debilidad encontrada que puede ser objeto de investigación y formulación de estrategias para mejoramiento en la formación familiar, es el trabajo en equipo o conformación de alianzas con otras empresas. Estos resultados podrán ser utilizados para lograr una mayor competitividad empresarial.

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# LA SUPERVISIÓN, SU IMPACTO EN LA RENTABILIDAD FINANCIERA DE LAS PYMES. SECTOR MANUFACTURERO

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## RESUMEN

*Investigación descriptiva y correlacional, cualitativa y cuantitativa, realizada en 11 pequeñas y medianas empresas del sector manufacturero, de San Francisco de Campeche, Campeche, México. Aborda la rentabilidad financiera – variable dependiente -, relacionándola con la supervisión –variable independiente-, generada desde la perspectiva del control interno de las organizaciones. Gran número de entidades cierran operaciones, al no obtener los resultados financieros esperados, las publicaciones existentes apuntan falta de supervisión, sustentada en sistemas eficientes y confiables. Su objeto es proporcionar al empresario, elementos que lo orienten para tomar decisiones adecuadas. Se investigan los aspectos más significativos de la supervisión, que impactan en la rentabilidad financiera. Se sigue la teoría del control interno bajo el Informe C.O.S.O. (COMMITTEE OF SPONSORING ORGANIZATIONS) (Coopers & Lybrand, 1997), componente de supervisión; y el indicador de rentabilidad financiera, consolidado en la investigación de González, Correa y Acosta (2002). El trabajo de campo es desarrollado desde julio del 2008, los datos se correlacionan a través del programa Statistical Package for the Social Sciences (SPSS.18), identificando los que mejor explican la relación de la rentabilidad financiera – supervisión, significando el coeficiente dado. El resultado, es confiable para pronosticar la rentabilidad financiera de las pymes, tomando como sustento la supervisión, propiciando su crecimiento.*

**PALABRAS CLAVE:** supervisión, rentabilidad financiera, pymes

## SUPERVISION, IMPACT ON THE FINANCIAL PROFITABILITY OF PYMES. MANUFACTURING SECTOR

### ABSTRACT

*Descriptive and correlational research, qualitative and quantitative, carried out in 11 small and medium enterprises in the manufacturing sector, San Francisco de Campeche, Campeche, Mexico. Addresses the financial profitability - dependent variable -, relating to supervision, independent variable, generated from the perspective of internal control in organizations. A large number of operations closed institutions, getting no expected financial results, the literature suggest a lack of supervision, based on efficient and reliable systems. Its purpose is to provide the employer, the guide elements to make proper decisions. We investigate the most significant aspects of supervision, that impact financial profitability. It follows the theory of internal control under the COSO Report (Committee of Sponsoring) (Coopers & Lybrand, 1997) supervision component, and the indicator of financial profitability, consolidated in the investigation of Gonzalez Correa and Acosta (2002). The fieldwork is developed since July 2008; the data are correlated through the Statistical Package for Social Sciences (SPSS.18), identifying those to better explain the relationship of financial profitability - supervision, meaning the coefficient given. The result is reliable to predict financial profitability of pymes, taking as support the supervision, promoting its growth.*

**KEYWORDS:** supervision, financial profitability, pymes

## INTRODUCCIÓN

Entre las causas más comunes que contribuyen al fracaso de las PYMES, se encuentra en segundo término: la falta de estructura adecuada en la organización (Castillo y Ampudia, 2005). Por lo general el empresario que se encuentra al frente de la PYME, desconoce la necesidad de tener controles, supervisados correctamente, que le permitan anticiparse a los problemas, comúnmente se observa que los administradores, son sorprendidos en situaciones que pudieron anticiparse de contar con una supervisión adecuada del sistema de control interno. En el caso de Lefcovich (2003), la información inexacta, poco confiable y fuera de tiempo, conduce a no adoptar las prevenciones en tiempo, además de tomar pésimas decisiones, asimismo, la supervisión, como parte del control interno, es fundamental para no cometer errores, que conduzcan a la desaparición de la empresa.

La rentabilidad, se ha convertido en el indicador financiero común para medir el nivel de acierto o fracaso en la gestión empresarial (González, Correa, Acosta. 2002). Permite evaluar la eficacia de la estrategia utilizada, y comparar sobre la posición competitiva de una organización, en el entorno socio-económico que se desenvuelve. Esta investigación tiene como finalidad, el conocer la importancia del uso de la supervisión, como componente del sistema de control interno en las PYMES campechanas, sector manufacturero, así como sus herramientas y estrategias necesarias para lograr su rentabilidad y por ende sean atractivas a la inversión nacional o extranjera. En su secuencia se muestra: la revisión de la literatura en la que se basan los fundamentos teóricos de la supervisión como parte del control interno, así como los planteamientos matemáticos para alcanzar la rentabilidad financiera en las organizaciones. Siguiendo con la metodología, se obtienen datos cuantitativos y cualitativos, que identifican la variable dependiente y la independiente, respectivamente, los resultados plantean el grado de asociación entre ambas, y las conclusiones a las que se llegan.

## REVISIÓN DE LA LITERATURA

EL informe C.O.S.O. relativo al control interno, publicado en inglés en los Estados Unidos de Norteamérica en 1992, es una respuesta a los inquietudes de conceptos, definiciones e interpretaciones existentes en cuanto a este tema, plasma la tarea realizada durante más de cinco años por el grupo de trabajo de la TREADWAY COMMISSION, NATIONAL COMMISSION ON FRAUDULENT FINANCIAL REPORTING creada en 1985 bajo la siglas COSO (COMMITTEE OF SPONSORING ORGANIZATIONS), con el objeto de definir un nuevo marco conceptual del control interno, capaz de reagrupar la multiplicidad de definiciones existentes. La traducción del informe, se confirió al Instituto de Auditores Internos de España, y, Coopers & Lybrand, S.A., quienes la presentan en 1997 (Coopers & Lybrand. 1997). El control interno lo define este informe, como el proceso llevado a cabo por el consejo de administración, la dirección y todo el personal de la organización, a fin de proporcionar un grado de seguridad razonable en la consecución de los siguientes objetivos: 1. Eficacia y eficiencia en las operaciones, 2. Confiabilidad de la información financiera, y 3. Cumplimiento de las leyes y normas que sean aplicables. El control interno consta de cinco componentes interrelacionados, derivan del estilo gerencial y se integran al proceso de dirección. Estos componentes se aplican a todas las empresas, las pequeñas y medianas pueden implantarlo en forma distinta que las grandes. Los componentes son: 1. Entorno de Control, 2. Evaluación de Riesgos, 3. Actividades de Control, 4. Información y Comunicación, y 5. Supervisión. En este contexto, la supervisión, se convierte en el elemento importante, al monitorear los sistemas de control y valorar su calidad de desempeño en el tiempo; no basta con haber diseñado e implantado un esquema de control, si no es verificado periódicamente para medir su efectividad, y proponer la mejora continua.

La rentabilidad, es el indicador financiero más habitual a la hora de medir el nivel de acierto o fracaso en la gestión empresarial (González, Correa y Acosta. 2002), posibilita evaluar, a partir de los valores, la eficacia de la estrategia implantada, y efectuar comparaciones acerca de la posición competitiva con el entorno. Propone un estudio de carácter explicativo, para identificar los factores de rentabilidad como diferenciación entre las empresas, y como variable de la solvencia y crecimiento empresarial. Señala que la importancia de la rentabilidad, como condición necesaria, aunque no suficiente, para el mantenimiento de la supervivencia de la empresa a largo plazo, queda confirmada, desde el punto de vista empírico, un elevado número de trabajos la presentan como una variable explicativa fundamental, para mantener el equilibrio financiero de la organización. En este trabajo se destaca que la variable que aporta mayor cantidad de información para diferenciar las empresas en función a su rentabilidad es la estructura financiera, presentan una dependencia de la financiación ajena. Existe abundante información que se refiere al control interno y la rentabilidad financiera, pero sin vincularlos para encontrar posibles asociaciones, y, el camino a identificar causas probables del crecimiento de las organizaciones. Es la pretensión de este trabajo de investigación.

## METODOLOGÍA

La muestra analizada, se obtiene del Sistema de Información Empresarial en México (SIEM.2008) que arroja que existen 633,573 empresas en México, de las cuales 5,644(0.89%) se ubican en el Estado de Campeche y las restantes 627,908 (99.11%) en los demás estados. Para Campeche 239 (4.23%) son pequeñas, 53 (0.94%) medianas, 5,334 (94.51%) micros y 18 (0.32%) grandes. De las pequeñas, 181 son del sector manufacturero y 58 de diversos sectores, de las medianas, 39 son manufactureras y 14 de otros. De la población manufacturera, se excluyen las empresas de la construcción, por ser un sector con características muy particulares, y se toman las restantes: 32 pequeñas y 7 medianas, de éstas, únicamente las del municipio de Campeche por ser el más representativo a nivel de índice de empresas por población económicamente activa: 27 pequeñas y 5 medianas. Como característica final de la muestra, las pequeñas y medianas empresas cuyos ingresos anuales son de \$500,000.00 en adelante resultan: 9 pequeñas y 2 medianas, seleccionándose todas (100%) para el proceso de investigación. La investigación cualitativa, que se refiere a la supervisión como variable independiente “X”, se realiza a través de los cuestionarios Meycor COSO AG, aplicados a los tres niveles de la organización: Alta Dirección, Gerencia General y Gerencias Operativas, arroja resultados identificados como : Malo, Bueno/Regular y Bueno. Estos datos serán convertidos a escala cuantitativa por el software Meycor COSO AG. Véase Tabla 1

Tabla 1: Correspondencia de valores cualitativos a cuantitativos

Valor cualitativo	Valor cuantitativo
Bueno	3.00 – 4.0
Bueno/Regular	2.00– 2.99
Malo	1.0 – 1.99

Fuente: MEYCOR COSO AG

La rentabilidad financiera, identificada como la variable dependiente “Y”, parte de la obtención de los estados financieros necesarios: el Estado de Posición Financiera (Balance General) y el Estado de Resultados (Estado de Pérdidas y Ganancias) al cierre del ejercicio 2009. De ellos se extraen: activo circulante, inventarios, pasivo circulante, pasivo total, capital contable, utilidad de operación, activo total y utilidad neta, y se le aplica el modelo de rentabilidad financiera, cuya expresión es:

Formula 1: Modelo Financiero.

$$RF = \frac{\text{Beneficios Despues de Impuestos}}{\text{Fondos Propios Promedio}}$$

Fuente: Elaboración propia.

Las variables cualitativas y cuantitativas se someten a pruebas estadísticas para obtener el coeficiente de correlación de Pearson, utilizando el software: Statistical Package for the Social Sciences (SPSS.18).

## RESULTADOS

Siguiendo la metodología aplicada, en las 11 pequeñas y medianas empresas, se caracteriza el comportamiento de la supervisión –componente del control interno- (variable independiente cualitativa), se aplica la fórmula matemática de la rentabilidad financiera (variable dependiente cuantitativa), datos con los que se obtiene el coeficiente de correlación de Pearson, cuyo resultado es -0.644, significativo al 0.05 de nivel de riesgo asociado, al ser su población diferente a cero; y que explica el grado de asociación de las variables, siendo una correlación perfecta negativa. La Tabla 2, presenta las caracterizaciones de la supervisión, su valuación, así como los índices de rentabilidad para la población muestral. En la Tabla 3 se presentan los datos que arroja el coeficiente de correlación de Pearson, utilizando el SPSS (versión 18).

Tabla 2: Caracterización de la Supervisión e Índice de Rentabilidad Financiera

Empresas	Supervisión	Conversión	Rentabilidad financiera
1	BUENO REGULAR	2.39	0.58
2	BUENO	3.58	0.61
3	BUENO	3.43	0.36
4	BUENO	3.84	-0.25
5	BUENO	3.57	-0.19
6	BUENO	3.15	0.37
7	BUENO	4.00	-0.16
8	BUENO	3.74	0.03
9	BUENO REGULAR	2.41	0.42
10	BUENO	3.31	-0.16
11	BUENO	3.40	0.09

Los resultados de la tabla 2 muestran que de las 11 empresas encuestadas 2(18.2%) su percepción es en bueno-regular, con valor cuantitativo que va de 2.39 a 2.41, y 9 (81.8%) es bueno, con valor cuantitativo que fluctúa entre 3.15 a 4, que depende del grado de riesgo y entorno en el que se aplica la supervisión. Asimismo, al aplicar el modelo de rentabilidad financiera para todas, se obtienen resultados que fluctúan de -0.16 a 0.61, representando que por cada peso invertido en la empresa se tienen tanto pérdidas como utilidades cuyos importes están topados en los máximos y mínimos señalados. Fuente: Elaboración propia.

Tabla 3: Correlación de Pearson

		RENTABILIDAD FINANCIERA	SUPERVISION
RENTABILIDAD FINANCIERA	Correlación de Pearson	1	-.644*
	Sig. (bilateral)		.032
	N	11	11
SUPERVISION	Correlación de Pearson	-.644(*)	1
	Sig. (bilateral)	.032	
	N	11	11

\* La correlación es significativa al nivel 0,05 (bilateral). En esta tabla se muestra el resultado del Coeficiente de Correlación de Pearson, derivado de la aplicación del SPSS (versión 18), que arroja -0.644, correlación perfecta negativa, significativa al 0.05 de nivel de confianza, al ser la población muestral diferente a cero. Fuente: Elaboración propia.

## CONCLUSIONES

Como análisis de los resultados alcanzados, se concluye que es factible considerar a la supervisión como un indicador de pronóstico, para alcanzar la rentabilidad financiera esperada en las pequeñas y medianas empresas, del sector manufacturero en Campeche, que les permita coadyuvar a la toma de decisiones para su desarrollo y crecimiento económico. Esta conclusión es posible aseverarla, al observar en la población muestral que las variables de supervisión y rentabilidad financiera, guardan una asociación perfecta negativa, significativa al ser valores diferentes a cero, e indican que en la medida que se optimicen con

eficiencia y eficacia los recursos destinados a la supervisión, los resultados financieros irán mejorando paulatinamente, en forma proporcional. La metodología se aplicó en el sector manufacturero, pero se propone su replica en todos los sectores económicos del país.

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## ESTRATEGIAS COMPETITIVAS PARA AUREA PUBLICIDAD: DIAGNOSTICO Y BENCHMARKING

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### ABSTRACT

*El problema que aborda la presente investigación es diagnosticar las estrategias competitivas actuales y potenciales de la Agencia Aurea Publicidad y llevar a cabo un benchmarking con la Agencia de Publicidad Emery Group. En el marco teórico resaltan dos elementos que se sugieren para la elección de una estrategia, el primero es conocer la estructura del sector en el que compite la empresa, pues como menciona Porter (1991) "...los sectores difieren notablemente en la naturaleza de la competencia" (p. 64); otro aspecto que se sugiere analizar es el posicionamiento que ocupa la empresa en cuestión dentro del sector en el que se ubica, pues este nos dará a conocer el lugar que ocupa la empresa dentro de la mente del consumidor. Se utiliza el método no paramétrico de Mann-Whitney-Wilcoxon para comparar las estrategias tanto internas como externas utilizadas y sus resultados reflejados en sus clientes. Las variables de las estrategias externas fueron: entrega a tiempo, atención a clientes, precios, variedad de productos, disposición de la empresa para invertir en tecnología, capacitación e innovación, la trayectoria de la empresa en el mercado y calidad del servicio que ofrece. Se concluye que Emery sobresale en los aspectos relacionados con las estrategias internas.*

**PALABRAS CLAVE:** Competitividad, estrategias de mercado, benchmarking.

### INTRODUCCION

El problema que aborda la presente investigación es que en la actualidad el mercado de las agencias de publicidad en Ciudad Juárez, Chihuahua está altamente competido, ya que existe un gran número de agencias que ofrecen servicios en donde la calidad y los precios son igualados fácil y constantemente. Por ello es importante que las agencias de publicidad establecidas evalúen sus estrategias competitivas actuales y potenciales para determinar si les están proporcionando alguna ventaja competitiva sostenible. Las preguntas de investigación que se plantearon fueron dos: 1) ¿Las estrategias de mercado utilizadas por Aurea Publicidad le están dando alguna ventaja competitiva sostenible? y 2) ¿Son los factores internos de la Agencia de Publicidad Aurea los responsables de que las estrategias de competitividad actuales no estén dando los resultados esperados? El objetivo que persigue el presente proyecto es detectar y evaluar las estrategias competitivas potenciales que pudieran generar ventajas competitivas sostenibles para la agencia Aurea Publicidad. Además se comparan las estrategias competitivas de la Agencia Aurea Publicidad y las de la Agencia de Publicidad Emery como un benchmarking.

### REVISION LITERARIA

Es importante señalar, que las empresas tratan de definir y establecer un método para competir en un sector que sea rentable y a la vez sostenible a través de su estrategia competitiva. No existe una estrategia universal y solo podrán alcanzar éxito al emplear aquellas estrategias que se adapten al sector en particular y a las técnicas y activos que la empresa posea. Resaltan dos elementos que se deben considerar para la elección de una estrategia: el primero es conocer la estructura del sector en el que compite la empresa, pues como sostiene Porter (1991) "los sectores difieren notablemente en la naturaleza de la competencia" (p. 64); otro aspecto que se sugiere analizar es el posicionamiento que ocupa la empresa en



cuestión dentro del sector en el que se ubica, pues este nos dará a conocer el lugar que ocupa la empresa dentro de la mente del consumidor. El conocer realmente y a profundidad estos aspectos, le proporcionará un mayor margen de reacción a la empresa, ya sea frente a la competencia o para reaccionar ante un cambio de su entorno, que es lo que está pasando en la comunidad donde se encuentran estas empresas, para transformar esos cambios y utilizarlos para bien de estas organizaciones.

## METODOLOGIA

El método que se utilizó para llevar a cabo la presente investigación fue el método cuantitativo no experimental ya que no se manipulan las variables, fue de corte transversal porque solo se tomaron datos una sola vez, y como estrategia de investigación se utilizó el estudio de caso que fue el que mejor se adecuó a nuestro diseño porque se espera describir profundamente una unidad de análisis que represente sus cualidades y trate de encontrar las variables que la afectan en un momento determinado (Hernández Sampieri et al., 2007). Es importante señalar que un estudio de caso se considera “una investigación empírica que investiga un fenómeno contemporáneo dentro de su contexto, especialmente cuando los límites entre los fenómenos y el contexto no son claramente evidentes” (Yin, 1994, p. 13).

La población que se consideró para llevar a cabo el presente proyecto fueron dos empresas del giro de publicidad: Aurea Publicidad en Juárez, Chihuahua y Emery Publicidad en el Paso Texas. La empresa de publicidad Aurea cuenta con cinco empleados bajo su nomina, los cuales conforman los departamentos de Creatividad, Administración y Gerencia. Es importante señalar que no fue necesario obtener una muestra debido al tamaño tan pequeño de la población de solo 14 personas. Para la recolección de los datos se diseñaron dos tipos de cuestionarios, uno para los empleados y otro para los clientes de las dos empresas (ver Apéndice I). Las variables que se midieron fueron los factores externos e internos. Dentro de los factores externos se midieron: 1) puntualidad en la entrega de trabajos, 2) atención a clientes, 3) precios, 4) variedad de productos, 5) disposición de la empresa para invertir en tecnología, capacitación, e innovación, 6) la trayectoria de la empresa en el mercado y 7) la calidad del servicio que ofrece. En cuanto a las variables internas, estas cubrieron las áreas de: 1) metas y valores organizacionales para medir que tanto se reconoce la misión, visión y objetivos, 2) recursos humanos para ver que tanto desarrollan los perfiles de puesto y que tanto se capacita a sus empleados, 3) tecnologías de información e innovación para medir el grado en que las empresas invierten en nuevas tecnologías, y 4) procesos y servicios al cliente para medir los procesos de producción y calidad del servicio al cliente.

La finalidad de comparar a las dos agencias de publicidad fue encontrar si las estrategias que están empleando les están siendo efectivas, es decir, si les están generando alguna ventaja competitiva. Para llevar a cabo este análisis se consideró la mezcla de ciertos factores tanto internos como externos, los cuales fueron tomados del ranking de las mejores agencias de publicidad que utiliza la revista Merca2.0 (2010, p. 32-50), al igual que los puntos que considera Porter (2007, p. 57) para saber si una empresa es competitiva para el establecimiento de sus estrategias genéricas.

Para evaluar la confiabilidad y validez del instrumento se llevó a cabo una prueba piloto donde se pidió a tres especialistas en el área de publicidad que evaluaran si lo que se preguntaba realmente describía nuestras variables internas y externas (Hernández Sampieri et al., 2005). Asimismo, se les pidió que dieran su juicio en cuanto a la claridad y consistencia de las preguntas. La técnica de análisis de datos que se usó fue la prueba no paramétrica de Mann-Whitney-Wilcoxon. A diferencia de la prueba paramétrica de dos medias para poblaciones independientes donde se requieren que los datos sean de intervalo y que se distribuyan normalmente, la prueba de Mann-Whitney-Wilcoxon (MWW) solo requiere que la escala de datos sea al menos ordinal (Anderson et al., 2004). De acuerdo a lo anterior las hipótesis estadísticas son:

$H_o$ : las dos poblaciones son idénticas.

$H_a$ : las dos poblaciones no son idénticas.

Existen dos cálculos diferentes cuando se usa la prueba de MWW, para muestras menores de diez y para muestras mayores de 10. Para este caso como tenemos muestras de 9 y 5 se usaron las siguientes formulas para muestras pequeñas:

$$T_U = n_1(n_1 + n_2 + 1) - T_L \dots\dots\dots(1)$$

Donde  $T_L$  es el valor critico inferior y se calcula con los valores de  $n_1$  y  $n_2$  para alfa 0.01 y 0.05 de la Tabla de Valores de  $T_L$  para la prueba de Mann-Whitney-Wilcoxon (Anderson et. al., 2004, Apéndice A-28). Y  $n_1$  es el tamaño de la muestra de la población 1 y  $n_2$  es el tamaño de la muestra de la población 2. Y  $T_U$  es el valor critico superior el cual se calcula con la formula antes mencionada. La regla de rechazo de  $H_0$  se da si:

$$\text{Sumatoria Aurea} < T_L \text{ o si Sumatoria Emery} > T_U \dots\dots\dots(2)$$

## ANALISIS DE DATOS.

Para analizar los datos de una forma muy sencilla y simple comparamos siete variables a través de siete hipótesis utilizando la prueba de Mann-Whitney-Wilcoxon como se explico en la sección anterior. Las primeras cuatro hipótesis incluyen los factores internos y las otras tres incluyen los factores externos o de los clientes de las dos agencias.

### Hipótesis Internas O De Los Empleados.

La primera hipótesis se enuncio de la siguiente manera:

$H_{01}$ : Aurea y Emery se comportan idénticamente en cuanto a que los empleados y gerencia conocen y practican la Misión, Visión, Valores y Políticas de clientes y proveedores.

$H_{a1}$ : Aurea y Emery no se comportan idénticamente en cuanto a que los empleados y gerencia conocen y practican la Misión, Visión, Valores y Políticas de clientes y proveedores.

Sustituyendo en la fórmula 1 obtuvimos  $T_U = 5(5+8+1)-22$   $T_U = 48$  Es importante señalar que el valor de  $T_L = 22$  se obtuvo de la Tabla de Valores de  $T_L$  para la prueba de Mann-Whitney-Wilcoxon con un alfa de 0.05 para  $n_1 = 5$  y  $n_2 = 8$  (Anderson et. al., 2004, Apéndice A-28). Asimismo, cabe señalar que una de las personas no pudo contestar el cuestionario porque estaba de vacaciones en el momento en que se efectuó la encuesta por lo que  $n_2 = 8$ .

Tabla 1. Diferencia de la variable “conocen la misión, visión y políticas” entre Aurea Y Emery.

Fundamentos de las empresas					
Entrevistado	Aurea Puntos	Lugar	Entrevistado	Emery Puntos	Lugar
A	21	4.5	A	24	1
B	18	10.5	B	23	2
C	20	7	C	16	13
D	21	4.5	D	17	12
E	22	3	E	19	9
			F	18	10.5
			G	20	7
			H	20	7
Sumatoria		29.5			61.5

Calculo de las sumatorias jerarquizadas para la prueba MWW al 0.05

Como se observa en la tabla 1, al jerarquizar y sumar los valores para cada agencia vemos que la sumatoria de Aurea fue 29.5 que es mayor que  $T_L$  que vale 22 pero que la sumatoria de Emery fue 61.5 que si es mayor que  $T_U$  ya que vale 48. Por esto último y siguiendo la regla de rechazo de  $H_0$  podemos

sostener que estadísticamente las dos poblaciones son distintas con un alfa de 0.05. En cuanto a la segunda hipótesis que se refiere al análisis de Recursos Humanos la hipótesis fue:

$H_{02}$ : Aurea y Emery conocen sus perfiles y capacitan a su personal de igual manera.  
 $H_{a2}$ : Aurea y Emery conocen sus perfiles y capacitan a su personal de diferente manera.

Sustituyendo los valores en la ecuación 1 y calculando tenemos que  $T_U = 5(5 + 8 + 1) - 22$   $T_U = 48$  Es importante señalar que los valores críticos de  $T_L$  y  $T_U$  permanecerán constantes en todos los cálculos por lo que no los vamos a repetir en las demás hipótesis. Como 39 fue la sumatoria de Aurea y 52 fue la sumatoria de Emery vemos que el 52 se sale de los límites críticos de  $T_L = 22$  y  $T_U = 48$  por lo que rechazamos  $H_0$  y podemos decir que las poblaciones de Aurea y Emery son estadísticamente distintas con un alfa de 0.05.

En cuanto a la tercera hipótesis que ahora se refiere al área de tecnología de información e innovación la hipótesis fue:

$H_{03}$ : Aurea y Emery desarrollan las nuevas tecnologías y las innovan de igual manera.  
 $H_{a3}$ : Aurea y Emery desarrollan las nuevas tecnologías y las innovan de distinta manera.

Después de calcular las sumatorias para Aurea que fue 33.5 y Emery 57.5 podemos ver que el 57.5 se sale de los límites críticos de  $T_L = 22$  y  $T_U = 48$  por lo que rechazamos  $H_0$  y podemos decir que las poblaciones de Aurea y Emery en cuanto a las nuevas tecnologías e innovación son estadísticamente distintas con un alfa de 0.05.

La cuarta hipótesis fue enunciada de la manera siguiente:

$H_{04}$ : Los procesos de producción y servicio al cliente de Aurea y Emery son idénticos.  
 $H_{a4}$ : Los procesos de producción y servicio al cliente de Aurea y Emery no son idénticos.

De igual manera que hicimos en hipótesis anteriores se calcularon las sumatorias de los valores jerarquizados de MWW cuyos valores fueron para Aurea 44.5 y para Emery 46.5. Evidentemente, 46.5 queda entre los límites críticos de 22 y 48 por lo que no rechazamos  $H_0$  pudiendo concluir que no hay evidencia de que las poblaciones sean distintas a un alfa de 0.05.

#### Hipótesis Externas O De Los Clientes.

La muestra de los clientes entrevistados de ambas agencias (14 en total, 7 de Aurea y 7 de Emery) en general se conformo por la misma cantidad de elementos tanto del género masculino como femenino; sin embargo, se pudo visualizar que había menos mujeres en Aurea (2) que en Emery (4), mientras que había casi el doble de hombres en Aurea (5) que en Emery (3) (ver tabla 2).

Tabla 2: Datos de los clientes de Aurea y Emery por género

<i>Femenino</i>		<i>Masculino</i>	
Aurea	Emery	Aurea	Emery
2	4	5	3

Fuente: Aurea y Emery.

También es interesante observar que mientras que Aurea está orientada hacia satisfacer las necesidades de la pequeña y mediana empresa, Emery está orientada hacia la mediana y gran empresa como se puede observar en la tabla 3.

Tabla 3: Datos de los clientes de las Agencias Aurea y Emery por tipo de empresas.

Micro (1-10)		Pequeña (11-30)		Mediana (31-100)		Grande (101-mas)	
Aurea	Emery	Aurea	Emery	Aurea	Emery	Aurea	Emery
0	0	3	1	4	5	0	1

Fuente: Aurea y Emery

La quinta hipótesis se refiere al análisis del área de los elementos estratégicos y la hipótesis se enuncio de la siguiente manera:

$H_{05}$ : Las características que consideran los clientes para contratar los servicios de Aurea y Emery son idénticos.

$H_{a5}$ : Las características que consideran los clientes para contratar los servicios de Aurea y Emery no son idénticos.

Tabla 4: Prueba de comparación de la variable de los elementos estratégicos de Aurea y Emery

Elementos estratégicos.					
Entrevistado	Aurea Puntos	Lugar	Entrevistado	Emery Puntos	Lugar
A	10	2.5	A	9	5
B	4	13.5	B	6	11
C	7	9	C	6	11
D	4	13.5	D	8	7.5
E	9	5	E	11	1
F	9	5	F	6	11
G	8	7.5	G	10	2.5
Sumatoria	56			49	

Calculo de las sumatorias jerarquizadas para la prueba MWW al 0.05.

Una vez obtenidas las sumatorias de los datos jerarquizados de ambas agencias y sabiendo que  $n_1 = 7$  y  $n_2 = 7$  procedimos de nuevo a sustituir los valores en la ecuación 1 como se muestra en la Tabla 4:

$$T_U = 7(7 + 7 + 1) - 37 \text{ Calculando una } T_U = 68$$

Como tanto el 56 como el 49 que fueron calculados en la tabla 4 están dentro del 37 y 68 por lo tanto aceptamos  $H_0$  y concluimos que los elementos estratégicos para contratar los servicios de ambas empresas son idénticos con un alfa de 0.05.

La hipótesis sobre aspectos como tiempos de entrega, calidad y retroalimentación del servicio al cliente quedo como sigue:

$H_{06}$ : El cumplimiento de las fechas de entrega, la calidad del trabajo y tiempos de retroalimentación son idénticos tanto en Aurea como en Emery.

$H_{a6}$ : El cumplimiento de las fechas de entrega, la calidad del trabajo y los tiempos de retroalimentación no son idénticos ni en Aurea ni en Emery.

Una vez que se obtuvieron las sumatorias de los datos jerarquizados de MWW para las dos agencias Aurea con 45.5 y Emery con 59.5 y habiendo calculado  $T_L = 37$  y  $T_U = 68$  anteriormente vemos que las dos sumatorias se encuentran dentro de los valores críticos por lo que aceptamos  $H_0$  y concluimos que el cumplimiento de las fechas de entrega, la calidad del trabajo y los tiempos de retroalimentación son idénticos en las dos agencias con un alfa de 0.05. La última hipótesis fue sobre el servicio otorgado por ambas agencias la cual fue enunciada de la manera siguiente:

$H_{07}$ : El servicio prestado a los clientes es idéntico en Aurea y en Emery.

$H_{a7}$ : El servicio prestado a los clientes no es idéntico en Aurea y en Emery.

Una vez que se obtuvieron las sumatorias jerarquizadas para Aurea y Emery cuyos resultados fueron 50 y 55 respectivamente y sabiendo que  $T_L = 37$  y  $T_U = 68$  calculados anteriormente vemos que las sumatorias se encuentran dentro de los valores críticos, por lo que no rechazamos  $H_{07}$  y concluimos que el servicio prestado a los clientes es idéntico tanto en Aurea como en Emery con un alfa de 0.05.

## CONCLUSIONES, RECOMENDACIONES, IMPLICACIONES Y LINEAS FUTURAS DE INVESTIGACION.

Antes de entrar de lleno en las conclusiones, es importante señalar que se tuvieron dos limitaciones en el proceso de esta investigación: una en cuanto a la validación del instrumento de recolección de datos y otra de tipo metodológica. En cuanto a la validación del cuestionario usando el piloto se pensó que no era suficiente y que teníamos que usar el coeficiente de Cronbach (Field, 2005) para la validación, pero como el tamaño de la población fue tan pequeño que nos fue difícil llevar a cabo dicha prueba. Se sabe que cuando se usa el método de estudio de caso, la generalización de los resultados se vuelve complicada porque solo son validos para situaciones extremadamente similares (Hernández Sampieri, 2007). En términos generales Aurea y Emery utilizan las mismas estrategias competitivas comerciales; sin embargo, como Emery tiene mejor fundamento en sus factores internos dentro de sus estrategias competitivas se esperaba que hubiera una diferencia significativa en los factores externos entre las dos agencias, cosa que no se probó en esta investigación. Ello significa que aunque Aurea no esté tan bien cimentada en cuanto a sus valores y políticas, sus clientes están tan satisfechos como los de Emery ya que no hubo diferencias significativas entre las dos agencias en cuanto a los factores externos.

A raíz de los resultados obtenidos es evidente que Emery está mejor posicionada en el mercado que Aurea debido a que en los cuatro factores internos analizados entre las dos empresas de publicidad, Emery probó llevarlos mejor a cabo que Aurea. En la primera hipótesis, se probó que los empleados y gerentes de Emery conocen y practican su misión, visión y políticas mejor que los empleados de Aurea. En la segunda hipótesis, se probó que los empleados de Emery conocen mejor sus perfiles y capacitan a su personal de una manera más eficaz que los de Aurea. También, se demostró que Emery desarrolla las nuevas tecnologías y las innova de una manera más eficiente que Aurea.

Finalmente, en la cuarta hipótesis se probó que los sistemas de los procesos de producción y servicio al cliente de Emery son mejores que los de Aurea. Lo extraño en este estudio es que si los factores internos de Emery son estadísticamente mejores que los de Aurea, lógico es esperar que los factores externos sean mejores en Emery que en Aurea. Sin embargo, como ya vimos anteriormente, los resultados mostraron que los clientes de Emery están igual de satisfechos que los de Aurea. En las hipótesis 5, 6 y 7 vimos que 1) las características que consideran los clientes para contratar los servicios de Aurea y Emery son idénticos, 2) el cumplimiento de las fechas de entrega, la calidad del trabajo y los tiempos de retroalimentación también son idénticos tanto en Aurea como en Emery y 3) el servicio prestado a los clientes es igual en Aurea que en Emery. Quizá la respuesta a esa paradoja resida en que en esta investigación se pregunto sobre la percepción que tienen los clientes acerca de las dos agencias de publicidad sin preguntarles a los gerentes sobre los estados de pérdidas y ganancias de las dos organizaciones. Esto nos complementaria con mejor detalle cual agencia es más competitiva y porque.

Ese sería probablemente motivo de otra investigación que se sale del objetivo que persigue el presente estudio. Para Aurea, sin embargo, es claro que sus oportunidades de posicionarse en este mercado se encuentran en desarrollar y robustecer sus factores internos, ya que si lo hace muy probablemente llegue a estar mejor posicionada que Emery. La razón es muy sencilla, Aurea tiene igual de satisfechos a sus clientes que Emery sin desarrollar sus factores internos, un escenario muy probable es que si Aurea desarrollara sus factores internos fuertemente, sería de esperar que Aurea satisficiera mejor a sus clientes que Emery. Es importante considerar la observación que hace Woldenberg (2009) de que hoy en día “el valor de las organizaciones ya no radica únicamente en la forma en que se presentan los productos a sus

clientes, sino la capacidad de la empresa de conectarse con sus consumidores, adelantándose a las necesidades, gustos y preferencias, en pocas palabras: Innovando.” (p. 115) y no solo de la empresa, sino que la serie de temas relacionados con el recurso humano busque capacitar y mejorar la calidad de trabajo y de vida de todos los miembros de la organización mediante la capacitación y consideración de la opinión del líder y de estas para la elaboración de los planes y estatutos que han de guiar a la empresa hacia el éxito en el mercado. La contribución más importante del presente estudio al campo de la administración en general y al campo de la competitividad en particular es su carácter holístico o sistémico y su metodología de comparación para el mejoramiento continuo.

La primer contribución tiene que ver con lo holístico del análisis que prácticamente incluyo todos los aspectos importantes de la organización de una agencia de publicidad. Aquí es importante señalar que se intento incluir el aspecto financiero de las organizaciones, pero por lo delicado que es en estos momentos de inseguridad, decidimos no llevarlo a cabo. La segunda contribución es más metodológica y tiene que ver con la comparación de la Agencia de publicidad Aurea con su “Benchmarking” que es la Agencia de Publicidad Emery, metodología que aunque no es del todo nueva en la literatura de las ciencias de la ingeniería, si es de uso reciente en las ciencias de la administración (Evans and Lindsay, 2008).

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# CARACTERIZACIÓN DE LOS TRABAJADORES DE LAS EMPRESAS MAQUILADORA LOCALIZADAS EN TEHUACÁN PUEBLA, MÉXICO

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## RESUMEN

*En este trabajo se presenta un análisis de las particularidades de los trabajadores que prestan sus servicios en las empresas maquiladoras de la confección de ropa, ubicadas en Tehuacán, Puebla. Para lo cual, se parte de la revisión de algunos autores que han realizado estudios acerca de las maquiladoras de la frontera norte de México. La muestra fue 383 trabajadores, se aplicó un cuestionario de 20 preguntas; es importante señalar que la investigación de campo se realizó en dos etapas; en la primera se aplicaron 183 cuestionarios y en la segunda se aplicaron 200 cuestionarios.*

*El objetivo de esta investigación es analizar las particularidades de los trabajadores que prestan sus servicios en las empresas maquiladora de la confección de ropa localizada en Tehuacán. La investigación da respuesta a la pregunta ¿Cuáles son las características de los trabajadores que prestan sus servicios en tales empresas?*

**PALABRAS CLAVE:** Género, rotación de la mano de obra, condiciones laborales.

## CARACTERIZATION OF ASSEMBLY PLANTS WORKERS LOCATED AT TEHUACAN AT THE STATE OF PUEBLA, MEXICO

### ABSTRACT

*In this paper an analysis is presented of the particularities of people who work at the assembly plants garment located at Tehuacan. In doing so, a revision is done by some authors who have done some research about the assembly plants in the northern Mexican border. The sample was 383 workers, a twenty question test was applied. It is important to point out that the field work was done in two stages: in the first one 183 questionnaires were applied, and in the second one 200. The main objective of this research is to analyze the particularities of workers who work at the assembly plants garment in that place. The research question is: What are the characteristics of those workers?*

**KEY WORDS:** Genre, labor rotation, working conditions.

# ESTUDIO DE MERCADO PARA LA CREACIÓN DEL CENTRO DE DESARROLLO TECNOLÓGICO - SECTOR DE AUTOPARTES PARA CARGA Y PASAJEROS DE BOYACÁ (COLOMBIA)

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## RESUMEN

*Colciencias define los Centros de Desarrollo Tecnológico como estructuras institucionales que impulsan la transferencia de conocimiento aplicado y tecnología a través de la innovación y el desarrollo y la prestación de servicios tecnológicos; su objetivo es incrementar la productividad y competitividad de las empresas. Así, Gobierno, Empresas y Universidades del Departamento de Boyacá, propusieron la creación de un Centro de Desarrollo Tecnológico (CDT), extendido a la industria del transporte terrestre y fabricación de autopartes para carga y pasajeros, con el fin de buscar solución a la problemática de la normalización tecnológica y a las necesidades de soporte técnico, capacitación, Información, Investigación, Innovación y Desarrollo en dichos sectores. La primera etapa para la creación del CDT, consistió en el estudio técnico, sin embargo, aunque los resultados obtenidos son necesarios, no son suficientes para ejecutar el proyecto, dado que no se cuenta con la información más importante para emprender cualquier empresa, aquella que brinda el cliente. En este sentido, es necesario hacer un estudio de mercado para determinar las necesidades reales de las empresas del sector, sus preferencias y capacidades de adquisición de servicios del CDT; aspectos relacionados con la oferta, la proyección de las ventas, los servicios, su precio, promoción y su distribución. Este avance presenta la información relevante obtenida en la primera etapa, que se constituye en base para la realización del estudio de mercado, así como el estado del arte y las bases teóricas para su desarrollo.*

**PALABRAS CLAVE:** Mercado, oferta, demanda, precio, distribución, servicios, ventas.

## ABSTRACT

*Colciencias defines the technological development centers and institutional structures that promote the transfer of applied knowledge and technology through innovation and development and technological services and aims at increasing productivity and competitiveness of enterprises. Thus, Government, Companies and Universities of the Department of Boyacá, proposed the creation of a Technology Development Center (TDC), extended to the trucking industry and manufacture of auto parts for freight and passengers, in order to seek solutions to the problems technological standardization and the needs of technical support, training, Information and Research, Innovation and Development in these sectors. The first step in the creation of TDC, was in the technical study, however, although the results are necessary, not sufficient to implement the project, since there is not the most important for any business undertaking, one that provided by the customer. In this sense, it is necessary to do a market study to determine the real needs of companies, their preferences and capabilities of the TDC acquisition of services, issues related to the offer, the projection of sales, services, price, promotion and distribution. This development presents the relevant information obtained in the first stage, which constitutes the basis for the study of market and state of the art and the theoretical basis for its development.*

**JEL:** M00, M30, M31, M39.

**KEYWORDS:** market, supply, demand, price, distribution, services, sales.



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# EMPRENDIMIENTO INCLUSIVO DENTRO DE LA PROYECCIÓN SOCIAL UNIVERSITARIA: EL CASO DE LA UNIVERSIDAD DEL TOLIMA, COLOMBIA

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## RESÚMEN

*Si el desarrollo de un país está directamente relacionado con el emprendimiento por oportunidad (informe GEM), siendo aquel que surge como resultado de un trabajo de formación y estudio en la persona, con la mayor probabilidad de crear empresas sostenibles, es necesaria, una acción universitaria más incluyente con entornos próximos que presentan un alto grado de emprendimiento por necesidad, lo cual, los hace altamente vulnerables a nuevas condiciones del contexto. Aunque el emprendimiento empresarial surge como una alternativa del gobierno para generar crecimiento sostenible (Plan Nacional de desarrollo, 2010) al cual se le dedican recursos y atención para acelerar el desarrollo nacional, de manera generalizada, en Colombia, no existen políticas o acciones educativas universitarias dirigidas a grupos sociales externos a las Universidades, los cuales representan una mayoría de la población (sector informal 50,8% para el trimestre móvil marzo - mayo de 2011, según el Dane). Siendo que la mayoría de universidades e instituciones de educación superior colombianas tienen unidades de emprendimiento para motivar el emprendimiento por oportunidad en sus estudiantes, su proyección social, es fundamental para realizar la misma acción en comunidades donde el emprendimiento por necesidad no permite un mejor nivel de vida.*

**PALABRAS CLAVE:** emprendimiento por oportunidad, emprendimiento por necesidad, proyección social.

## INCLUSIVE ENTREPRENEURSHIP IN SOCIAL PROJECTION OF THE UNIVERSITIES: THE CASE OF THE UNIVERSITY OF TOLIMA, COLOMBIA

### ABSTRACT

*If the development of a country is directly related to opportunity entrepreneurship (GEM report), that arises out of a training and formation of the person, being most likely to create sustainable enterprises, it is necessary, an university action more inclusive in environments that have a high degree of entrepreneurship by necessity, which makes them highly vulnerable to changing conditions on the context.*

*Although entrepreneurship is emerging as an alternative government to generate sustainable growth (National Development Plan of Colombia, 2010) to which it devote attention and resources to accelerate national development, in Colombia, there are no university educational policies or actions aimed at social groups outside the universities, which represent a majority of the population (informal sector is the 50.8% for the quarter March to May 2011, according to Dane). Since most Colombian universities have entrepreneurship units motivating opportunity entrepreneurship in their students, their social projection is essential to perform the same action in communities where entrepreneurship by necessity does not permit a higher level of life.*

# EFFECTO DEL CONOCIMIENTO CULTURAL EN LA PERCEPCIÓN DE LOS AUDITORES: CONTROLES INTERNOS Y FRAUDE

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## RESUMEN

*La globalización ha eliminado barreras comerciales entre los países. Sin embargo, la diversidad de culturas ha surgido como un reto para los que administran o trabajan en empresas multinacionales que están localizadas en diferentes países. Dada la situación expuesta, esta investigación examina cómo el conocimiento cultural del país en el que está localizada una empresa afecta la percepción de los auditores en un ambiente de planificación de una auditoría (controles internos y la posibilidad de riesgo de fraude). El análisis de esta investigación utiliza dos de las dimensiones de Hofstede (1980, 2001) para predecir los efectos de las diferencias culturales: distancia de poder y visión a largo plazo. Los resultados del análisis de contenido y del análisis estadístico utilizado (Análisis binomial con una prueba Z) demostraron que el conocimiento cultural de un país puede influir en la percepción de los auditores sobre la confiabilidad de los controles internos y la posibilidad de fraude cuando planifican una auditoría.*

**PALABRAS CLAVES:** Cultura, control interno, fraude, auditor visitante, distancia de poder, visión a largo plazo

# EFFECTIVIDAD DE LOS PROGRAMAS DE FOMENTO A LAS EXPORTACIONES DE LAS EMPRESAS DEL ESTADO DE COLIMA QUE PARTICIPAN EN EL MERCADO EXPORTADOR

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## RESUMEN

*Actualmente la apertura comercial hacia nuevos nichos de mercado y la demanda de productos mexicanos, han hecho que las empresas vivan inmersas en el escenario de la globalización, por tal motivo el gobierno federal ha implementado programas de fomento a las exportaciones para apoyar a las empresas en su proceso de comercialización de sus productos en el mercado internacional, para lograr el posicionamiento de sus productos. Estos programas que se emiten por medio de la Secretaría de Economía se ven envueltos en un sinfín de trabas administrativas y en la funcionalidad de la información. Por lo que en base a esta investigación de campo se determinaron las principales ventajas y desventajas basado en la implementación de estos programas. Se identificó la estructura interna y con ello los más utilizados son IMMEX; ALTEX Y PROSEC, así como las razones por las que no son utilizados por la falta de información y la excesiva tramitación y en función a ello se comprobó su efectividad en el sector exportador. El objetivo de la investigación es analizar la efectividad de los programas de fomento a las exportaciones de las empresas del estado de Colima que participan en el mercado exportador durante el periodo 2006-2010.*

**PALABRAS CLAVE:** Programas de fomento, empresas exportadora, mercado internacional.

## EFFECTIVENESS OF PROGRAMS TO PROMOTE EXPORTS OF STATE FIRMS PARTICIPATING IN COLIMA EXPORT MARKET

### ABSTRACT

*Currently trade openness to new niche markets and demand for Mexican products that companies have to live immersed in the scenario of globalization, for that reason the federal government has implemented programs to promote exports to support enterprises in the process of marketing their products in the international market, to achieve the positioning of their products. These programs are issued by the Ministry of Economy are caught up in endless red tape and functionality of the information. So based on this field research identified the main advantages and disadvantages based on the implementation of these programs. It identified the internal structure and thus the most used are IMMEX; ALTEX and PROSEC and the reasons are not used by the lack of information and excessive processing and function it seemed to work in the export sector. The objective of this research is to analyze the effectiveness of programs to promote exports of firms in the state of Colima involved in the export market during the period 2006-2010.*

**KEYWORDS:** Development programs, Export firms, International market

**JLC:** F10, F13, F19, M00, M10, M11, M16, M31, M38

### INTRODUCCIÓN

El sector exportador en Colima ha enfrentado transformaciones profundas durante las dos últimas décadas, el continuo proceso de urbanización, las tendencias del mercado mundial han influido de manera decisiva en la estructura del sector exportador. La producción adquiere un carácter mucho más comercial donde la competencia impone estándares de calidad y servicio, obligando a las unidades productoras a una continua modernización en sus procesos productivos, así como a la diversificación de productos y nichos de mercado. Se considera que existe una gran importancia en su utilización para el desarrollo económico de las empresas, su posicionamiento a nivel internacional, ya que depende de la cantidad de exportaciones que realice para que llegue a tener un renombre respecto a otras empresas, y no solo eso, sino también de ello depende la estabilidad económica del Estado de Colima. Mediante esta investigación se busca tener un amplio conocimiento de los diversos programas de apoyo existentes así como las generalidades de cada uno y a qué sector va dirigido. También se pretende que la información recabada pueda lograr mayor interés en las empresas que no han utilizado los programas de apoyo a las exportaciones y se fomente su utilización. Se considera que esta información es de gran importancia porque en la actualidad las empresas buscan ser más competitivas, y estos programas pueden servir como herramienta básica para que logren sus objetivos. Al realizar esta investigación se espera encontrar la realidad de lo que son los programas de apoyo a las exportaciones.

Al mismo tiempo se espera conocer cuál es la situación real de dichos programas en el ámbito de las empresas exportadoras, así como saber si los productores que anteriormente han utilizado estos apoyos están conformes con los resultados que han obtenido de ellos y en base a esto saber si están dispuestos a seguir utilizándolos. “En la actualidad los programas de fomento a las exportaciones (*IMMEX*; *ALTEX Y PROSEC*) están orientados a promover la productividad y la calidad de los procesos que elevan la competitividad de las empresas y permiten su incorporación adecuada al mercado mundial. Lo anterior, con base en la reducción de cargas arancelarias para los insumos, partes y componentes que se incorporarán en el producto de exportación y la simplificación de trámites administrativos por parte del Gobierno Federal (SE, 2011).” Los programas se encuentran dirigidos a todas aquellas empresas que poseen experiencia exportadora o que presenten potencialidad para exportar y que estén interesadas en optimizar su proceso exportador, mediante la mejora de sus procesos internos y la formación en Comercio Exterior. “Su objetivo es promover la sociedad empresarial para impulsar el desarrollo competitivo de las Pymes con miras a mejorar la inserción de éstas en los mercados del mundo (SE, 2011).” Hoy en día estos programas sirven para mitigar los efectos de la crisis financiera global, que ha propiciado una reducción en las ventas de la mayoría de las empresas y que causó perjuicios a los productores.

*Objetivo general:* analizar la efectividad de los programas de fomento a las exportaciones de las empresas del estado de Colima que participan en el mercado exportador durante el periodo 2006-2010, con el propósito de aportar elementos que contribuyan a fortalecer las mejoras prácticas institucionales en la materia.

*Hipótesis de investigación:* La efectividad de los programas de fomento a las exportaciones les genera una ventaja competitiva con la frecuencia y utilización de estos, por lo tanto la falta de información y excesiva tramitología impide el acceso a sus beneficios de estos, al total de empresas exportadoras del estado de Colima.

## REVISION LITERARIA

Desde hace dos décadas las pequeñas empresas exportadoras del Estado de Colima se encuentran en un proceso de apertura creciente al mercado exportador. Es de recordar que en México la PYMES representan un 97% y ocupan más del 50% de la población económicamente activa, y generan una cuarta parte del Producto Interno Bruto (Morales. 2006, p21). La falta de capacitación, innovación tecnológica,

financiamiento, entre otros aspectos, ha generado que estas empresas enfrenten múltiples obstáculos para participar competitivamente en los mercados internos y externos (Montero & Muñoz 2007).

. Para lograr incursionar y mantenerse en las esferas de la economía global, estas Firmas deben considerar la productividad y la competitividad como parte de sus objetivos estratégicos (Charruca, E. J. Barrutia & J. Landeta 1995). La productividad es el empleo eficiente de los recursos técnicos, materiales y humanos para producir bienes y servicios de calidad (Sánchez, 2008), representando la relación entre cantidad y calidad del producto o servicio. La calidad es la ausencia de deficiencias y constituye el cúmulo de características que satisfacen al cliente (Juran, 1990). El sector exportador representa un factor económico muy importante tanto para los colimenses como para el país. Por lo tanto para obtener un mejor desarrollo y crecimiento económico a través del sector exportador es importante resaltar las ventajas competitivas con las que cuenta el estado de Colima (Porter, 2004), cuenta: con variedad de productos agroindustriales, la cercanía a uno de los puertos más importantes del país y los apoyos gubernamentales a la exportación necesarios; sin embargo, en los últimos años, no sólo su potencialidad productiva ha venido en decremento, sino también su capacidad para mejorar el bienestar de calidad de vida de los trabajadores. Así, en esta investigación se considera importante llevar a cabo el análisis de los programas de apoyo al sector exportador Colimense que limitan o impulsan la participación de éste en el mercado internacional y determinar su efectividad para identificar los programas de mayor impacto y cuáles no se utilizan y porque qué razón. Los programas de fomento a las exportaciones exigen a las empresas altos estándares de calidad y productividad, pero estos factores no deben ser su camino al éxito en el mercado de exportación, sino no, deben a su vez buscar ser competitivas, produciendo y mercadeando sus productos en mejores condiciones de precio, calidad y oportunidad que sus rivales (Porter, 2004).

Además las empresas colimenses que compiten en este sector deben tener la capacidad de ofrecer productos o servicios que reúnan las condiciones que demanda el mercado doméstico y el extranjero, sin embargo, nada de lo anterior se puede conseguir si quienes dirigen estas organizaciones no ejercen un auténtico liderazgo (Saavedra S.F). Estos programas son de gran utilidad puesto que brindan una oportunidad a los productores mexicanos, para que estos realicen sus exportaciones con ayuda gubernamental y bajo el amparo del gobierno mexicano.

De acuerdo a Sanchez (2009) “Dichos programas incentivan a los productores para que se decidan a ofertar y comercializar sus productos en el extranjero y con ello eleven su competitividad tanto nacional como internacional. Los programas de fomento a las exportaciones también sirven para reducir el impacto en los costos de operación de las empresas. “En la actualidad los programas de apoyo para las exportaciones no son tan aprovechados o utilizados como es debido, pero esto no significa que no estén funcionando, ya que hay muchas empresas que sí hacen uso de ellos y han conseguido exportar no solo a un país sino a varios y con ello han logrado romper barreras comerciales, y al mismo tiempo han aumentado la competitividad internacional del país (Zurita, 2004).. Dentro de la utilización de los programas de fomento para las exportaciones de productos Mexicanos se derivan dos principales vertientes tanto las posibilidades de crecimiento y prosperidad que representan para las empresas y la falta de administración y demostración de inconsistencia por parte del Gobierno Federal para mejorar las oportunidades tanto fiscales, administrativas o de producción que brinda cada programa y del mismo modo aumentar la utilización de estos por parte de las nuevas Empresas emergentes. Aunque existe la posibilidad y mentalidad de lograr un desarrollo económico a nivel mundial por parte de las Empresas Mexicanas en base a los programas de apoyo o sin ellos, debemos estar conscientes de todo lo que influye en la economía que afecta el entorno de desarrollo de las empresa y por ende del País. (Dolan, L. Simon & Soto e. 2003). “En primer lugar la dificultad de penetrar en los mercados internacionales, tanto por las condiciones difíciles de éstos, como por la casi inexistente tradición exportadora industrial del país. En segundo lugar, la falta de una promoción empresarial adecuada que imposibilita el acceso a mercados en donde existe demanda de los productos mexicanos; esta promoción no se hace, en parte por el hábito de concurrir al mercado norteamericano. En tercer lugar, el hecho de que muchas de las exportaciones no

sean manejadas por productores mexicanos, sino por empresas extranjeras, principalmente norteamericanas, que limita las posibilidades de modificar el destino final de las ventas y causa, entre otras, el fuerte volumen que observa el comercio indirecto (Secretaría de Economía. 2011)."

Así los programas de fomento a las exportaciones tratan de minimizar y reconocen que existen fallas en los mercados que dificultan a estas empresas la consecución de sus objetivos de mejora empresarial, entendidas éstas como "... aquellas situaciones en donde el libre mercado por sí sólo no tiene como resultado una situación óptima y eficiente para la sociedad. En estos casos, el gobierno, a través de impuestos, transferencias o regulaciones, puede contribuir a reducir o eliminar dichas fallas" (USAID-Fundación IDEA, 2009). En este sentido, los programas gubernamentales de fomento a las exportaciones deben enfocarse en dos objetivos fundamentales: Minimizar las fallas de mercado que obstaculizan su desarrollo, y proveer un beneficio económico a las empresas; resultando que los programas se financian con recursos de los contribuyentes, y buscan incidir en el desarrollo económico y social del país (USAID-Fundación IDEA, 2009).

## METODOLOGÍA

En la última década del siglo pasado y en la década reciente de este siglo en donde la participación de México en el sector exportador ha sido productiva y ha impulsada con varios programas de fomento se han desarrollado diversas formas y criterios para evaluar el cumplimiento de los programas gubernamentales dependiendo de los objetivos específicos de la evaluación y de los investigadores e instituciones involucradas. Haciendo hincapié que en el 2007 se publicaron en México los *Lineamientos Generales para la Evaluación de los Programas Federales de la Administración Pública Federal* (Diario Oficial de la Federación, 30 de marzo del 2009), los cuales son obligatorios para las dependencias y entidades de la Administración Pública responsables de los programas federales.

La presente investigación se enmarca en la búsqueda y acopio de datos de fuentes primarias ya que se obtuvo a través de investigaciones específicas, principalmente por el instrumento de encuestas y la entrevista, además se utilizó la fuente secundaria consultando a las oficinas de fomento económico de los gobiernos municipales y a la delegación de la Secretaría de Economía del estado de Colima, publicaciones oficiales de la Secretaría de Economía, del portal de Promexico, etc. Para procesar la información se utilizaron métodos cuantitativos de los resultados obtenidos de las encuestas.

Se analizaron bajo métodos estadísticos y hechos observables con la finalidad de controlar las variables y medir los resultados. De acuerdo a la SE, (2010). De un total de 70 empresas del sector exportador solo 20 tienen programas de fomento a la exportación como son ALTEX, PROSEC E IMMEX, a las que se les aplicó la investigación. Este trabajo se auxiliará del método deductivo, ya que parte de lo general a lo particular que se aplica a la realidad de la actividad exportadora de las empresas colimenses (Hernández s. r. & Fernández c. c. 2006).

*Técnicas a utilizar en la investigación:* Visitas domiciliadas a las empresas seleccionadas del padrón de la Secretaría de Economía, aplicando la encuesta y observación directa al empresario de la situación que guarda su apoyo a la exportación de su empresa

*Valor metodológico:* basada en el "Manual de las buenas prácticas para programas de apoyo a pequeñas y medianas empresas (USAID-fundación IDEA, 2009). Se determinaron 4 factores que engloban las principales características de la utilización de los programas de fomento a las exportaciones de las empresas exportadoras del estado de Colima durante el período de 2006-2010, que se describen a continuación:

- En la investigación de campo se pretende dar respuesta al primer factor sobre la ventaja económica de contar con estos apoyos.

- El segundo factor se aplica sobre la falta de información y conocimiento de estos.
- El tercero responde a la frecuencia con que se solicitan.
- Así, el cuarto factor analiza que tanta tramitación hay que cubrir para acceder a estos programas y debido a la excesiva burocracia esto afecte el por qué pocas empresas los utilicen.

*Valor práctico:* Se enfoca principalmente a la utilización y opinión de las empresas que les dan uso en función de los cuatro factores antes mencionados, para que dejen el antecedente para que en una futura investigación proponer estrategias para su mejora continua.

*Fortaleza de infraestructura colimense:* A nivel internacional, la ubicación geográfica del Estado, sus condiciones climatológicas y el contar con el puerto más importante del pacífico mexicano representan ventajas estratégicas para las empresas exportadoras. “El puerto de Manzanillo es un puerto de transbordo –puerto Hub- ideal para los países de Centro y Sudamérica, así como para la costa oeste de los Estados Unidos de Norteamérica y Canadá (Gobierno del estado libre y soberano de Colima. 2008).” cuenta con un recinto portuario de 437 hectáreas en total, dividido en dos polígonos, que comprende zona de agua, más de 5,000 metros de muelles en 30 posiciones de atraque; 2.6 hectáreas de zonas de almacenamiento techado; 43 hectáreas de patios de usos múltiples; con terminal de hidrocarburos, pesquera y turística, así como un moderno centro de emergencias. Para el desalojo adecuado y seguro de las mercancías se encuentra equipado con 17.1 kilómetros de vías férreas con servicio de tren de doble estiba y 6.2 kilómetros de vialidades. El movimiento interno de cargas se realiza a través de quince terminales e instalaciones especializadas, las cuales son operadas por inversionistas nacionales y extranjeros con recursos tecnológicos de punta. La capacidad dinámica de carga del puerto es de 18.2 millones de toneladas para el manejo y almacenamiento de diversos productos, en 2006 registró un movimiento anual de 1’249,000 Teu’s. Para los próximos años se espera un crecimiento exponencial a un ritmo anual superior a 17%.

#### Ventajas Competitivas Del Puerto

- “Ubicación geográfica estratégica que le facilita desplazar mercancías a los principales centros comerciales e industriales de la zona Occidente, del Bajío y Centro de México.
- Cercanía con los países situados en la región de la Cuenca del Pacífico que promueve el desarrollo de un servicio marítimo frecuente entre México y Asia.
- Apoyo a los puertos estadounidenses de Los Ángeles y Long Beach, que presentan problemas logísticos por congestión.
- Más de 130 hectáreas de superficie de reserva para el desarrollo de nuevas instalaciones y terminales en la zona norte (proyecto en desarrollo fecha estimada de terminación 2015) (API 2011).
- Autopistas y red ferroviaria en condiciones excelentes que conectan directamente con importantes puntos nacionales e internacionales simplificando la instauración de corredores terrestres y hermanamientos con puertos interiores.
- Servicio de ferrocarril de doble estiba en ruta fija, único en México, brindando mayor seguridad en el transporte de carga contenerizada.



- Aduana y recintos fiscales modernos que contribuyen a la fluida circulación de la mercancía que ingresa al puerto.
- Condiciones climáticas favorables para la navegación que le permiten operar las 24 horas del día los 365 días del año.
- Apertura e incentivos por parte del Gobierno del Estado de Colima para la inversión nacional y extranjera.
- Tecnología de punta en sus instalaciones y terminales que erigen al puerto por quinto año consecutivo como el líder nacional en manejo de carga.
- En la entidad operan dos centrales termoeléctricas con una capacidad efectiva de generación de 1,900 Mw., las cuales producen el 70 por ciento del total de energía generada por la división occidente.
- La red eléctrica estatal tiene una longitud de 6,337 Km. La red de alta tensión en 115 KV y 69 KV en el Estado tiene una longitud de 702 Km. La red que corresponde a las líneas de mediana tensión en 34.5 KV, 23 KV y 13.8 KV mide 3,696 Km. y las líneas de baja tensión tienen una longitud de 1,939 Km.(API, 2010).

#### Proyectos En Desarrollo

“Actualmente en Colima se están invirtiendo grandes capitales en el desarrollo de importantes proyectos en el sector energético para almacenamiento y transporte de gas LP y gas natural así como en la generación de energía eléctrica, que beneficiarán a mas de 10 estados de la región centro-occidente e impulsarán la competitividad para el desarrollo del país. Desarrollo del segundo puerto denominado Cuyutlán con el doble de capacidad de la antes mencionada.(Gobierno del estado de Colima, 2010)

### **RESULTADOS**

#### Factor 1: La Ventaja Económica De Contar Con Estos Apoyos.

La utilización de estos programas es fundamental cuando se inicia en un sector tan agresivo como es el exportador, por lo que se determinó que el 25% de las empresas encuestadas creen que al utilizar un programa de apoyo obtienen un incremento en su competitividad y por ende se puede deducir que existe un buen funcionamiento de dichos programas, puesto que el 50% de las empresas encuestadas si utilizan un programa de apoyo para realizar sus exportaciones. Utilizados proporcionalmente de acuerdo al giro de las empresas y la principal área de trabajo, el 74% se dedican a la comercialización de productos, el 16% se dedican a la transformación de estos y solo el 10% se dedican a los servicios.

#### Factor 2. Falta De Información Y Conocimiento De Estos.

La disponibilidad de información clara y oportuna sobre los programas disponibles y los requisitos para acceder a los mismos, representa un servicio necesario para contribuir a su promoción y difusión; se trata de un tema relevante el que se corroboró con los resultados obtenidos al observar que el 50% de las empresas encuestadas consideran que la principal razón por la cual no se utilizan los programas de fomento, es que existe falta de información entorno a los esquemas, procesos, registros, regularizaciones y requisitos que integran el proceso de acreditación ante la Secretaría de Economía para que una empresa

pueda tener dichos programas, el 30% considera que la principal razón es que no cuentan con el tiempo suficiente para solicitar los apoyos y el 20% de las empresas considera poco atractivo solicitar dichos apoyos. Aunado a esto, la falta de seguimiento por parte de la entidad encargada de la administración de los programas para conocer la magnitud de la aportación que el programa genere a la empresa, para así poder realizar actualizaciones, modificar requisitos o dar de baja ciertos programas por falta de funcionalidad hacia la empresa y su objetivo de exportación. En este contexto el 100% de las empresas consideran que la promoción que el gobierno implementa para dar a conocer los programas no es la suficiente.

### Factor 3. Uso De Los Programas.

Aun cuando la incursión de las empresas del Estado de Colima en el comercio exterior no han logrado los resultados deseados, su actividad en el mercado internacional va en aumento, esto se corroboró con la investigación de campo con la que se determinó que el 70% de las empresas al utilizar los programas de apoyo si han podido ingresar y posicionarse en el sector exportador y por ende esto refleja un crecimiento en la economía del estado. Esto se constató con información de la SE, (2010) en donde el total de las PYMES exportadoras pasó del 1.6 en 2006 al 14% en 2010. Así mismo, se identificó que sus principales limitaciones internas y externas para exportar son: Falta de crédito preferencial, altos costos de fletes, insuficiente capacidad productiva y valor agregado diferenciado (Observatorio PYME 2010).

Así mismo se determinaron los motivos por los cuales las empresas están interesadas en solicitar un programa de apoyo a las exportaciones, al 39% les interesa obtener un programa de apoyo para aprovechar los beneficios fiscales, al 30% por que se pueden realizar exportaciones con mayor facilidad, al 25% para incrementar la productividad de la empresa, el 3% para aprovechar la oportunidad que el gobierno brinda y al 3% por la recomendación de otro productor o empresa que aplicó un programa. De igual forma se determinó la utilización de los programas de fomento a las exportaciones: el programa IMMEX con un 61%, seguido del ALTEX con un 31%, el PROSEC con un 8% y el programa que no se utiliza es el ECEX.

### Factor 4. Tramitación.

Las aportaciones que se pudieron detectar por parte emanadas de los empresarios encuestados fue en razón de la información que el gobierno debería implementar para publicitar los programas de apoyo adecuadamente y que mejoras se pudieran aplicar; el 15% comenta que a la administración de los programas les hace falta una reestructuración del proceso de trámites y servicios que ofrece el gobierno, 30% comentaba que la falta de atención que el gobierno muestra hacia los programas y hacia la economía de las empresas es un problema cada día más grande, lo cual debería ser al contrario, la atención debe de ser personalizada y la información proporcionada debe ir en base al giro de la empresa. Otro 30% de los empresario comentaban que la gran falta de información oportuna y precisa era el punto clave para el desperdicio de los programas, ya que no se conocían las principales aportaciones que ofrecen para las empresas y por último con un 25% la falta de veracidad y precisión en los tramites da como resultado el bajo índice de obtención de los programas.

## **CONCLUSIÓN**

El principal objetivo de esta investigación fue determinar a través de una investigación de campo, la efectividad de los programas de fomento a las exportaciones por las pequeñas y medianas empresas del Estado de Colima en el periodo 2006-2010. Los programas de fomento para las exportaciones consisten

en una serie de beneficios fiscales y administrativos que otorga el gobierno federal para las empresas mexicanas. En este sentido se comprobó que los utilizados por las empresas del Estado de Colima son: PROSEC, IMMEX Y ALTEX mismos que tienen la finalidad de aumentar la productividad y competitividad de las Pymes. Ahora bien, haciendo hincapié a la función del Gobierno Federal, no solo es otorgar los programas de fomento, sino que debe poner más empeño en darlos a conocer para que cada día sean más las empresas que recurran a ellos, y a la vez que disminuyan la excesiva tramitación y el tiempo de respuesta, ya que eso ha resultado un factor determinante para que sólo 20 de las 70 empresas que exportan acudan a la instancia respectiva para que implementen estos programas de fomento. Con lo anterior no quiere decir que los programas de apoyo sean malos, en lo absoluto, resultan de gran utilidad cuando son utilizados debidamente, efecto que no se da en todos los casos. Se puede decir que resultan ser un arma de doble filo, ya que, en la mayoría de los casos aportan facilidades a los productores y exportadores, pero también otras veces resultan ser factor para que estos se confíen y se estanquen sin buscar resultados más allá de tales programas. Como se pudo observar, en esta investigación de campo se corrobora la hipótesis planteada en la que se analizó la efectividad de los programas de fomento a las exportaciones al generar una ventaja competitiva al utilizarlos con frecuencia. Asimismo, la falta de información y excesiva tramitación impide que 50 de las 70 empresas no participen de los beneficios que brindan estos programas.

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# ADMINISTRACION ESTRATEGICA Y LA POSICION FINANCIERA EN CONSTRUCTORAS FAMILIARES DE CAMPECHE, MEXICO

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## RESUMEN

*Actualmente en la ciudad de Campeche, México se genera un desarrollo económico que exige a sus empresas familiares formular planes estratégicos independientemente del sector al que pertenezcan para concretar sus objetivos a largo plazo e integrarse a un mundo empresarial en constante evolución. Este estudio es de tipo descriptivo porque se mide o recoge información sobre las variables que participan en el problema sujeto a estudio como nivel de conocimiento de la administración estratégica, y sus posibles ventajas; así como los indicadores que integran la posición financiera; el diseño es no experimental transversal ya que se recolectaron datos en un solo momento en su contexto natural, mediante entrevistas a los socios fundadores. El objetivo fundamental de esta investigación es evaluar la percepción del socio fundador respecto a la administración estratégica y su incidencia en la posición financiera de las organizaciones; los resultados señalan el escaso conocimiento de los administradores respecto a la misma como herramienta para el diseño de estrategias de posicionamiento y permanencia en el mercado, lo que se refleja en la situación financiera de las empresas, pues aquellas que han destacado lo han logrado gracias al empirismo y la capacidad individual del socio fundador.*

**PALABRAS CLAVE:** Administración estratégica, Análisis financiero, Planeación

## STRATEGIC MANAGEMENT AND FINANCIAL POSITION IN FAMILY BUILDING COMPANIES IN CAMPECHE, MEXICO

### ABSTRACT

*Nowadays in Campeche city, Mexico is generated an economic development that requires to its familiar businesses to formulate strategic plans independently of the sector they belong to realize their long-term objectives and integrate to a business world in constant evolution. This study is descriptive-type because it measures or recollect information about the variables involved in the problem studied as the level of knowledge of strategic management and its possible advantages as well as the indicators that integrate the financial position; the design is non-experimental transversal because the data was collected in one single moment in its natural context, through interviews with the founders. The main objective of this study is to evaluate the perception of the founder partner about strategic management and its incidence on the financial position of the businesses; the result show little knowledge of the managers about the same as a tool for designing of positioning strategies and permanence in the market, what it is showed in the financial position of the businesses, the ones that have been highlighted was due to empiricism and individual capacity of the founder partner.*

**JEL:** M15

**KEYWORDS:** Strategic management, Financial analysis, Planning

## INTRODUCCIÓN

### Antecedentes

Las empresas familiares emergen de la iniciativa del socio fundador y conforme la empresa crece y la familia también, se va complicando su rumbo, su establecimiento y su permanencia (Chua, Chrisman y Chang 2004). Por un lado la empresa familiar es un campo de unión donde armonizan las preferencias de los integrantes, se reconoce a una autoridad y la confianza ha de ser mutua; en contrasentido puede ser un marco de desunión familiar, ya que una sola persona impone su voluntad, los intereses personales frenan el objetivo principal de la empresa, los enfrentamientos familiares se canalizan al ámbito profesional pudiendo generarse un desorden destructivo con resistencia al cambio (Alvarez, 2002).

### Planteamiento del Problema

En el sector construcción, participan empresas familiares que manejan grandes cantidades de recursos económicos, humanos y tecnológicos sin embargo nacen, se desarrollan y desaparecen junto con la energía productiva del socio fundador y no logran, en la mayoría de las ocasiones, alcanzar sus objetivos inicialmente diseñados para el largo plazo (Horcasitas, 2001). La industria de la construcción es considerada prioritaria para la economía de los países, y su permanencia y desarrollo es primordial para los gobiernos ya que a través de esta actividad se provee de ingresos a la población económica más vulnerable mediante la generación de empleos. En el caso del estado de Campeche (a la cual pertenece la población objeto de estudio), se ocupó a 9,247 personas al mes de mayo de 2008 según la información emitida por el Instituto Nacional de Estadística, Geografía e Informática INEGI (2009) que aunque forman parte de la población económicamente activa, no cuentan con estudios suficientes para poder desempeñarse en otras actividades, lo que justifica la permanencia y crecimiento del sector para la estabilidad social de la entidad.

### Objetivos de la Investigación

Todo líder de empresa familiar desea crear su empresa, verla crecer, desarrollarse en forma sostenida, permanecer en el mercado y, lo más importante, alcanzar su trascendencia generacional. El presente estudio pretende alcanzar los siguientes objetivos:

- a. Evaluar la percepción y nivel de conocimientos de los socios fundadores de las constructoras familiares de la ciudad de Campeche respecto a la administración estratégica.
- b. Determinar la posición financiera de las constructoras familiares de la ciudad de Campeche.
- c. Identificar cómo incide la administración estratégica en la posición financiera de las constructoras familiares de la ciudad de Campeche.

## REVISION DE LITERATURA

En el presente estudio se analizó el concepto de administración estratégica y los elementos que influyen para su implementación o rechazo y la situación económica del sector construcción como parte de la problemática actual para que las constructoras familiares alcancen sus objetivos de largo plazo.

### Importancia Del Sector Construcción En La Población De Estudio

Las empresas familiares están presentes en todas las actividades económicas como es el caso del sector construcción, que es de los más complejos y uno de los principales indicadores de la economía mexicana. Este sector aún cuando es un indicador de la economía nacional, no contribuye de manera sustancial al

PIB del país pues al cierre del ejercicio 2008 su aportación fue de 7.0%, menor comparado con la aportación de otros sectores como el manufacturero (18.6%), o el comercial (14.9%) que también integran la planta productiva. Sin embargo es uno de los mayores generadores de empleo directo en los estratos sociales más necesitados, ocupando al 8.1% de la población económicamente activa (PEA) al cierre de 2008 ubicándose por debajo del sector comercio que empleó al 19.7%, el manufacturero que contribuye con el 15.5% y el sector primario que ocupa al 13.6% según datos de la Encuesta Nacional de Ocupación y Empleo (ENOE) elaborada por el INEGI (2009).

Cabe destacar que la mayor parte de los recursos de este sector provienen de las partidas que el gobierno destina del presupuesto anual de egresos para obras de beneficio social; y ha destinado recursos para apoyar el desarrollo de este sector a través de los programas Cadenas Productivas y Financiamiento a Obra Pública vía NAFIN, o el programa Crediconstructor con la participación de la Secretaría de Economía, el Consejo Mexicano de Uniones de Crédito y el Centro para el Desarrollo de la Competitividad Empresarial, quienes diseñaron un plan piloto de crédito en cuenta corriente o avío para eventualidades de tesorería destinado a la pequeña y mediana empresa constructora. (Cámara Mexicana de la Industria de la Construcción, 2008).

La industria de la construcción ha experimentado cambios estructurales junto con la decisión del gobierno de firmar el Tratado de Libre Comercio con los Estados Unidos y Canadá, lo que impuso nuevos retos y oportunidades a las que se debería ir adecuando de una manera gradual pero constante, hasta llegar a niveles de competitividad internacionales. Las fortalezas del sector en términos de competitividad son su conocimiento del sector público y sus prácticas administrativas, experiencia en el mercado laboral, trato con sindicatos y sus relaciones con proveedores de materiales e insumos. Sus debilidades estructurales que sólo se resuelven a mediano y largo plazo son: Alto costo del financiamiento y sus restricciones, carga fiscal, tecnología obsoleta, falta de materiales estandarizados y a gran escala, lo que se refleja en los bajos niveles de productividad alcanzados por esta industria.

El gobierno federal actual, ha diseñado el Programa Nacional de Infraestructura 2007-2012 que establece los objetivos, estrategias, metas y acciones para aumentar la cobertura, calidad y competitividad de la infraestructura del país (Secretaría de la Presidencia de la República del Gobierno de México, 2007).

Se pretende una inversión estimada consolidada durante los 6 años de 2,532 mil millones de pesos con un promedio de 422 mil millones de pesos anualmente y considera los sectores de comunicaciones, transportes, agua y energía. Según el Plan Nacional de Infraestructura una de sus metas es que para el año 2030, México se ubique en el 20% de los países mejor evaluados de acuerdo con el índice de competitividad que elabora el Foro Económico Mundial.

En el caso del Estado de Campeche, el Plan Estatal de Desarrollo 2003-2009 representa los criterios técnicos y los propósitos institucionales del gobierno estatal y sostiene haber sido formulado con la participación de las instituciones públicas y de la sociedad civil. (Gobierno del Estado de Campeche, 2004) Acelerar, ir al paso o frenar son los retos a que se enfrenta la política económica y no existen recetas mágicas que permitan mantener el crecimiento de una economía sin que se tengan que aplicar ajustes a la misma, ya que el país no es un ente independiente e individual y la misma globalización y sus efectos internacionales lo afectan o benefician de manera simultánea como a todos los países (Parkin 2000). Se prevé que los próximos años sean austeros, se tiene un grave problema estructural de falta de fondos públicos (los ingresos tributarios del gobierno representan el 10% del PIB) sin que se vaticine la multicitada Reforma estructural y con deficiencias en el pago y gestión de impuestos y por supuesto de administración eficiente y honesta de los recursos. Sin embargo, se ha anunciado por parte del gobierno federal, que se impulsará la construcción de infraestructura mediante Proyectos de Prestación de Servicios, que es una modalidad donde el sector público asume el pago de cuotas y destina una renta del presupuesto en función del número de usuarios atendidos, lo que garantizaría a los inversionistas privados un flujo permanente de ingresos.

### Administración Estratégica

La globalización exige actualmente a las empresas mantener altos estándares de calidad para alcanzar y sostener su ventaja competitiva, para ello una herramienta clave es la Administración Estratégica la cual se define como “El arte y la ciencia de formular, implantar y evaluar las decisiones a través de las funciones que permita a una empresa lograr sus objetivos” (Fred, 2003, p 5). La formulación de estrategias y su contenido también se ven afectadas por la interacción de la familia y el negocio y en ocasiones dejan de ser verdaderas soluciones para convertirse en simples cambios. El diseñar correctamente una estrategia es importante cuando se aproximan procesos como el de sucesión, nuevas divisiones empresariales, diversificaciones o bien su internacionalización. Dentro del mismo tópico de estrategias administrativas, Filbeck y Smith (1997) desarrollan un estudio evaluando la influencia de la personalidad de los miembros de una empresa familiar y qué tipo y cómo deben ser diseñadas las estrategias que eviten la aparición de conflictos por el enfrentamiento o choque de los diferentes caracteres de los miembros. En las conclusiones obtenidas, señala que una buena comunicación facilita la obtención de objetivos y que las diferencias de personalidad causan problemas o son agravados cuando no se comunica en forma eficaz las metas de la organización y de la familia como tal.

Cater y Schwab (2008), mediante un estudio de caso argumentan que el desarrollo e implementación de estrategias para las firmas familiares están influenciadas por ocho características propias a saber: fuertes lazos familiares, reemplazo de candidatos a ocupar la alta dirección, orientación interna, sistemas informales de administración, motivos altruistas, integración de administradores profesionales, consenso en la orientación y orientación de metas a largo plazo.

Concluyen mediante esta investigación empírica que los elementos antes citados conforman la ‘familiness’ de las firmas familiares y que estos elementos se hacen presentes en diferentes grados pero son decisivos en los cambios de la alta dirección y la forma en que se toman las decisiones a largo plazo o bien el diseño de estrategias para épocas de crisis y de recuperación. Planear para lograr la transición de una generación a otra es un proceso difícil y se considera el compromiso más importante en la administración de empresas familiares y éste se hará presente tarde o temprano por diferentes razones, su falta de previsión como es sabido puede llevar a la división familiar y como consecuencia a la desaparición de la organización; y es aquí donde se da la contribución del estilo de liderazgo al éxito de la familia y la empresa, como indica Sorenson (2000) mediante un estudio desarrollado con 59 empresas familiares pequeñas del estado de Texas, obteniendo resultados significativos respecto a la participación del líder en las costumbres familiares y los niveles de satisfacción de los miembros de la empresa, con sus personalidades tan distintas entre sí a saber: autocríticos, participativos, expertos, pero todos con el objetivo común de integrar armónicamente a la empresa y familia.

Pero no sólo la personalidad del líder influye en la vida diaria de las organizaciones, pues no es el único que legalmente tiene derecho a decidir, pues existen más socios que tienen aportaciones de capital en la empresa, que no trabajan en ella pero que tienen un derecho de voto que les permite decidir el futuro de la organización, tal como lo estudió Vilaseca (2002) basándose en la teoría de Agencia, examinó los elementos que influyen en el conflicto de intereses y objetivos entre los accionistas que no laboran en la empresa familiar y aquellos que conforman el equipo de alta dirección de la misma. Analizó los resultados obtenidos en encuestas aplicadas a 156 accionistas de 10 empresas españolas familiares, combinando información tanto cualitativa como cuantitativa y encontró que el grado de compromiso de la empresa familiar está negativamente correlacionado con el número de miembros de la familia que ocupan puestos directivos y que la relación que resalta de forma positiva es la que existe entre los socios no directivos con la empresa respecto al compromiso de elevar su nivel de crecimiento. Igualmente señala, como otros autores, que los resultados de los mecanismos y procesos implementados dependen de la atención que la empresa ponga en los tres subsistemas de la organización: propiedad, familia y empresa.



Tokarczyk, Hansen, Grenn y Down (2007). en su estudio desarrollado sobre la teoría del rol que desempeñan los lazos filiales o fraternos dentro de una empresa familiar señalan que este “recurso intangible” tiene una influencia determinante en las relaciones familiares, y la eficiencia operacional cuando la organización está orientada hacia el mercado ‘familiness’. Por su parte Forcadell, Montero, Ortiz y Sacristán (2001) definen la ‘familiness’ como el conjunto de recursos y capacidades específicos de la empresa familiar que en algún grado permiten la obtención y mantenimiento de sus ventajas competitivas. Ambos grupos de investigadores sostienen que este tipo de recursos permiten identificar con qué elementos cuenta la empresa familiar y a su vez desde la perspectiva del proceso, cómo se mejoran o destruyen los mismos con el paso del tiempo.

Por lo tanto, existe un cierto acuerdo en que los recursos más relevantes para obtener y mantener la ventaja competitiva son los intangibles y esto depende de un conjunto de orientaciones o enfoques como pueden ser: 1) enfoque basado en el conocimiento, 2) enfoque de los recursos, 3) orientación al mercado y 4) orientación al cliente. Las orientaciones antes descritas confluyen finalmente en una combinación de dos elementos que son: el conocimiento y la cultura, entendiéndose que esta última es el reflejo de la toma de decisiones y experiencias adquiridas en el devenir del tiempo y el cotidiano quehacer empresarial de la organización. En consecuencia, el conocimiento, recursos intangibles o ‘familiness’ es un factor decisivo en el proceso del diseño e implementación de la administración estratégica.

## METODOLOGÍA

Este estudio es de tipo descriptivo porque se mide o recoge información sobre las variables que participan en el problema sujeto a estudio como nivel de conocimiento de la administración estratégica, y los indicadores para la determinación de la posición financiera; el diseño es no experimental transversal ya que se recolectaron datos en un solo momento en su contexto natural, mediante entrevistas a los socios fundadores. El método utilizado para la recolección de información cuantitativa y cualitativa es a través de trabajo de campo y la técnica empleada es la entrevista. (Hernández, Fernández y Baptista, 2006).

*Sujetos en el Estudio:* El estudio se desarrolló tomando como población las constructoras familiares de la ciudad de Campeche con especialidad en la construcción de vías terrestres. De las 40 constructoras familiares identificadas, aceptaron participar 31, sin embargo al administrar el instrumento se observó que dos de ellas no reunían uno de los dos requisitos mínimos para ser consideradas como empresas familiares a saber: la tenencia accionaria y la participación de por lo menos dos de los miembros de la familia en su administración y funcionamiento (Longenecker et al, 2001). Lo anterior delimitó el número de participantes a 29 firmas familiares lo que representa el 72.5% del universo inicial.

*Instrumento:* La información de tipo cualitativa y cuantitativa se obtuvo mediante la administración de una entrevista semi-estructurada a los 29 propietarios de las empresas familiares desarrollada por Brockhaus (2004), dividido en dos dimensiones: indicadores financieros (21 reactivos) y administración estratégica (15 reactivos). Antes de realizar la entrevista se desarrolló una prueba piloto con el fin de comprobar la correcta comprensión de las preguntas planteadas y evitar desvíos en los objetivos propuestos, así como adaptar a la población de estudio el instrumento antes citado, se administró el instrumento al 10% de la población inicialmente contemplada obteniéndose un alfa de Cronbach de .789 Posteriormente, al desarrollo de las entrevistas se estableció la confiabilidad al obtener un alfa de Cronbach de .775 parámetro que se considera aceptable (Hernández, Fernández y Baptista, 2006).

## Procedimiento Para Análisis De Datos

La construcción de sentido a partir de los datos cualitativos se estructuró en categorías que reflejen una visión total de la situación, conocido como análisis taxonómico (Spradley, 1979, 1980 citado por Bonilla y Rodríguez, (1997) siguiendo esta pauta, se realizó un análisis de contenido general, consistente en

codificar los datos de los cuestionarios en categorías y subcategorías, definidas operacionalmente y calculando las frecuencias de los fenómenos involucrados en ellas (Goetz y Le Compte, 1988) empleando las frecuencias para preguntas dicotómicas o numéricas y para las variables de cadena la interpretación de acuerdo a cada uno de los elementos de cada categoría (Bonilla y Rodríguez, 1997).

Se procedió a realizar el análisis de contenido en las respuestas de las entrevista para identificar la frecuencia de ideas y las palabras clave que expresen lo mismo convirtiéndose entonces en “frases testimonio” (Savall, 2003).

## RESULTADOS

Los resultados del cuestionario señalan que todos los entrevistados afirman estar involucrados al 100% en las empresas, desempeñándose como directores generales, y de acuerdo a la frecuencia de respuestas (25.8%), tener entre 5 y 10 años de experiencia en el sector antes de constituir la constructora; se detectó que la más antigua se constituyó en 1982 y la más reciente entre las que participaron el estudio se creó en el año 2004. Respecto a su estado civil, informaron estar casados, y sólo un propietario manifestó pertenecer al género femenino. El rango de edad del socio fundador, con la frecuencia más alta fue el establecido entre 47 y 55 años, con un porcentaje del 38.7%. El 90.3% de los propietarios tiene la licenciatura como el nivel más alto de estudios. Al analizar los indicadores financieros, se observó que la mayoría de los informantes reportan haber constituido entre 2 y 4 empresas lo que indica su experiencia empresarial. Igualmente informaron que las constructoras familiares sujeto de estudio tienen un promedio de volumen de obra que oscila entre 3 a 5 obras anuales según la mayor frecuencia reportada (58.6%)

Los ingresos que obtuvieron este tipo de constructoras en 2007 y 2008 mediante el concurso y adjudicación de obra se presentan en la tabla 1.

Tabla 1: Ingresos del año 2007 y 2008 (miles de pesos).

2007			2008		
Rango de ingreso	Frecuencia	%	Rango de ingreso	Frecuencia	%
\$1,405 a \$43,331	18	62.2	\$1,911 a \$83,734	19	65.6
\$43,332 a \$85,258	7	24.1	\$83,735 a \$165,558	7	24.1
\$85,259 a \$127,185	1	3.4	\$165,559 a \$247,382	0	0.0
\$127,186 a \$169,112	0	0.0	\$247,383 a \$329,206	1	3.4
\$169,113 a \$211,039	2	6.9	\$329,207 a \$411,030	0	0.0
\$211,040 a \$252,966	1	3.4	\$411,031 a \$492,853	2	6.9

Los ingresos generados por este sector sirven para cubrir sus costos de operación como materia prima, gastos indirectos y mano, siendo precisamente este último rubro donde la industria de la construcción contribuye a la economía del Estado y a la sociedad, al generar y mantener fuentes de empleo. Los empleos generados tanto de tipo eventual como permanente, se presentan por rangos en la tabla 2 para los años 2007 y 2008.

Tabla 2: Total de empleados años 2007 y 2008.

Rango de empleados	2007		2008	
	Frecuencia	%	Frecuencia	%
5 a 96	26	90.0	24	83.0
97 a 188	0	0.0	2	7.0
189 a 280	0	0.0	0	0.0
281 a 371	2	7.0	0	0.0
372 a 463	1	3.0	2	7.0
464 a 555	0	0.0	1	3.0

Como parte de los indicadores financieros se solicitó a las empresas información sobre el valor de sus activos totales al cierre del ejercicio 2008. Esta cifra incluye el activo circulante, la inversión en inmuebles, planta y equipo así como los activos diferidos de la firma familiar. Véase tabla 3.

Tabla 3: Valor del activo total año 2008 (miles de pesos).

Rango valor de activo total	Frecuencia	%
\$1,105 a \$25,562	10	34.6
\$25,563 a \$50,020	9	31.0
\$50,021 a \$74,478	7	24.2
\$74,479 a \$98,936	1	3.4
\$98,937 a \$123,394	1	3.4
\$123,395 a \$147,852	1	3.4

Igualmente se requirió a las organizaciones que proporcionaran el capital contable de la misma al cierre del ejercicio 2008, el cual comprende las aportaciones de capital social y reservas, así como el capital ganado y el capital contribuido (utilidades o pérdidas del ejercicio y acumuladas). Esta información se encuentra reflejada en la tabla 4.

Tabla 4: Valor del capital contable total año 2008 (miles de pesos).

Rango valor de capital contable	Frecuencia	%
\$552 a \$15,926	10	34.6
\$15,927 a \$31,301	9	31.0
\$31,302 a \$46,676	7	24.2
\$46,677 a \$62,050	1	3.4
\$62,051 a \$77,425	1	3.4
\$77,426 a \$92,800	1	3.4

El pasivo es el grupo del balance general, que refleja las obligaciones comerciales, contractuales y legales pendientes de pago a corto y a largo plazo de una entidad. De las empresas entrevistadas sólo cuatro informaron tener pasivos pagaderos en el largo plazo, tabla 5.

Tabla 5: Valor del pasivo total año 2008 (miles de pesos).

Rango valor de pasivo total	Frecuencia	%
\$61 a \$12,081	17	58.7
\$12,082 a \$24,101	6	20.7
\$24,102 a \$36,121	0	0
\$36,122 a \$48,142	3	10.3
\$48,143 a \$60,163	1	3.4
\$60,164 a \$72,184	2	6.9

Con la información proporcionada se aplicaron las razones financieras pertinentes que señala el apéndice C de la norma de información financiera A-3 (Instituto Mexicano de Contadores Públicos, 2009), a los datos de cada firma con la intención de determinar la posición financiera al cierre de 2008. Por la limitante de la información financiera proporcionada, sólo se evaluaron dos parámetros de solvencia en el área de apalancamiento, un parámetro de eficiencia operativa y uno de rentabilidad. La solvencia o estabilidad financiera, evalúa el exceso de activos sobre los pasivos y como consecuencia la suficiencia de capital contable de las entidades; sirve al usuario para examinar la estructura de capital contable de la entidad, en términos de la mezcla de recursos financieros y la habilidad de la entidad para satisfacer sus compromisos a largo plazo (IMCP, 2009). La solvencia mide los niveles de apalancamiento y de cobertura de deuda de las empresas y para el caso de las organizaciones estudiadas, se determinó que éstas tienen un grado de apalancamiento promedio de 104.30 %.

Respecto a la eficiencia operativa (que se refiere al grado de actividad con que la entidad mantiene niveles de operación adecuados), sólo se evaluó un parámetro de actividad operativa en el largo plazo de los dos disponibles según el apéndice C, de la norma de información financiera A-3 (IMCP, 2009); encontrándose que en promedio la inversión en activos totales contribuye a la generación de ingresos 1.6925 veces. Por último, en el rubro de rentabilidad, (que es la capacidad promedio de las empresas

estudiadas para generar utilidades o incremento en sus activos netos), sólo se evaluó un parámetro relativo al crecimiento en ventas del rubro de retorno sobre ingresos de un total de nueve fórmulas disponibles. El resultado obtenido del promedio de las empresas analizadas nos señala que tuvieron en el ejercicio 2008 un incremento en ventas del 81.58 %. A pesar de la limitación en indicadores, éstos se consideran positivos al cierre del ejercicio 2008 (salvo los niveles de apalancamiento), más aún si se considera que el pronóstico del PIB del sector construcción para el año 2009 sea de -4.9% según la gerencia de economía y financiamiento de la dirección técnica de la CMIC (2009).

El instrumento administrado igualmente comprende la dimensión de la administración estratégica la cual buscó identificar el conocimiento de los propietarios sobre la misma como herramienta de planeación, el grado de implementación y las estrategias que se tienen diseñadas y que se aplican actualmente en dichas organizaciones. Esta dimensión está determinada por los reactivos 22 a 36. Con el objetivo de tener una idea más clara de la percepción que tienen los propietarios de las empresas respecto a la administración estratégica como herramienta de planeación y el diseño de estrategias, se desarrolló un análisis cualitativo para evaluar dicha percepción y se asignó un puntaje para obtener finalmente un índice de percepción de la administración estratégica. De la sección de preguntas abiertas del instrumento se seleccionaron los comentarios más representativos de entre todas esas respuestas, considerándose como “frases testimonio”, como sugieren Besson y Haddadj (2002) para obtener un “índice de percepción de la administración estratégica” (IPAE). A mayor IPAE, significa que el propietario tiene un mejor conocimiento de la administración estratégica. Tabla 6

Tabla 6: Índice de Percepción de la Administración Estratégica.

	Empresa																																
Item	2	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				
p1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1	3	1	3	3	3	3	3	3	1			
p3	3	3	3	3	3	3	1	1	1	1	3	3	3	3	3	3	3	3	3	3	1	1	1	1	3	3	1	1	1	1			
p4	2	2	2	2	2	2	2	2	2	1	2	2	2	1	1	2	2	2	2	1	2	1	2	1	1	1	1	2	2	2			
p10	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	1	6	1	1			
p22	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	1	4	1	1	1	1	4	4	4	1	1			
p23	5	5	5	5	5	5	5	5	5	5	5	5	1	1	1	5	5	5	5	5	5	5	5	1	5	1	5	5	5	5			
p24	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3			
p25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	1	1	5	5	5	1	5	1	5	1		
p26	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	1	1	4	1	1	1	4	1	4	1		
p27	4	2	4	4	2	4	4	4	4	4	2	4	4	2	2	4	4	2	4	4	4	4	4	4	1	1	2	2	1	4	4		
p28	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	6	1	1	1	1	1	1			
p29	1	1	4	1	4	4	4	1	4	1	1	4	4	4	1	4	4	4	1	4	4	4	1	4	4	4	1	4	1	4	1		
p30	1	3	3	2	2	2	2	2	3	3	3	2	3	1	2	3	3	1	3	3	3	1	1	3	2	3	1	2	2	3	3		
p31	3	1	2	3	1	1	3	3	3	2	2	3	3	3	3	3	2	2	2	2	3	2	1	1	1	1	2	2	1	3	3		
p32	2	2	2	3	2	3	3	2	2	3	3	2	2	2	3	3	3	2	3	2	3	2	2	2	3	3	2	2	2	2	2		
p33	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
p34	2	3	3	3	2	2	3	2	1	2	2	3	2	3	2	3	3	3	3	3	3	3	2	1	2	2	2	3	3	3	3		
p35	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3		
Puntaje	53	52	58	56	53	56	57	52	55	50	55	58	52	50	50	60	57	56	56	52	56	42	33	48	47	48	35	54	36				
Puntaje Máximo	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
IPAE (%)	.49	.48	.53	.51	.49	.51	.52	.48	.50	.46	.50	.53	.48	.46	.46	.55	.52	.51	.51	.48	.57	.38	.30	.44	.43	.44	.32	.50	.33				

IPAE= Índice de percepción de la administración estratégica = Puntaje / Puntaje máximo x 100

## CONCLUSIONES

Con los resultados obtenidos de acuerdo a las entrevistas, se pudieron identificar las principales características de la población de estudio respecto a la situación financiera de las empresas participantes y

la percepción del propietario respecto a la administración estratégica como elemento sustancial para planear el futuro de la organización. La primera pregunta de esta investigación cuestiona la percepción y nivel de conocimientos de los socios fundadores de las constructoras familiares de la ciudad de Campeche respecto a la administración estratégica determinándose que:

a.- Las organizaciones participantes, no reportan tener un plan de negocios escrito, o estar desarrollándolo actualmente, salvo una empresa que señala estar en dicho proceso, por lo que no cuentan con metas, objetivos y valores definidos, así como tampoco han diseñado su misión y visión, como parte de un proyecto de administración estratégica, lo que permite señalar que su planeación se circunscribe solo al corto plazo.

b.- No han elaborado algún estudio en lo particular que les permita un conocimiento real de sus debilidades y fortalezas, para aprovechar las oportunidades del sector construcción o evitar las amenazas de los competidores y del mercado en conjunto, como es el caso de la crisis financiera internacional que afecta a todas las actividades económicas.

c.- Los logros empresariales, se limitan a la permanencia en el sector, pero no manifiestan tener un plan metodológicamente desarrollado y por escrito, con estrategias para incrementar su presencia o penetrar nuevos mercados. Las constructoras que han incursionado en otros estados del país lo hicieron orilladas por falta de obra suficiente en el Estado y no porque sea un objetivo de su plan de crecimiento empresarial.

d.- Tienen un número reducido de estrategias para fomentar el crecimiento empresarial y financiar las actividades de la organización, careciendo de una metodología de investigación de mercados que les permitan evaluar los costos financieros de la fuente de financiamiento elegida para sus proyectos de inversión.

e.- Es notorio que al intentar determinar el vínculo o la relación (mediante el establecimiento de índices) que guardan la administración estratégica (IPAE) con la posición financiera se obtuvo una relación baja y sin fuerza, considerando que es el reflejo del escaso o nulo conocimiento que manifestaron los socios fundadores respecto a la administración estratégica como herramienta para planear el futuro de sus organizaciones, a la falta del diseño e implementación de más y mejores estrategias para fomentar y financiar el crecimiento empresarial, y no tener por lo menos bien identificadas más de una de sus fortalezas respecto a sus competidores y reflejar todo de manera formal en un documento, para intentar establecer una ventaja competitiva, acorde a su visión empresarial.

La segunda interrogante planteada, es relativa a la posición financiera de las constructoras familiares de la ciudad de Campeche concluyéndose que:

a.- En general, no fue posible determinar una posición financiera integral de las empresas participantes, aunque los resultados financieros obtenidos mediante la aplicación del método de razones, deja entrever que existe un crecimiento en el nivel general de ingresos, pero esto se debe a que las firmas más grandes han incursionado en otros mercados de la región sur del país, lo que señala que tienen la capacidad técnica para hacer frente a otros competidores y la necesidad de concursar en nuevas plazas ante la carencia de obras públicas suficientes para el sector.

b.- En términos numéricos las empresas se limitaron a proporcionar el valor total de los rubros solicitados de sus balances generales y estados de resultados, mostrándose reacios a proporcionar las cifras individuales que integraban los grupos generales de cuentas como el activo circulante, inmuebles, planta, equipo, activo diferido o bien la integración de sus pasivos, por lo cual no es posible un análisis minucioso de la posición financiera de las mismas, pudiendo evaluarse parcialmente su solvencia, eficiencia operativa y su rentabilidad, sin que proporcionen elementos relativos a su grado de liquidez.

c.-La importancia de contar con esta información radica en que permitiría evaluar los resultados financieros de las empresas que si tuvieran implementada la administración estratégica o parte de ella; y poder comparar los logros económicos respecto a aquellas organizaciones que no cuentan con una herramienta de tipo estratégico y administrativo o bien servir de base para desarrollar comparaciones financieras futuras una vez que decidieran utilizar la administración estratégica como ventaja competitiva. Finalmente no fue posible determinar el grado de incidencia de la administración estratégica en la posición financiera de las empresas participantes ante el conocimiento y aplicación mínima de la herramienta como parte integrante de la planeación de largo plazo de estas organizaciones, por lo tanto es factible considerar que la posición que ocupan en el mercado es resultado de las cualidades administrativas y de liderazgo del socio fundador basada en empirismo y experiencias empresariales anteriores.

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# **ARBITRAJE MERCANTIL EN EL CÓDIGO DE COMERCIO, RECURSO JURÍDICO DESAPROVECHADO POR LOS SUJETOS DEL DERECHO MERCANTIL EN CD. JUÁREZ, CHIH., MÉXICO**

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## **RESUMEN**

El Arbitraje mercantil, al que pueden someterse los contratantes en el contrato de compra-venta para dirimir controversias ofrece las ventajas jurídicas de: flexibilidad, (por ser menos contencioso), rapidez (ya que no requiere de una segunda instancia de apelación), confidencialidad del procedimiento, etc., es poco aprovechado por los Micro y Pequeños Empresarios en Cd. Juárez, Chih., México; no obstante estar establecido en el Código de Comercio, que rige las relaciones mercantiles, ya que cuando se les presentan situaciones por incumplimiento de obligaciones comerciales acuden a la aplicación de la normatividad tradicional de los juicios ejecutivos mercantiles, en donde tales juicios no reúnen las ventajas del arbitraje antes aludidas, situación que los deja en desventaja competitiva con los comerciantes de otros países y con los grandes empresarios que sí utilizan el arbitraje como medio alternativo de solución de conflictos. Sin embargo, dichos empresarios pueden dirimir sus conflictos ante las autoridades jurisdiccionales oficiales por medio del arbitraje establecido en el propio Código Mercantil y no lo hacen, desaprovechando las ventajas jurídicas del arbitraje ahí regulado, que los llevaría si lo hicieran a la aplicación de una justicia pronta y expedita, para que con seguridad jurídica y económica puedan ejercer el comercio.

**PALABRAS CLAVES:** Mediación, conciliación, arbitraje, justicia, expedita.

## **INTRODUCCIÓN**

La globalización de los mercados en un fenómeno actual inevitable, de la que México forma parte, en los últimos años su participación en el comercio exterior se ha destacado ya que se ubica entre los países con mayor intercambio comercial del mundo y es uno de los más atractivos para recibir inversión. Los comerciantes mexicanos participan cada vez más en el comercio internacional, surgiendo de esa participación relaciones jurídicas con comerciantes de otros países, que dan lugar a la celebración de contratos que generan derechos y obligaciones entre ellos, y, al no cumplir con éstas, se suscitan diferencias, que pueden llegar a controversias que deberán ser solucionadas en primer lugar por las partes en conflicto, y, en segundo lugar, cuando las características del conflicto impiden un arreglo entre las éstas, se hace imprescindible la asistencia de un tercero el cual puede recomendar una solución o imponerla. La intervención de terceras personas ajenas al conflicto se realiza a través de los medios alternativos de solución de conflictos tales como la negociación, la mediación, la conciliación, el arbitraje y la transacción. El procedimiento de arbitraje es la alternativa de carácter internacional privado más utilizada en el comercio exterior, para lo cual existen organismos de carácter oficial y centros privados de arbitraje internacional ante los cuales se lleva a cabo dicho procedimiento a fin de resolver los conflictos comerciales que se les presentan a los sujetos que participan en el comercio exterior.

En Cd. Juárez, Chihuahua, México, existen Micro, Pequeños y Medianos Empresarios (MIPYMES) que se dedican al comercio exterior y por lo tanto, están sujetos a los riesgos que conllevan las relaciones comerciales, como lo es, el llegar al incumplimiento de las obligaciones contractuales, por lo que podrán



ventilar sus conflictos por medio del procedimiento de arbitraje ya sea nacional o internacional privado, según sea el caso, para exigir el cumplimiento de un derecho, o bien, para que sean forzados a cumplir con las obligaciones contraídas; situación que nos llevó a analizar las diversas alternativas públicas y privadas con las que pueden contar dichas empresas para que resuelvan sus conflictos de comercio exterior. En el presente trabajo se expone el análisis relativo al arbitraje comercial que en el derecho internacional privado es regulado por el Código de Comercio en México. El objetivo general de la investigación fue indagar entre los empresarios y las autoridades jurisdiccionales la existencia de tal desconocimiento y analizar el desaprovechamiento que tienen dichos empresarios del arbitraje como una alternativa viable, factible, económica y segura para resolver sus controversias nacionales e internacionales de carácter comercial.

## REVISIÓN DE LITERATURA

En primer lugar es preciso citar el concepto de arbitraje establecido por la doctrina mexicana Pina, (1979) lo conceptúa como: Actividad jurisdiccional desarrollada por los árbitros para resolver el conflicto de intereses que les ha sido sometido por los interesados. Ahora bien, también se debe entender éste como un litigio pleito, contienda o juicio que es resuelto por una tercera persona ajena a los comerciantes llamada juez o árbitro, quien es el que dicta la sentencia o resolución en dicho pleito. Es pertinente citar, lo que al respecto señala Briseño, (1999) quien dice que es un proceso jurídico tramitado, desarrollado y resuelto por particulares. A su vez Abascal, (2001) señala que el litigio comercial es un medio de solución de controversias, producto de un acuerdo entre las partes por el que convienen que determinadas disputas se resolverán según determine un tribunal arbitral.

Con el análisis de tales conceptos podemos entender que si dos comerciantes no llegaron a un acuerdo en cuanto a sus diferencias por conducto de la negociación o la mediación o de la conciliación, entonces tendrán que acudir ante una autoridad ya sea oficial (gubernamental) llamado Juez a solicitar que se lleve a cabo el arbitraje y la designación de los árbitros; o bien, acudirán ante órganos no gubernamentales u oficiales – Centros de Arbitraje – para que sean éstos quienes designen a los árbitros para que resuelvan el pleito por medio de un procedimiento arbitral y dicten la resolución o laudo correspondiente. Igualmente, cabe destacar que el arbitraje comercial privado derivado de la voluntad de los particulares, también está regulado por el artículo 7º. De la Ley Modelo de la UNCITRAL, (Comisión de las Naciones Unidas para el Desarrollo del Derecho Mercantil Internacional conocida como CNUDMI), que establece: Las partes deciden someter al arbitraje todas las controversias o ciertas controversias que hayan surgido o puedan surgir entre ellas respecto de una determinada relación jurídica, contractual o no contractual. El acuerdo de arbitraje podrá adoptar la forma de una cláusula compromisoria incluida en un contrato o la forma de un acuerdo independiente.

Ahora bien, en materia de derecho internacional privado o derecho conflictual, se debe distinguir el arbitraje interno del internacional, esto será de acuerdo al tipo de litigio o pleito que se va a resolver, o a las normas que se van a aplicar, o al lugar donde se actúa. Si el arbitraje es entre comerciantes de una misma entidad federativa o estado se está frente al arbitraje interno o nacional, y si el arbitraje es entre comerciantes de diferentes países se está ante el arbitraje internacional, al respecto la normatividad mercantil de México, determina la internacionalidad del arbitraje de acuerdo a la sede del lugar del procedimiento donde se realiza el arbitraje, (si ésta se encuentra en el extranjero será arbitraje internacional, igualmente si los comerciantes tienen su establecimiento comercial en distintos países); o también según el lugar del cumplimiento de una parte sustancial de las obligaciones de la relación comercial; o bien, de acuerdo al lugar donde se encuentra el objeto del litigio. Así lo señala el artículo 1416, fracción III, del aludido Código de Comercio: Arbitraje internacional, aquel que las partes, al momento de celebración del acuerdo de arbitraje, tengan sus establecimientos en países diferentes comercial o el lugar con el cual el objeto del litigio tenga una relación más estrecha esté situado fuera del país en el que las partes tienen sus establecimientos. Para los efectos de esta fracción, si alguna de las

partes tiene más de un establecimiento, el establecimiento será el que guarde una relación más estrecha con el acuerdo de arbitraje; y si una parte no tiene ningún establecimiento, se tomará en cuenta su residencia habitual.

Es necesario señalar que los sujetos que participan en el comercio tanto nacional como internacional deben asentar en sus contratos mercantiles la cláusula arbitral o cláusula compromisoria que menciona la ley mercantil, en el artículo 1432: El Tribunal arbitral estará facultado para decidir sobre su propia competencia, incluso sobre las excepciones relativas a la existencia o validez del acuerdo de arbitraje. A ese efecto, la cláusula compromisoria que forma parte de un contrato se considerará como un acuerdo independiente de las demás estipulaciones del contrato. Ahora bien, la decisión de un tribunal arbitral declarando nulo un contrato no entrañará por ese sólo hecho la nulidad de la cláusula compromisoria.

Del estudio doctrinal que se realizó en la investigación y de la práctica jurídica, se encontró que el arbitraje se caracteriza por ser una institución jurídica, por lo que su aplicación y la facultad del árbitro emanan de la voluntad de las partes. El árbitro debe ser una tercera persona imparcial e independiente de éstas y ser especialista en la materia de la controversia; Además, el arbitraje puede pactarse mediante la inclusión en el contrato mercantil de una Cláusula Compromisoria como ya se indicó la que determina la celebración de un convenio arbitral independiente; por lo tanto, el procedimiento es flexible y es diseñado por las partes; por lo que el árbitro puede decidir la controversia conforme a derecho o por equidad y las partes están obligadas a acatar la resolución dictada por éste, o sea, el llamado laudo arbitral.

Asimismo, el arbitraje ofrece como ventajas que es más rápido, que los procedimientos jurisdiccionales tradicionales, ya que no existe recurso de apelación y se acotan las razones por las cuales se puede interponer amparo, evitando así el abuso del juicio de garantías. En cuanto a la confidencialidad en el arbitraje no existe la obligación de publicar el estado del procedimiento ni las decisiones que toman los árbitros, beneficiando con ello a las empresas, particularmente a aquéllas que cotizan en la bolsa. Además, se tiene la posibilidad de elegir a los especialistas en la materia del litigio para que resuelvan la controversia; también la participación de las partes en la constitución del tribunal arbitral favorece el cumplimiento voluntario de las resoluciones arbitrales. Los árbitros además, tienen contacto directo con el expediente y con las partes y así como la oportunidad de conocer mejor el caso. La normatividad del procedimiento arbitral impone la obligación a los árbitros de declarar su independencia de las partes y su imparcialidad frente a los puntos controvertidos, ello evita la corrupción y por ende reduce la duración y el costo del procedimiento, en cuanto a la ejecutabilidad del laudo, y, tanto en México como en el extranjero aseguran su ejecución y su cumplimiento.

La Constitución Política de los Estados Unidos Mexicanos al ordenar la creación previa de tribunales para impartir justicia, da legalidad a la tribunales de arbitraje comercial tanto nacional como internacional, por medio del Código de Comercio de México, en su artículo 1432, faculta la creación de los tribunales de arbitraje ante los juzgados de primera instancia federal y/o estatal para que ante ellos se presenten asuntos de arbitraje por medio de un procedimiento de arbitraje al que se someten previamente los comerciantes en conflicto; según lo acordado en la Cláusula Compromisoria del Contrato Comercial suscrito por ellos, pero dando absoluta independencia al tribunal arbitral. Los sujetos que participan en el comercio exterior por lo tanto, pueden acudir ante una autoridad jurisdiccional mexicana a resolver sus diferencias por medio del procedimiento de arbitraje ya sea ante un Juez de Primera Instancia de lo Civil -quien es una autoridad jurisdiccional estatal ante la que se tramita la materia mercantil, o bien, ante un Juez de Distrito -primera instancia federal- quien también puede dirimir la materia mercantil por ser de aplicación federal, y serán estas autoridades oficiales las que vigilen la legalidad del procedimiento de arbitraje.

A mayor abundamiento en cuanto a las ventajas del arbitraje establecido en la Ley, el propio Código de Comercio en su Libro Quinto. De los Juicios Mercantiles establece que: la ventilación del procedimiento arbitral ante las autoridades dependientes del Poder Judicial debe ser gratuito, es decir, el Juez que ante el cual se ventila no cobra honorarios ya que recibe sueldo como empleado público. Los Comerciantes que

acuden ante tales órganos oficiales no se les cobran cuotas administrativas, o sean, los honorarios del Juez o los gastos de carácter meramente administrativos del juzgado; únicamente tendrán que cubrir los honorarios de los árbitros seleccionados y autorizados por el juzgador. Erogaciones que pueden ser diferentes a los honorarios gastos y costas específicos del arbitraje ante los órganos de arbitraje de carácter privado ya sea nacionales o internacionales en donde son sumamente altos los gastos y costas del tribunal arbitral; los gastos de viaje y los realizados por los árbitros; además de los peritajes requeridos por el tribunal arbitral para aclarar alguna duda en el juicio arbitral, gastos de viaje de los testigos requeridos, siempre que sean aprobados por el tribunal arbitral; el costo de la representación y asistencia legal de la parte vencedora siempre y cuando se haya reclamado dicho costo durante el procedimiento arbitral, y otros gastos que se presentan durante éste. Mientras que el arbitraje tramitado ante los órganos jurisdiccionales oficiales el monto puede ser considerablemente menor y más razonable; al alcance de los Micro y Pequeños Empresarios que inician sus actividades en el comercio exterior.

## METODOLOGÍA

De acuerdo con el objetivo del presente trabajo, se revisó la información secundaria existente sobre el problema en cuestión, por lo que se consultó la literatura de varios juristas especialistas en la materia, tesis, publicaciones y la normatividad de los Centros de Arbitraje. Además para la obtención de la información directa o de primera mano, se realizaron entrevistas y encuestas encaminadas a demostrar el desconocimiento por parte de las empresas sujetas a estudio de las oportunidades competitivas que les proporcionan los medios alternativos de solución de conflictos internacionales y en especial el arbitraje que se ventila ante los órganos jurisdiccionales de carácter público en México, así como la inexistencia de un centro privado de mediación y arbitraje, en el ámbito internacional para determinar la limitante para las MIPYMES de Cd. Juárez, para que puedan incursionar con seguridad jurídica y economía procesal, en los mercados internacionales.

Asimismo se entrevistaron autoridades correspondientes de los Poderes Judiciales Federal y Estatal, para determinar el desaprovechamiento que tiene del arbitraje que regula el Código de Comercio vigente en México por parte de esos empresarios, por lo que se obtuvo información directa al entrevistar a siete Jueces Civiles del Poder Judicial del Estado, en Cd. Juárez, Chihuahua, México quienes son Juzgadores de Primera Instancia (ante los cuales se ventilan los juicios mercantiles), así como tres Jueces de Distrito y un Secretario de Juzgado en la misma localidad, quienes dependen del Poder Judicial Federal.

Una vez procesada la información se presenta de una manera sencilla a través de gráficas, el desconocimiento por parte de las Empresas sujetas a este estudio de la existencia de los medios alternativos de solución de conflictos internacionales. En cuanto a la demostración causal de la hipótesis relacionada con los altos gastos y costas que les ocasionan los juicios mercantiles rebasa los límites de la presente investigación, por no estar a nuestro alcance debido a la naturaleza de la privacidad de tal información. Asimismo se indagó ante los diversos organismos empresariales y autoridades correspondientes de la localidad sobre la posible existencia de algún centro público o privado de orientación, y capacitación sobre la materia a estudio, o de algún organismo de carácter privado de conciliación y arbitraje, con resultados negativos; encontrándose que únicamente en los Juzgados Estatales y Federales dependientes de los Poderes Judiciales Estatal y Federal del gobierno es en donde se puede ventilar la conciliación y el arbitraje, (establecido por el Código de Comercio), ya que no existe en la localidad ningún órgano o institución de carácter privado para dirimir tales asuntos. Por lo tanto, si bien es cierto que solo existen los órganos de carácter público, para tales fines, también lo es que los empresarios y comerciantes de la localidad no acuden a dirimir sus controversias ante ellos por ese medio legal alternativo, sino que lo hacen por los medios legales tradicionales, quedando por ende la normatividad del la ley mercantil como letra muerta en dicho Código

## RESULTADOS

Del análisis de la literatura revisada se determina que los medios alternativos de solución de conflictos comerciales son la mejor opción para obtener una justicia imparcial, pronta y expedita. Asimismo que el arbitraje es la figura jurídica que contempla dichas características para resolver una controversia presente o futura ya que es acordada previamente por las partes, porque su aplicación y la facultad del árbitro emanan de la voluntad de éstas, pues el árbitro es un tercero imparcial e independiente de ellas, además es especialista en la materia comercial de la controversia. Este medio alternativo puede pactarse mediante la inclusión de una “Cláusula Compromisoria” en un contrato, o mediante la celebración de un convenio arbitral independiente; por lo tanto el procedimiento es flexible al ser diseñado por las partes; el árbitro puede decidir conforme a derecho o por equidad y los sujetos en litigio están obligados a acatar el laudo arbitral. El procedimiento tiene menos formalidades que el sistema tradicional de justicia lo que lo hace menos contencioso. Es más rápido y expedito ya que no existe recurso de apelación y se acotan las razones por las cuales se puede interponer amparo, ello evita el abuso del juicio de garantías y acorta el procedimiento y por ende la justicia que por medio de este se imparte es imparcial pronta y expedita, tal como lo ordena la Constitución Política de los Estados Unidos Mexicanos.

El principio de confidencialidad se respeta plenamente en el arbitraje ya que no existe la obligación de publicar el estado del procedimiento ni las decisiones que toman los árbitros, lo que beneficia a las empresas. La especialización de los árbitros en la materia comercial es una ventaja sobre los sistemas tradicionales en el que no todas las autoridades y funcionarios de los Juzgados donde se ventilan los casos mercantiles son especialistas en la materia mercantil nacional e internacional. La participación de las partes en la constitución del tribunal arbitral favorece el cumplimiento voluntario de las resoluciones arbitrales. El árbitro tiene un contacto directo con el expediente y con las partes, tiene oportunidad de conocer mejor el caso. Existe independencia e imparcialidad de los árbitros porque la regulación del procedimiento arbitral impone la obligación a los árbitros de declarar su independencia con las partes y su imparcialidad frente a los puntos controvertidos, lo que evita la corrupción y por ende reduce la duración y el costo del procedimiento. La ejecutabilidad del laudo en México y en el extranjero está regulada por la legislación interna y por las convenciones que ese País ha ratificado, que aseguran la ejecución del laudo arbitral tanto en esa nación como en el extranjero, tal como lo aseveran los especialistas en la materia.

Del resultado de las entrevistas realizadas a los funcionarios judiciales se observa el desconocimiento y desaprovechamiento -por parte de los sujetos que participan en el ámbito de las relaciones mercantiles-, de la existencia de los medios alterativos aludidos, ya que dichas autoridades jurisdiccionales manifestaron que en los años que tienen laborando en la judicatura nunca se han presentado ante ellos comerciante o empresario alguno, a ventilar algún caso de arbitraje comercial nacional o internacional. Agregaron, que el arbitraje es una alternativa que tienen los comerciantes y cualquier persona que sin ser comerciante ejerce actos de comercio, para resolver por medio de éste sus conflictos comerciales -nacionales o internacionales- en lugar de un juicio tradicional jurisdiccional que les llevaría más tiempo. Asimismo afirmaron que desafortunadamente no se hace uso de esa alternativa, a pesar de que es de gran beneficio, no sólo para quien ejerce el comercio nacional e internacional, sino además para el Poder Judicial, ya que si los conflictos comerciales se resuelven por medio del arbitraje ayudaría en gran medida con el rezago de asuntos que se ventilan ante tales Juzgados.

En cuanto a el análisis de la información obtenida de las Empresas encuestadas, nos arroja como resultado el desconocimiento que tiene el 80% de los Micro, Pequeños y Medianos Empresarios consultados sobre la existencia de los medios alternativos de solución de conflictos que se les presentan o se les pueden presentar en sus relaciones comerciales internacionales, así como las ventajas que tales medios les proporcionarían si dirimen sus desacuerdos por medio de éstos. El 90% de dichos empresarios manifestó que cuando se les presenta algún problema jurídico lo dirimen por los medios judiciales tradicionales que duran bastante tiempo por lo que las pérdidas económicas que han sufrido por ello han sido altas,

independientemente de que si ganan o pierden el juicio, aunque hayan dirimido la controversia por la vía ejecutiva mercantil, que de acuerdo a la ley mercantil debe ser la vía más rápida. Tampoco existe organismo alguno en la localidad de carácter privado que sea centro de conciliación y arbitraje ante el cual puedan dichas empresas acudir cuando se les presenten diferencias o desacuerdos en sus relaciones comerciales para que los orienten o lleven a buscar solución por medio del arbitraje o cualesquier otro medio alternativo de solución de tales conflictos.

## CONCLUSIONES

Una vez analizados los resultados de la presente investigación sobre la problemática del desconocimiento por parte de los Micro, Pequeños y Medianos Empresarios sujetos a este estudio, de la existencia de los medios alternativos de solución de conflictos comerciales nacionales e internacionales, y en especial el arbitraje establecido en el Código de Comercio, se puede concluir que se ha probado la hipótesis de la presente investigación ya que los Micro, Pequeños y Medianos empresarios encuestados en este trabajo - en un alto porcentaje- desconocen la existencia de dichos medios jurídicos de solución. Asimismo, tal situación, les ha ocasionado (en algunos casos analizados) inseguridad jurídica para seguir participando en sus relaciones comerciales, y además puede provocar que abandonen su participación en el comercio exterior, por las pérdidas económicas que tales conflictos les han producido, cuando los han ventilado por los medios tradicionales, lo que les impide ser competitivos internacionalmente.

Consideraciones que vienen a probar y a dar veracidad a la hipótesis de investigación en la que se asienta que: En Cd. Juárez, Chihuahua, México las MIPYMES que se dedican al comercio exterior, desaprovechan el arbitraje regulado por la ley mercantil mexicana. Encontrándose por ende dicha normatividad como letra muerta, es decir, sin aplicación para todos aquellos sujetos que participan en el comercio y que desconocen las ventajas que les puede proporcionar el arbitraje tanto nacional como internacional promovido ante los tribunales jurisdiccionales de carácter oficial y regulado por el Código de Comercio, medio alternativo de solución de conflictos que es ignorado por las empresas investigadas, así como por sus asesores jurídicos.

Por lo tanto, se recomienda a los organismos públicos y privados que por medio de sus dependencias conducentes se lleve a cabo la creación de centros de información jurídica necesarios para que las MIPYMES sean debidamente informadas y asesoradas sobre tales alternativas. Asimismo, es necesario que los litigantes o juristas se capaciten o especialicen en la materia para conducir a sus clientes a resolver las controversias comerciales ya sea nacionales o internacionales por los medios alternativos de solución como lo son: la negociación, la mediación, la conciliación y el arbitraje y no seguir ventilando los asuntos por las vías tradicionales ordinaria o la ejecutiva mercantil, según sea el caso y tomar la opción jurídica, del procedimiento de arbitraje establecido en el Código de Comercio, para que éste deje de ser letra muerta y sobre todo evitar que los comerciantes y empresarios tengan pérdidas económicas por lo gravoso y tardado de los juicios tradicionales que los lleva a abandonar su participación en los ámbitos del comercio internacional.

Lo anterior, sin demeritar las vías tradicionales ordinarias y ejecutiva mercantil, para los asuntos correspondientes en los que ha operado con éxito su ventilación por esos medios, pero del análisis de los casos concretos a este estudio se tomó en cuenta de las encuestas, que quienes han optado por estas vías han sufrido pérdidas económicas, y, sin contar aquí las manifestaciones de actos corrupción que adujeron, situación ésta última que no tomamos en cuenta al evaluar tal punto, ante la limitante de la falta de elementos legales de convicción para así afirmarlo.

Ahora bien, si bien es cierto que esta investigación se realizó para auxiliar a las Micro, Pequeñas Empresas que se dedican al comercio exterior, con el fin de ofrecerles las mejores opciones u alternativas para solucionar los conflictos que se les presentan en el ejercicio de esa actividad, también lo es que aplica para todos los sujetos que participan en el comercio nacional y las grandes empresas, para quienes también les será de gran beneficio las propuestas que surgen de este trabajo, en cuanto a la creación en la localidad de centros privados de mediación, conciliación y arbitraje, así como órganos públicos y

privados de orientación y capacitación en la materia. Por lo que al resolver tales carencias, los sujetos del derecho mercantil podrán incursionar con seguridad jurídica y economía procesal, en los mercados nacionales internacionales y por ende serán más competitivos frente a otras empresas nacionales e internacionales.

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# MEJORAR LA COMPETITIVIDAD MEDIANTE LA COLABORACIÓN INTEREMPRESARIAL EN EL SECTOR AUXILIAR DE AUTOMOCIÓN

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## RESUMEN

*En este trabajo se pone de manifiesto la importancia de la colaboración a través de los clusters, en uno de los sectores industriales de mayor importancia en España: el sector de “Fabricantes de Equipos y Componentes para la Automoción”. Esto es así debido a que el sector de Fabricación de Automóviles cada vez delega más funciones de I+D+i y de coordinación con proveedores a las empresas auxiliares de automoción. Sin embargo, el hecho de ser éste un sector compuesto mayoritariamente por PYMEs dificulta la óptima realización de las mismas en solitario, por lo que la pertenencia a organizaciones que reúnan en su seno a los agentes de la cadena de valor, competidores e instituciones resulta decisiva a la hora de mantenerse en el mercado. Para confirmar el planteamiento teórico establecido, se realiza un análisis cualitativo comparativo entre el Cluster de Automoción del País Vasco y el resto de las empresas del Sector. Por último, con el fin de aportar herramientas, que permitan mejorar la competitividad, en un futuro marcado por la globalización y la crisis analizamos el Cluster de Fabricantes de Equipos y Componentes para la Automoción del País Vasco.*

**PALABRAS CLAVE:** colaboración, cluster, espacios regionales, competitividad

## IMPROVING COMPETITIVENESS BY ENTERPRISE COLLABORATION IN AUTOMOTIVE COMPONENTS

### ABSTRACT

*This work focuses on the importance of cluster collaboration in one of the most important industrial sector in Spain: “Automotive Components”. The reason why it is so lies on the fact that General Automotive sector delegates more and more R+D+I functions and coordination to suppliers to the automotive components enterprises. However, being a sector mainly composed by SMEs makes those functions be difficult achieved and so, being a member of a cluster where servants of the value chain, competitors and institutions work together is vital to keep oneself on the market. To reinforce this theory, we have carried out a qualitative analysis comparing Automotive Components Cluster in the Basque Country to the rest of the sector enterprises. Finally, in order to provide tool, and to improve competitiveness in a future characterized by globalization and crisis, Automotive Components Cluster of the Basque Country are analyzed.*

**JEL:** D21, D85, L14, L62, M10

**KEY WORDS:** collaboration, cluster, regional areas, competitiveness

## INTRODUCCIÓN

La pérdida de ventaja competitiva que, en un importante número de casos, culmina con el cierre de las organizaciones, exige un cambio en nuestro modelo de crecimiento. Este hecho se hace más patente a



tenor de la crisis actual que en la Unión Europea comenzó a despuntar a finales del 2007; en 2008 cobró cuerpo global; se agudizó de forma virulenta en el 2009; y en la que aún nos mantenemos sin atisbos de mejora e inmersos en informaciones, en ocasiones, contradictorias. Sus consecuencias son importantes tanto actividad como en el empleo del sector industrial, principalmente. Este marco requiere de nuevas formas de hacer, nuevas prácticas en gestión, nuevos sistemas de aprendizaje y del desaprendizaje de modelos utilizados hasta el momento, que permitan a las organizaciones seguir generando valor y conseguir crear, mantener e incluso potenciar las ventajas competitivas, apostando por una industria más competitiva y sostenible orientada a incluir, de forma activa, en su gestión lo que se consideran algunas de las claves determinantes de la competitividad (EUSKALIT, 2011):

- Potenciar la competitividad sobre la base de la innovación
- Dinámicas organizacionales que facilitan el desarrollo de las capacidades creativas y relacionales de sus miembros
- Creación de un proyecto compartido entre las personas de la organización
- Compartir y cooperar en un proyecto para desarrollar “redes competitivas” que permitan abordar proyectos más ambiciosos orientados al mercado.

El tejido empresarial e industrial de Europa, en general, y de los Espacios Regionales que lo componen, en particular, está mayoritariamente formado por PYMEs. Las entidades deben organizarse para que sistemáticamente vayan dejando lo establecido, acostumbrado, familiar, etc. porque el conocimiento cambia rápido (Drucker, 1993) y estos procesos resultan mucho más dificultosos en PYMEs al tener menos facilidad para obtener los recursos que posibiliten la innovación y mantenimiento de la ventaja competitiva y a que los costes marginales que supone esta actualización resultan, a medio plazo, superiores al valor añadido que generan. Resulta evidente la necesidad de instrumentalizar algún tipo de entorno facilitador de la innovación tanto tecnológica como en la gestión, dado que históricamente, la falta de tecnología ha sido el freno más importante a la conversión de ideas creativas en innovación (Morcillo & Alcahud, 2005); tarea en la que se han de involucrar los gobiernos, ya que si la innovación es uno de los más importantes factores de ventaja competitiva sostenible de las organizaciones, también de capital importancia para el desarrollo sostenible de cualquier nación/región (Porter, 1991).

Para que estos procesos se puedan llevar a cabo con esperanza de éxito habrá que incluir en los procesos de inversión en innovación de las organizaciones a las universidades y centros tecnológicos (Casas, 2001), apostando por herramientas que integren el modelo Triple Helix, tales como los clusters que han sido una de las fuentes principales de inspiración y expansión de lo que se ha venido en denominar el “desarrollo regional” en Europa (Lagendijk & Conrnford, 2000). Uno de los Espacios Regionales que ha seguido esta política de clusters es la Comunidad Autónoma Vasca (CAV) que en la década de los 90, y a partir de un estudio realizado por Michael Porter, que analizó tanto la situación real de la economía vasca como su potencial de competitividad en una economía de mercados, comenzó una política de promoción de clusters tanto sectoriales como interdisciplinares con notable éxito.

Estos clusters están dirigidos a aglutinar PYMEs del sector para facilitar el acceso a los factores clave de la ventaja competitiva. Para ello reúnen en su seno a los distintos agentes de la cadena de valor productiva del sector, así como a agentes de conocimiento necesarios para llevar a cabo una gestión conforme a las prácticas más exitosas y facilitar la transmisión y generación de nuevo conocimiento; todo ello sin olvidar la presencia de los organismos públicos que actúan de agentes receptores de las necesidades y emisores de políticas dirigidas a cubrirlas. Es en estos momentos de crisis donde se puede comprobar la verdadera eficacia de estos clusters, siendo nuestra hipótesis de trabajo:

Las empresas, de pequeño y mediano tamaño, pertenecientes a clusters diseñados siguiendo el modelo Triple-Helix se encuentran en mejor posición, frente a la crisis económica actual, que aquellas del mismo sector que actúan de forma individualiza.

Nos encontramos, por tanto ante un estudio de carácter cualitativo cuyo objetivo es confirmar que el mantenimiento y mejora de la ventaja competitiva de las PYMEs aumenta de manera significativa si pertenecen a un cluster u organización similar, que se base en el modelo Triple Helix. Para ello, hemos realizado un estudio de la evolución de los principales indicadores económicos de las empresas del sector de automoción, separando las pertenecientes al cluster de automoción de la CAV de las del resto del Estado. Para el mencionado análisis hemos utilizado la base de datos SABI que incluye la Base de Datos de Análisis de Balances del ejercicio 2010 (fuente: Bureau Vann Dyck Electronic Publishing). El estudio comienza con una parte destinada a la revisión de la literatura sobre modelos de colaboración y cooperación empresarial y políticas cluster; para continuar con una parte dedicada a la metodología utilizada que como ya se ha mencionado es de carácter cualitativo; a continuación pasamos a exponer los resultados del análisis cualitativo y comparativo realizado y finalizamos nuestro trabajo con las principales conclusiones alcanzadas. A continuación se detallan las referencias bibliográficas consultadas y empleadas así como la biografía de los autores de este trabajo.

### Los Clusters Propulsores De Ventaja Competitiva

A partir de los años 90, un buen número de autores (Amin, 1998; Cooke *et al.*, 2000; Storper, 1998) comienzan a hablar de una nueva etapa para el desarrollo regional. De una estrategia de desarrollo dirigida hacia la movilización de los recursos locales haciendo uso de una interpretación más amplia de los procesos económicos, con una visión que sitúa las ventajas competitivas de las regiones en la construcción de redes de asociación. El objetivo final de estas estrategias de desarrollo es incrementar el potencial de conocimiento de toda la sociedad regional en su conjunto, incluidas sus instituciones (Morgan, 1997). Su propuesta trata de potenciar los activos intangibles y las ventajas relacionales de los espacios regionales y se basa en: *“construir redes de conocimiento, mecanismos de aprendizaje y capital social es un activo necesario y complementario a los factores económicos que tradicionalmente se pensaba que influían sobre el desarrollo económico”* (Morgan & Nauwelaers, 1999, pág. 226), siendo los clusters concebidos según la definición de Michael Porter y su equipo en la Harvard Business School un instrumento apropiado para esta labor. Los clusters así definidos son concentraciones geográficas de empresas interconectadas, suministradores especializados, proveedores de servicios, empresas de sectores afines e instituciones conexas (por ejemplo, universidades, institutos de normalización, asociaciones comerciales) que compiten pero también cooperan (Porter, 1999) y constituyen una potente herramienta para el desarrollo de políticas económicas a escala regional (Palacio, 2010).

Representan por un lado, una nueva forma de pensar sobre la economía y la organización del desarrollo económico en un determinado campo de actividad y, por otro lado, potencian (Aranguren, 2010) la creación de importantes interrelaciones entre empresas y sectores en cuanto a la tecnología, cualificaciones, información e innovación. Según varios informes oficiales (OECD, 1999; OECD, 2007; Orkesta, 2009), los clusters influyen principalmente sobre la competitividad de sus organizaciones socias, en particular, y del sector al que pertenecen, en general, en los siguientes tres aspectos:

1. Incrementan la productividad y la eficacia de las empresas o sectores que las integran a través de los siguientes factores: acceso a recursos materiales y humanos especializados; acceso a la información: facilita y abarata el fluir de información en el interior del cluster; acceso a las instituciones y bienes públicos. Constituye un acceso eficaz a inputs especializados, servicios, empleados, información e instituciones; marketing continuo y acciones que refuerzan la imagen; mejora de la función de compras; mejor coordinación de las actividades de los integrantes del cluster; facilita la coordinación y las transacciones entre empresas.

2. Incrementan su capacidad de innovar y, con ello, su capacidad de aumentar la productividad. El cluster ofrece una serie de ventajas a la hora de innovar, como pueden ser: mayor rapidez y capacidad de percepción de las necesidades de los clientes así como de las nuevas posibilidades en tecnología, producción y/o comercialización; acceso rápido a los recursos (materiales y humanos) necesarios para llevar a cabo la innovación o experimentación a un coste inferior (economías de escala y de aprendizaje); amplían la capacidad de percibir las oportunidades para la innovación; surgen más suministradores e instituciones que ayudan a la creación del conocimiento; potencia la experimentación dados los recursos locales disponibles.
3. Estimulan la creación de nuevas empresas y la comercialización, lo cual apoya la innovación y expande el cluster. Las causas más destacadas suelen ser las siguientes: mejor información sobre las oportunidades en el interior del cluster; se reduce el riesgo percibido de entrada: menores barreras de entrada, relaciones establecidas o presencia de otras empresas que ya tuvieron éxito; las oportunidades de nuevas empresas y nuevas líneas de negocios establecidos son más visibles; la comercialización de nuevos productos y el establecimiento de nuevas empresas es más fácil debido a las cualificaciones, suministradores y otros factores disponibles.

Por otro lado, la literatura sobre la cooperación (Palacio, 2010; Parra *et al*, 2008, pág. 88) coincide en afirmar que ésta permite a las empresas, especialmente a las pequeñas y medianas empresas, aumentar su capacidad para competir, puesto que, mediante una mayor cooperación, pueden superar las barreras que tienen en aspectos relevantes como la innovación y la internacionalización. Las regiones con un porcentaje mayor de empleo en las industrias que pertenecen a clusters fuertes son, generalmente, más prósperas (Aranguren, 2010, pág. 91). Si el empleo refleja actividades en muchas industrias que pertenecen a tales clusters, la prosperidad aumenta fuertemente.

La situación en los grupos de clusters vinculados a través de industrias comunes o en clusters que también están presentes en regiones vecinas, proporcionan beneficios adicionales. Aunque sea posible que muchos otros factores diferentes de los clusters puedan tener un impacto en la prosperidad, los datos obtenidos de estudios realizados por la OCDE y el Cluster Observatory de Europe Innova, proporcionan evidencias claras de que los clusters están significativamente relacionados con la prosperidad y que, por tanto, es necesario considerarlos como una parte central de la estrategia económica.

Teniendo en cuenta que el crecimiento y el éxito de una región pueden ser atribuidos a la formación incesante de multitud de entidades especializadas y diversas que se alimentan, apoyan e interactúan entre sí, es necesario fomentar las relaciones entre Gobierno-Academia- Empresa- Sociedad (Navarro, 2009). Para acceder al desarrollo económico de las sociedades basado principalmente hoy en día en la innovación, consideramos que es necesario fomentar las *Relaciones* entre estos cuatro actores. Sabel, (1989, págs. 30-31) por su parte destaca la importancia de las redes industriales y sociales, señalando “las ventajas de aprendizaje de los sistemas de red como organización industrial”. Estas redes, afirma, son cruciales no sólo para las pequeñas empresas, sino también para un número creciente de grandes empresas, que están imitando y aliándose con los distritos industriales. Existen más de 500 iniciativas o asociaciones cluster en el mundo y aunque en cada lugar las Asociaciones Clusters tienen su propia especificidad, en general, son instituciones para la colaboración formada por empresas, instituciones educativas y de investigación, agentes gubernamentales y otros agentes sociales que se crean con el objetivo de mejorar la competitividad de las actividades relacionadas en un determinado territorio.

## EL SECTOR DE LA INDUSTRIA DE EQUIPOS Y COMPONENTES DE AUTOMOCIÓN EN EL ESPAÑA Y EN LA CAV

A la hora de plantearnos el estudio del sector, hemos tenido en cuenta dos factores: en primer lugar el alto grado de importancia del sector en el conjunto económico industrial de nuestro país y, en segundo lugar, un notable impacto negativo consecuencia de la crisis desde finales del 2008 y especialmente en el 2009, año hasta el que llega nuestro estudio. El motivo que nos mueve a escoger un sector que recoja estos factores es llegar a conocer las necesidades del sector y plantear nuevas formas de gestión más competitivas a las que una empresa pueda hacer frente a situaciones de crisis.

El sector de la industria de equipos y componentes de automoción está adquiriendo cada vez mayor importancia dentro del proceso productivo del automóvil. De hecho, en los últimos años está absorbiendo funciones cada vez más complejas como la I+D+i o la coordinación con otros proveedores (ICEX, 2011), debido a que los fabricantes de automóviles cada vez subcontratan y suministran más sistemas completos ya pre-montados; generando en la actualidad el 75% de puestos de trabajo directos del sector de la automoción. Estos hechos llevan al sector a contribuir en el PIB de España en un 5,5%; a generar el 8,7% del empleo sobre la población activa y a copar el 18,3% de las exportaciones nacionales de bienes y servicios (Instituto Nacional de Estadística – INE). Más concretamente y dado que incluir las empresas fabricantes de automóviles podría conducir a la aparición de desajustes, nos decantamos por estudiar los sectores de fabricantes de equipos y componentes, pues aunque recogen menos volumen de negocio (ver tabla 1), recogen el 90% de las empresas del sector de automoción y su volumen de ocupación también es significativamente superior al de los fabricantes.

Tabla 4: Indicadores del Sector de Automoción en España en 2009

	Fabricación de vehículos de motor CNAE2009-29.1	Fabricación de componentes CNAE2009-29.2 y 29.3
Nº de empresas (Unidades)	197	2.019
Volumen de Negocios ( M. €)	30.428	15.555
Nº de ocupados ( unidades)	63.039	82.606

*Principales indicadores económicos del sector de la automoción en el España en el que se puede observar que la inclusión de los fabricantes en el estudio puede originar desajustes al ser un número pequeño de empresas con el doble de volumen de facturación que las auxiliares y con un número muy inferior de ocupados. Fuente: Elaboración propia a partir datos INE para 2009.*

España cuenta con una importante industria de fabricante de equipos y componentes de automoción integrada por más de dos mil empresas que facturaron 15.555 millones de euros en 2009 y un empleo de 82.606 trabajadores, situándose en el tercer lugar del ranking de la industria europea de componentes. Si bien es cierto que estas cifras son bastante negativas si las comparamos con las de 2008, cuando la facturación fue de 20.819 millones de euros y el empleo de 96.775 trabajadores, se trata, en general, de empresas innovadoras, competitivas y flexibles, que exportan más del 53% (Secretaría General de Comercio Exterior del Ministerio de Industria, Turismo y Comercio) de su producción, lo que denota un elevado grado de internacionalización.

En el caso de la CAV su tejido industrial está formado mayoritariamente por PYMEs (ver tabla 2). Centrándonos en el sector de equipos y componentes de automoción más del 20% pertenecen al Cluster de Automoción (ACICAE) fundado en 1993, conformado básicamente por las PYMEs del sector (ver tabla 3). Este cluster es muy relevante en la CAV pues supone el 21,8% del total de las exportaciones vascas y el 3,9% de las mundiales (Aranguren *et al.*, 2011). Es un cluster muy dinámico pues su cuota de exportación tiene una clara tendencia creciente, el 64% de sus empresas cuentan con departamentos de I+D+i a los que se destina, de media, el 2,1% del total de facturación (ACICAE). Cabe destacar la creación del AIC-Automotive Intelligence Center en el año 2009 como único centro de generación de

valor para el cluster que se constituye como un centro en el que el conjunto del sector coopera en diversas áreas de mejora competitiva como conocimiento, formación, tecnología y desarrollo industrial.

Tabla 5: Distribución del tejido industrial en la CAV 2005-2009

Tamaño Empresa	2.005	%	2.006	%	2.007	%	2.008	%	2.009	%
Microempresas	51.744	82,07	52.444	81,85	52.652	81,63	51.667	81,91	50.699	82,34
Pequeña Empresa	9.396	14,90	9.672	15,09	9.815	15,22	9.425	14,94	8.981	14,59
Mediana Empresa	1.650	2,62	1.685	2,63	1.755	2,72	1.718	2,72	1.630	2,65
Gran Empresa	259	0,41	274	0,43	278	0,43	271	0,43	266	0,43
<b>Total Empresas</b>	<b>63.049</b>	<b>100,00</b>	<b>64.075</b>	<b>100,00</b>	<b>64.500</b>	<b>100,00</b>	<b>63.081</b>	<b>100,00</b>	<b>61.576</b>	<b>100,00</b>

*El tamaño de las empresas se mantiene a lo largo del tiempo y que las empresas se encuadran en el apartado de PYMEs de forma abrumadoramente mayoritaria, siendo muy importante el porcentaje de las mismas que tienen menos de diez trabajadores y, en consecuencia, entran en la categoría de microempresas. Esto nos da idea de la importancia de impulsar clusters u otras redes de colaboración entre ellas para mantener y/o mejorar su ventaja competitiva. Fuente: Elaboración propia a partir de los anuarios del Ministerio de Empleo y Seguridad Social.*

Tabla 6: Comparativa CAV-ACICAE año 2009 de empresas por tamaño en %

territorio histórico		c a v			a c i c a e		
	pequeña		mediana	grande	pequeña	mediana	grande
araba		15,82	16,86	13,79	16,67	15,22	0,00
bizkaia		33,04	33,14	30,27	57,14	50,00	70,00
gipuzkoa		51,14	50,00	55,94	26,19	34,78	30,00

*En el Cluster de Automoción (ACICAE) el porcentaje de PYMEs es muy superior, salvo en el caso de Bizkaia, al del conjunto de estas empresas en la Comunidad Autónoma Vasca (CAV), por lo que parece evidente que ACICAE reúne, fundamentalmente, a PYMEs que son las entidades que más dificultad tienen para acceder a recursos de innovación, internacionalización y mejora de la ventaja competitiva. Fuente: Elaboración propia a partir de la base de datos SABI (fuente: Bureau Vann Dyck Electronic Publishing).*

Entendemos que lo expuesto hasta ahora justifica debidamente la elección del sector de equipos y componentes de automoción en el España para el estudio y su comparación con un Espacio Regional con un cluster de automoción muy competitivo y dinámico como es ACICAE en la CAV.

## METODOLOGÍA

En este estudio se utilizan dos universos: el primero está formado por el total empresas pertenecientes al sector de equipos y componentes de automoción de España; y el segundo comprende el total de empresas del sector de equipos y componentes de automoción que pertenecen a ACICAE. Todas las organizaciones, según su actividad, se incluyen en el Código Nacional de Actividades Económicas, que tiene carácter internacional. En nuestro caso, los datos son referidos CNAE-93 hasta 2007 y CNAE-09 para 2008 y 2009 (ver tabla 4).

Tabla 7: Correspondencias CNAE 93-09 para el sector de equipos y componentes de automoción

cnae-93 rev1 codigo	cnae-93 rev1 título	cnae-2009 codigo	cnae-2009 título
31611	Fabricación de aparatos y dispositivos eléctricos para motores de combustión interna	2931	Fabricación de equipos eléctricos y electrónicos para vehículos de motor
34200	Fabricación de carrocerías para vehículos de motor, de remolques y semirremolques	2920	Fabricación de carrocerías para vehículos de motor; Fabricación de remolques y semirremolques
34300	Fabricación de partes, piezas y accesorios no eléctricos para vehículos de motor y sus motores	2932	Fabricación de otros componentes, piezas y accesorios para vehículos de motor

*En esta tabla se recogen los códigos nacionales de actividades económicas (CNAE) correspondientes a industrias del sector de equipos y componentes de automoción que conforman los universos que hemos procedido a estudiar. Hasta el ejercicio 2007 el CNAE se toma de la columna CNAE-93 Rev1 y para los ejercicios del 2008 en adelante se toma el CNAE de la columna CNAE-2009. Fuente: Elaboración propia a partir de datos del INE.*

Fijados los universos, en una primera fase se ha determinado como índices económicos claves a estudiar en el periodo 2005-2009: tasa de empleo; cifra neta de negocios y volumen de exportaciones, dado que

son los que tienen un reflejo más inmediato y visible en el entorno socioeconómico. A continuación, para el examen de los índices económicos de referencias, se ha procedido a fijar las fuentes de extracción de los datos que pudieran resultar más fidedignas, obteniéndose como resultado: base de datos SABI para los datos de empleo y de cifra neta de negocios e ICEX para los datos referentes a las cifras de exportación.

## RESULTADOS

Se ha llevado a cabo un análisis cualitativo de los cinco últimos años, ya que, además de ser el periodo medio de los estudios de datos históricos a largo plazo, también nos recoge información sobre el comportamiento de las empresas del sector en periodos de bonanza y en periodos de crisis económica. En consecuencia, tomando como base el ejercicio 2005, los resultados del análisis cualitativo realizado para cada uno de los índices seleccionados son los siguientes. El primer índice económico estudiado ha sido la tasa de empleo, dado que es el índice que más ha sufrido las consecuencias de la actual crisis económica. Los resultados de su análisis los vemos en la tabla 5.

Tabla 8: Evolución de la Tasa de Empleo para el sector y para ACICAE

Tasa de Empleo	2005		2006		2007		2008		2009	
	Total	%	Total	%	Total	%	Total	%	Total	%
CNAE 292 y 293 España	86.803,00	100,00%	85.806,00	98,85%	84.029,00	96,80%	96.775,00	111,49%	82.606,00	95,16%
CNAE 292 y 293 ACICAE	4.218,00	100,00%	4.125,00	97,80%	5.440,00	128,97%	5.678,00	134,61%	5.037,00	119,42%

*Tomando como base el año 2005 para España la tendencia ha sido de pérdida paulatina, mientras que las empresas socias del sector en ACICAE mejoran a partir de 2007 la tasa de empleabilidad respecto a 2005. Fuente: Elaboración propia a partir de la base de datos SABI.*

En cuanto al segundo índice económico estudiado, este ha sido la cifra neta de negocios, por ser la segunda en orden de incidencia de la crisis económica actual. Tratamos de averiguar si la evolución de las empresas pertenecientes al cluster es mejor que en el resto del Estado. En la tabla 6 aparecen los resultados del análisis realizado.

Tabla 9: Evolución Cifra Neta Negocios para el sector y para ACICAE en miles de euros

Cifra Neta de Negocios	2005		2006		2007		2008		2009	
	Total	%	Total	%	Total	%	Total	%	Total	%
CNAE 292 y 293 España	17.077,00	100,00%	17.792,00	104,19	18.894,00	110,64	20.819,00	121,91	15.555,00	91,09
CNAE 292 y 293 ACICAE	1.054,00	100,00%	1.017,00	96,49	1.160,00	110,06	1.030,00	97,22	1.158,00	109,87

*El sector, a nivel estatal, presenta tendencia positiva hasta caer en 2009; este hecho se debe a las políticas de ayudas al sector del automóvil del Gobierno Español hasta 2008, inclusive. Por el contrario, la tendencia de los socios del sector en ACICAE presenta altibajos, manteniéndose cerca del año base y repuntando en 2009. Fuente: Elaboración propia a partir de la base de datos SABI.*

El tercer y último índice económico objeto de estudio ha sido el volumen de exportaciones del sector. Este índice ha sido el último en sufrir los efectos de la crisis y se ha agravado desde el momento en que las economías de los países de la Unión Europea han comenzado a enfriarse, como puede apreciarse en los resultados que aparecen en la tabla 7.

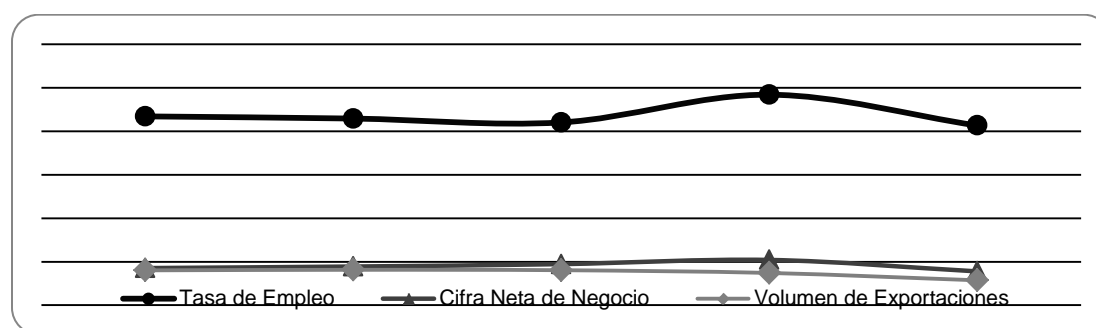
Tabla 10: Evolución Volumen de Exportaciones para el sector y para ACICAE en miles de euros

Volumen de Exportaciones	2005		2006		2007		2008		2009	
	Total	%	Total	%	Total	%	Total	%	Total	%
CNAE 292 y 293 España	16.037,50	100,00%	16.281,53	101,52	16.101,05	100,40	14.834,88	92,50	11.453,48	71,42
CNAE 292 y 293 ACICAE	267,37	100,00%	297,63	111,31	319,99	119,68	321,02	120,06	323,25	120,90

La Cifra Neta de Negocios del sector en España presenta tendencia positiva hasta caer por debajo de la cifra de 2005 en 2008 momento en que las economías de la UE frenan su consumo. Por el contrario, la tendencia de los socios del sector en ACICAE es de clara mejora, ya que su evolución es positiva en todos los ejercicios objeto de estudio. Fuente elaboración propia a partir datos INE.

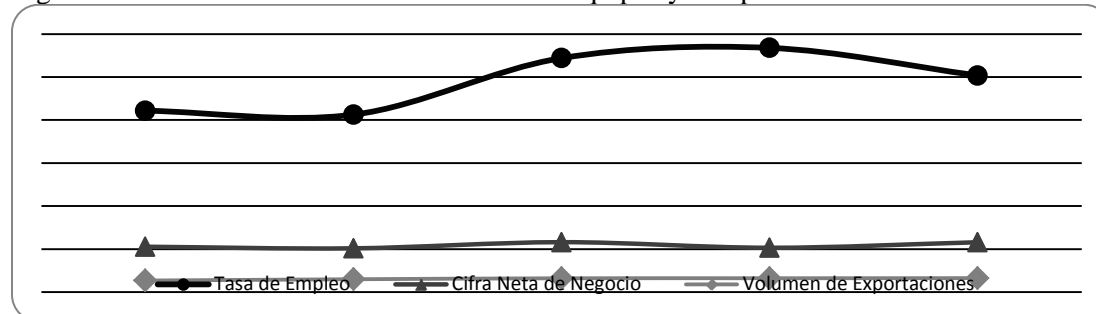
Como resumen, presentamos en las figuras siguientes los resultados para España y para los socios de ACICAE, en las que podemos apreciar la evolución de los índices estudiados.

Figura 1: Evolución índices económicos sector equipos y componentes automoción en España



Se puede apreciar la tendencia general a la baja, exceptuando el ejercicio 2008, donde las ayudas al sector del automóvil adquirieron su mayor volumen respecto a ejercicios anteriores. A pesar de todo el sector muestra estabilidad si tenemos en cuenta la situación general de la industria en España.

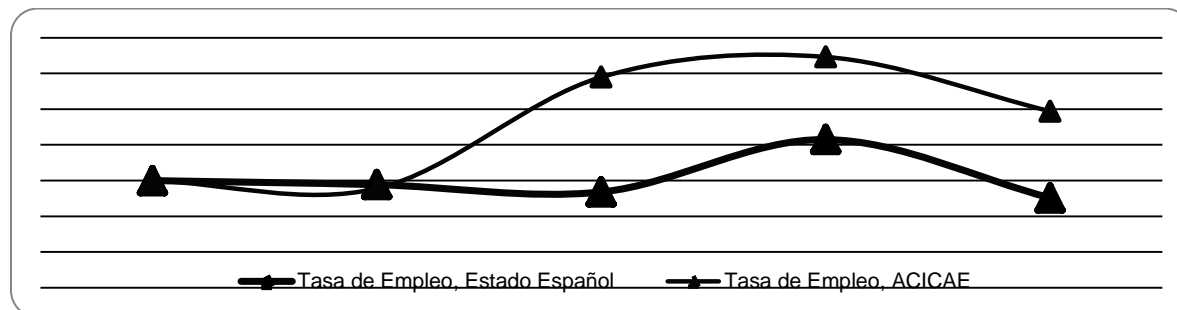
Figura 2: Evolución índices económicos sector equipos y componentes automoción en ACICAE



En el caso de ACICAE se comienza con una bajada en el empleo, producto del ajuste de plantillas a la nueva situación, para evolucionar de forma positiva el resto de los ejercicios, hasta el 2009 en que sufre una nueva caída. El resto de índices se mantienen estables en el tiempo sin apenas fluctuaciones y siempre con tendencia positiva.

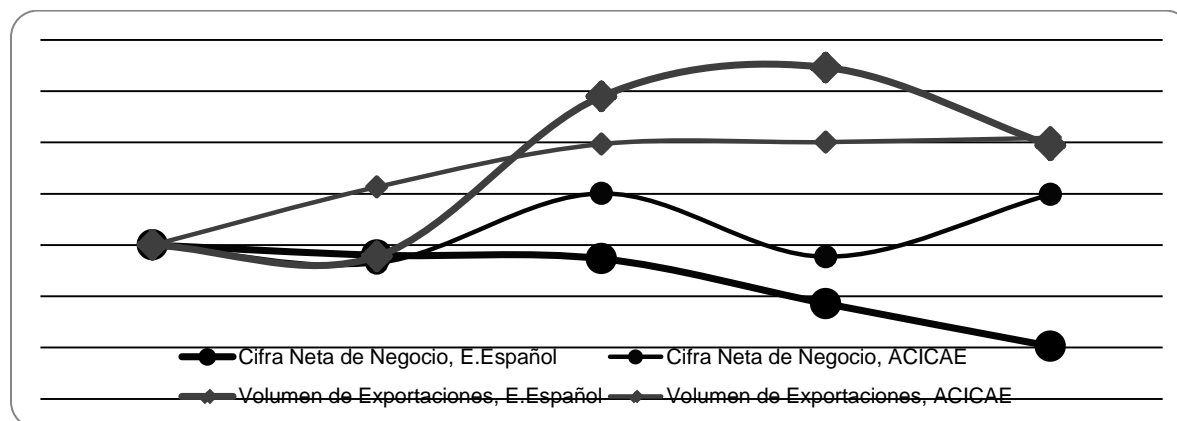
A continuación presentamos las figuras comparativas España-socios del sector en ACICAE de los índices económicos, en peso relativo.

Figura 3: Comparativo tasa de empleo España-ACICAE en %



A pesar que en el 2005 los datos de empleo son similares para los colectivos estudiados, en el 2007 la tasa de empleo de ACICAE se despega de la de España ofreciendo resultados mucho mejores que se mantienen en el tiempo, a pesar de que en 2009, ambos colectivos sufren un empeoramiento del indicador

Figura 4: Comparativo volumen negocio y volumen de exportación España-ACICAE en %



La cifra neta de negocios de las empresas del sector pertenecientes a ACICAE, en valores relativos, se mantiene en todo momento por encima de las empresas de España. En lo que se refiere al volumen de exportación el España muestra mejores resultados, a partir de 2007, mientras que los socios de ACICAE ofrecen resultados estables en el tiempo

## CONCLUSIONES

Del análisis de la revisión de la literatura concluimos que los clusters, por sí mismos, no suponen una fuente de ventaja competitiva; ésta se hace realidad cuando asumen el modelo de Triple Helix en el que se interrelacionan al mismo nivel Gobierno-Universidad-Empresas. La estrategia clave sobre la que tienen que trabajar es la cooperación, para lo que es fundamental crear relaciones de confianza entre los miembros del cluster. El comportamiento de los índices económicos estudiados: tasa de empleo, cifra neta de negocios y volumen de exportaciones, es en general mejor en las empresas socias del cluster ACICAE que en el resto de las empresas del sector tanto en cantidades absolutas como relativas, lo que nos lleva a concluir que, sobre todo en el caso de PYMEs, la pertenencia a clusters o redes de empresas que potencian la colaboración cliente-proveedor, la mejora de la formación, la profundización en la internacionalización y la mejora de la logística están mejor preparadas para hacer frente a las épocas de crisis, por lo que el impacto en las mismas es menor. Una política regional de clusters o redes de empresas organizadas bajo el modelo de Triple Helix se presenta como una buena herramienta para que las empresas, en general y las PYMEs, en particular mejoren su ventaja competitiva de forma sostenible y estén mejor preparadas para resistir periodos de crisis generales y/o sectoriales.



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# THE CASE METHOD IN MEXICANS PUBLICS UNIVERSITIES

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## ABSTRACT

*Public universities in Mexico have been characterized by the lectures, however, these are committed to ensuring the use and design of competitive materials, where the case studies play a crucial role as the student is the protagonist. The partial results presented in this paper correspond to a focused research to meet the need of the case method in the Bachelor of Marketing of public and private universities of the State of Tabasco, Mexico. The study's main objective is to analyze the use, design and creation of a Bank Business Case for the Degree in Marketing from the Academic Division of Economics and Administrative Sciences (DACEA) of the Universidad Juárez Autónoma de Tabasco (UJAT). The research was performed under the qualitative method with case study approach through three techniques: a) Analysis Documentary b) Application of questionnaires c) Application of semi-structured interviews. The analysis was a qualitative with significant findings on the use of case studies in the Bachelor of Marketing 11 universities.*

**KEY WORDS:** Case Method, Marketing, Universidad Juárez Autónoma de Tabasco.

## EL MÉTODO DE CASOS EN UNIVERSIDADES PÚBLICAS MEXICANAS

### RESUMEN

*Las universidades públicas en México se han caracterizado por las clases magistrales, sin embargo, estas se encuentran comprometidas a velar por el uso y diseño de materiales didácticos competitivos, donde los casos juegan un papel crucial ya que el estudiante es el protagonista. Los resultados parciales que se presentan en esta ponencia, corresponden a una investigación que se enfocó a conocer la necesidad del método de casos en la Licenciatura en Mercadotecnia de las universidades públicas y privadas del Estado de Tabasco, México. El estudio tiene como objetivo principal analizar el uso, diseño y creación de un Banco de Casos Empresariales para la Licenciatura en Mercadotecnia de la División Académica de Ciencias Económico Administrativas (DACEA) de la Universidad Juárez Autónoma de Tabasco (UJAT). La investigación se realiza bajo el método cualitativo con enfoque de estudio de casos a través de tres técnicas: a) Análisis Documental b) Aplicación de cuestionarios y c) Aplicación de entrevistas semi-estructuradas. El análisis fue de corte cualitativo con hallazgos significativos sobre el uso de los casos prácticos en la Licenciatura en Mercadotecnia de 11 universidades.*

**PALABRAS CLAVE:** Método de caso, Marketing, Universidad Juárez Autónoma de Tabasco

### INTRODUCCIÓN

En México, el uso del método del caso es especialmente utilizado en Escuelas de Negocios que de continuo son organizaciones privadas. Por su parte las instituciones públicas inician este proceso, impulsado por sus propios profesores, muchos de ellos formados en universidades particulares o en el extranjero. A nivel organismo, la Asociación Nacional de Facultades y Escuelas de Contaduría y Administración (ANFECA) ha dado impulso al método de caso a través de foros y convocatorias anuales para la escritura de casos por parte de profesores de universidades públicas y privadas.

A nivel internacional, los organismos supranacionales consideran en sus políticas el aprendizaje significativo que contemple estrategias didácticas acordes a la practicidad, tal como es el método de caso, el cual es el más usado por diversas universidades y escuelas de negocios nacionales e internacionales. El método de casos es el modelo educativo utilizado por universidades prestigiadas como Harvard en los Estados Unidos, el INCAE Business School en Costa Rica y Nicaragua y en México por el Instituto Panamericano de Alta Dirección de Empresas (IPADE) y el Instituto Tecnológico de Estudios Superiores de México (ITESM). En este contexto, la Licenciatura en Mercadotecnia (LEM) es una carrera propicia para utilizar la técnica didáctica del caso, sin embargo, es necesario apoyar el diseño de materiales para coadyuvar a la cualificación de los profesores con un enfoque de aprendizaje significativo hacia los estudiantes, que al mismo tiempo garantice la calidad de la enseñanza (Camacho, 2012).

En Tabasco, México, se asumió que en las universidades que imparten la Licenciatura en Mercadotecnia (LEM), no se utiliza el método de casos y tampoco se dispone de casos propios que pudieran coadyuvar al desarrollo de habilidades directivas y gerenciales de los estudiantes de LEM. Estas premisas conducirían a diseñar materiales didácticos aplicables al método de casos, para sustentar el inicio de un acervo proveniente de investigaciones empresariales y con aplicabilidad contextual que apoyen el egreso de capital humano con competencias requeridas por los mercados de trabajo y por el propio ambiente global de los negocios (Camacho, 2012).

## REVISIÓN LITERARIA

### El Método Del Caso En La Enseñanza

En esta ponencia, se asume el método de caso bajo su enfoque de enseñanza o instrucción. Se le aborda como ente didáctico, componente clave del aprendizaje significativo. El caso usualmente describe una situación específica y real de una organización empresarial, institución o personas, en un contexto y en un periodo dado. En consecuencia, para que exista un estudio de caso se requiere de una historia empresarial que contar, con alguien que la describa y otro que la escriba. Una vez concluido el caso, la academia contará con un “simulador de negocios escrito”, el cual podrá ser seleccionado por algún profesor o facilitador para alcanzar objetivos didácticos en sus asignaturas, cursos o seminarios. Estos beneficios serán aprovechados por los estudiantes o ejecutivos formados bajo este método (Camacho, 2011).

El caso trata es una forma práctica y atractiva para acercarse a la realidad empresarial o institucional, es una herramienta didáctica valiosa para que el estudiante o participante, se familiarice y adquiera rigor intelectual y ético en la detección y planteamiento de problemas y soluciones. En este contexto, los alumnos asumen la situación de quienes tienen la responsabilidad de decidir, y proceden a realizar un análisis y diagnóstico del problema y elaboran o proponen un plan de acción. De esta manera, el método del caso contribuye a formar el juicio del ejecutivo en el proceso de toma de decisiones, a adquirir habilidades interfuncionales y desarrollar una visión integradora aplicada a la gestión en un ambiente complejo, que permite mejorar la capacidad y estilo de dirección así como la adquisición de la disciplina intelectual para formular problemas y alternativas de solución (ESE n/d).

El método del Caso, se le asume también como una forma de enseñanza en la que los estudiantes deben involucrarse para aprender, ya que la técnica desencadena un proceso de pensamiento, de análisis, de solución de problemas o inclusive de evaluación y juicio. Bajo este supuesto, se trata de una práctica en una situación “real”, el caso; esto crea las habilidades del pensamiento que serán necesarias cuando se encuentren en situaciones reales de toma de decisiones. Es decir, se trata de la descripción de una determinada situación en la vida real ó una situación que atraviesa una persona u organización en un momento dado de su historia (Ogliastri, 1999, NACRA, n/d), CIC n/d, Naumes, 2006).

El método de caso como sistema formal de aprendizaje fue propuesto por la Universidad de Harvard para la enseñanza del Derecho, y posteriormente fue llevado a otras disciplinas, aunque originalmente surgió en la enseñanza de la Medicina a través de las historias clínicas (Powell y García, 2006).

### Aprender Con Casos

En las universidades públicas, la enseñanza está basada en las clases magistrales y en el dominio de conocimientos del profesor. La alternativa es el uso didáctico de casos como un proceso pedagógico activo en lugar del proceso pasivo que resulta de las explicaciones en clase, con esta técnica, los estudiantes aprenden a través del análisis y actividades que realizan, esto implica que aprender haciendo provee un mayor y duradero aprendizaje. El método es más eficaz en grupos poco numerosos (Naumes, 2006). Esto quiere decir que, enseñar con casos, implica la atención de condiciones mínimas y competencias del profesorado para su buen uso y utilidad. De acuerdo con Ainciburu (2004), una forma de validar la eficacia y los beneficios del uso de Estudios de Caso en la instrucción, es la evaluación de situaciones reales y aplicación de conceptos a partir de ejemplos prácticos; aprender a desarrollar conceptos nuevos y a aplicar aquellos ya establecidos a situaciones novedosas; asimilación de ideas y conceptos que utilizan los estudiantes, el trabajo en grupo que constituye una preparación eficaz en los aspectos humanos de la gestión. En consecuencia, las condiciones que debe cumplir un estudio de caso para ser pedagógicamente útil desde el punto de vista económico son autenticidad, situación concreta sacada de la realidad, urgencia, ser una situación problemática que provoca un diagnóstico o una decisión. Debe ser por tanto, una situación que puede proporcionar información y formación en un dominio del conocimiento o de la acción del tema que se aborda a través del caso (Ainciburu, 2004).

## **METODOLOGÍA**

### Objetivo De La Investigación

Analizar el uso, diseño y creación de un Banco de Casos Empresariales en la Licenciatura en Mercadotecnia de la División Académica de Ciencias Económico Administrativas de la Universidad Juárez Autónoma de Tabasco.

### Justificación De La Investigación

Tomando en cuenta que UJAT contempla dentro de su Plan Estratégico de Desarrollo 2006-2016 la formación del estudiante de manera integral y armónica, con actitudes críticas y emprendedoras y énfasis en la competitividad y compromiso con la sociedad (UJAT, 2006), se consideró relevante el desarrollo de la investigación. Esta forma parte de los trabajos que realiza el Cuerpo Académico de Estudios Estratégicos para Negocios e Instituciones (CAEENI) a través de la línea de generación y aplicación del conocimiento (LGAC) Mercadotecnia y Finanzas para negocios e instituciones. Los resultados de la investigación con estudiantes, profesores y empresarios, conducirán a la elaboración de casos prácticos adaptados al entorno geográfico- cultural- empresarial del Estado de Tabasco, México y de la Región Sureste, permitirá que los profesores estén provistos de una herramienta didáctica que fomente el aprendizaje significativo a través del uso de un método actual y competitivo en la impartición de sus materias. En consecuencia, la creación de un Banco de Casos facilitará la disponibilidad de materiales didácticos que coadyuven a estar a la vanguardia de las escuelas de negocios en un contexto adaptado y propicio para el desarrollo de competencias de los egresados de LEM y de las carreras y posgrados de las ciencias económico administrativas, con miras a una inserción más competitiva en los mercados de trabajo.

*Diseño De La Investigación:* En esta investigación se utilizó el método cualitativo mediante el estudio de casos a través de tres técnicas a saber: a) Análisis Documental b) Aplicación de cuestionarios, c) Aplicación de entrevistas y d) Observación participante. El análisis documental se realizó en bases de

datos especializadas, mediante revisiones exhaustivas en publicaciones especializadas, portales de IES y organismos relacionados con la escritura, uso y publicación de casos prácticos, así como tesis con las que cuenta la División Académica.

*Población:* La población objetivo fueron Profesores y estudiantes del área de Mercadotecnia de la Licenciatura en Mercadotecnia, correspondientes a 11 universidades del Estado de Tabasco y empresarios de la localidad y de la región. En esta ponencia se reportan hallazgos de 6 universidades, en su fase estudiantil

*Técnicas de investigación:* Además de la revisión documental, se diseñaron cuestionarios diferentes para profesores y estudiantes, considerando la información clave que provendría de cada informante clave, para lo cual se contempló al menos 4 dimensiones, el uso del caso, el dominio de la técnica por parte del profesor de casos, materia en la que se utiliza y utilidad del caso para la formación de competencias directivas y gerenciales (Ver Anexo 1). También se realizó el diseño de la guía de entrevista para empresarios, la cual se encuentra en proceso.

*Cálculo de la muestra:* La determinación de la muestra de la población de estudiantes (Ver Tabla 1) a quienes se les aplicaron los cuestionarios se llevó a cabo mediante un muestreo aleatorio estratificado, considerando los siguientes parámetros:

$N=1612$  (Población)

$Z_{95\%} = 1.96$  (Intervalo de Confianza)

$p = 50\%$  (Proporción de individuos que poseen en la población la característica de estudio.

$q = 50\%$  (proporción de individuos que no poseen esa característica, es decir, es  $(1-p)$ )

$e = 5\%$  (error muestral deseable)

$$n = \frac{(1.96)^2(0.5)(0.5)(1612)}{(1612-1)(0.05)^2 + (0.5)(0.5)(1.96)^2} = \frac{1548.16}{4.9879} = 310.38$$

$$n = 310$$

$$\frac{n}{N} = \frac{310}{1612} = 0.1923$$

Tabla 1: Muestras de estudiantes por universidad

	Universidad		Muestra
1	UM	$11*(0.1923)$	= 2
2	UAG	$92*(0.1923)$	= 18
3	UNID	$42*(0.1923)$	= 8
4	UTM	$24*(0.1923)$	= 5
5	UD	$34*(0.1923)$	= 7
6	IEU	$70*(0.1923)$	= 13
7	UMMA	$30*(0.1923)$	= 6
8	US	$12*(0.1923)$	= 2
9	UJAT	$970*(0.1923)$	= 187
10	UVM	$28*(0.1923)$	= 5
11	UPCH	$299*(0.1923)$	= 57
		<b>TOTAL</b>	<b>310</b>

### Tiempo De Aplicación De Los Cuestionarios

Los instrumentos aplicados a estudiantes se llevaron a cabo en un periodo aproximado de 3 meses en el periodo de julio - septiembre 2011.

Tabla 2: Dimensiones Cuestionario Estudiantes

Pregunta	Alternativas a elegir
1.- ¿Conoces el método de casos? (Casos prácticos).	Si ( ) Pasa a la pregunta 3 No ( )
2.- ¿Te gustaría utilizarlos?	Si ( ) No ( )
3.- ¿Dentro de las actividades didácticas en tus materias, tus profesores incluyen la resolución de casos prácticos?	Si ( ) No ( )
4.- ¿De qué fuente provienen los casos prácticos que has resultado?	1. Libros de texto 2. Revistas 3. Bases de datos con casos 4. Otros (especificar)
5.- Aproximadamente, ¿Cuántos casos prácticos has resuelto durante tu carrera?	1. De 1 a 3 2. De 4 a 6 3. Más de 7
6.- ¿En qué materias has tenido la oportunidad de resolver casos prácticos?	6a. Investigación de mercados 6b. Mercadotecnia agroindustrial 6c. Mercadotecnia estratégica 6d. Comportamiento del consumidor 6e. Mercadotecnia internacional 6f. Publicidad y promoción de ventas 6g. Mercadotecnia de servicios 6h. Mercadotecnia social 6i. Consultoría 6j. Otras (especificar)_____
7.- ¿En qué momento del semestre les aplican en clase la resolución de casos prácticos?	1. Al inicio del semestre 2. A la mitad del semestre 3. Al final del semestre 4. Constantemente
8.- Considero que mis profesores dominan la aplicación del método del caso en clases.	1. Totalmente de acuerdo 2. De acuerdo 3. Neutral 4. En desacuerdo 5. Totalmente en desacuerdo
9.- ¿Cuál es la característica más importante para resolver un caso práctico?	1. La información actual de la empresa se encuentre en un contexto de éxito o amenaza 2. Presentar una situación real de las áreas funcionales de la empresa 3. Apoyarse en preguntas de discusión que generen debate 4. El profesor de casos aplica bien el método
10.- La aplicación de casos prácticos me permite como estudiante el fortalecimiento o desarrollo de mis competencias directivas y gerenciales.	1. Definitivamente sí 2. Posiblemente sí 3. Indeciso 4. Probablemente no 5. Definitivamente no
11.- ¿Cuál es tu opinión acerca de los casos prácticos? (selecciona una opción).	1. Me enseñan a tomar decisiones 2. Aplico los conocimientos de la teoría 3. No son aplicables a mi carrera 4. Hacen dinámica la clase 5. Funcionan como autoevaluación 6. Se deben emplear con más frecuencia en clases 7. Me ayudan a trabajar en equipo 8. Otras:_____
12.- Considero que las materias en que podría tener mayor utilización el uso de casos prácticos son (enumere del 1 al 3, donde 1 es el más importante):	6a. Investigación de mercados 6b. Mercadotecnia agroindustrial 6c. Mercadotecnia estratégica 6d. Comportamiento del consumidor 6e. Mercadotecnia internacional 6f. Publicidad y promoción de ventas 6g. Mercadotecnia de servicios 6h. Mercadotecnia social 6i. Consultoría 6j. Otras (especificar)_____

### Confiabilidad Del Instrumento

Se aplicaron 30 cuestionarios piloto a estudiantes de la Licenciatura en Relaciones Comerciales y Mercadotecnia de la UJAT, y posteriormente, se mejoró el cuestionario para poder aplicarse a los estudiantes de mercadotecnia de las 11 universidades seleccionadas para éste estudio. Con estos datos se utilizó el software SPSS versión 17 para determinar el Alpha de Cronbach para estimar la confiabilidad de los instrumentos a aplicar tanto a profesores como estudiantes, el resultado fue de .087, con lo cual se

estimó un nivel óptimo para dar paso a las mejoras respectivas y posteriormente aplicar los cuestionarios definitivos a estudiantes de 11 universidades, de las cuales se reportan seis en esta ponencia (Ver tabla 2).

#### Aplicación De Cuestionarios Definitivos A Estudiantes.

Para los grupos de estudiantes que se reportan, se aplicaron un total de 246 cuestionarios a los estudiantes de mercadotecnia de las universidades 1, 2, 3, 4, 5 y 6 (Ver Tabla 3).

Tabla 3: Cuestionarios aplicados a estudiantes de tres universidades

Universidad	No. De Cuestionarios aplicados
Universidad 1	37
Universidad 2	7
Universidad 3	187
Universidad 4	2
Universidad 5	5
Universidad 6	6
Universidad 7	2
<b>Total</b>	<b>246</b>

#### Procedimiento Para El Análisis De Datos

Una vez hecho el trabajo de campo, se procedió al análisis cualitativo con tablas de doble entrada, sobre la información obtenida en los 246 cuestionarios aplicados a estudiantes de 6 universidades que se reportan. Asimismo, en la etapa actual se revisan e interpretan los materiales que proporcionan las empresas participantes. De éstas se tienen contemplado la invitación a 25 de ellas que estén ubicadas en la localidad o en la región. De las empresas que proporcionen información sobre algún periodo de su empresa, se elegirán 10 cuyas situaciones sean apropiadas y suficientes para generar Estudios de Casos para la enseñanza. Con estos datos y la proveniente de profesores, se dará curso a la segunda parte del proyecto que consistirá en escribir los casos prácticos de las áreas de la carrera donde podría ser prioritario su uso. Para ello se identificarán primero las sub áreas de Mercadotecnia: Producto, Imagen Corporativa, Comunicaciones integradas, Publicidad, Promoción de Ventas, Distribución, Logística.

Después se determinarán las materias donde podrían aplicarse, se definirán los objetivos didácticos del caso y se determinará la situación a ser analizada así como la elaboración de las preguntas relacionadas con el caso, tanto las que serán utilizadas por el profesor como las que responderá el estudiante. Se describirán con detalle los procedimientos de manera ordenada, sistemática y coherente que se aplicarán para alcanzar los objetivos. Se informará cuál es el diseño del estudio, las técnicas, los procedimientos y análisis de datos que se utilizarán para alcanzar los objetivos propuestos.

## **RESULTADOS**

Después de analizar los 246 cuestionarios aplicados a estudiantes de la Licenciatura en Mercadotecnia de las seis universidades de referencia, se encontró que las edades de los estudiantes entrevistados se ubican en el rango de los 19 a los 44 años. Se destacan las respuestas más significativas (Ver Tabla 4).



Tabla 4: Principales resultados obtenidos

Pregunta	UD	UJAT	UM	UMMA	US	UVM
1 ¿Conoces el método de casos?	Sí 100%	Sí 72%	Sí 100%	67% No	Sí 100%	60% No
2 ¿De qué fuente provienen los casos prácticos que has resuelto?	El 50% de Libros de texto 50% de base de datos.	56% Libros de texto	Libros de texto 100%	67% Libros de texto	100% Libros de texto	67% Revistas 15% Mercadotecnia estratégica, 15% Mercadotecnia Internacional, 15% en Mercadotecnia agroindustrial
3 ¿En qué materias has tenido la oportunidad de resolver casos prácticos?	19% Investigación de mercados, 18% Consultoría, 9% Mercadotecnia estratégica	20% Investigación de mercados, 16% Comportamiento del consumidor, 12% Mercadotecnia Estratégica	33% Comportamiento del consumidor, 17% Mercadotecnia internacional, 17% Mercadotecnia Estratégica	30% Otras (no definieron cuáles), 20% Investigación de mercados, 20% Mercadotecnia Social.	19% Investigación de mercado, 18% Mercadotecnia de servicios, 18% Publicidad y promoción de ventas	
4 ¿En qué momento del semestre les aplican en clase la resolución de casos prácticos?	75% A mitad del semestre	A mitad del semestre 49.7%	El 50% A la mitad del semestre 50% Constantemente.	50% A mitad del semestre	100% Al inicio de semestre	40% A mitad del semestre, 40% Al final del semestre
5 Considero que mis profesores dominan la aplicación del método del caso en clases	75% Si está totalmente de acuerdo	De acuerdo 45%	100% De acuerdo	50% Totalmente de acuerdo	50% Totalmente de acuerdo, 50% De acuerdo	40% Totalmente de acuerdo, 40% Neutral

## CONCLUSIONES

En las universidades mexicanas, en lo que corresponde a la Licenciatura en Mercadotecnia impartida en IES del Estado de Tabasco, se pudo conocer el nivel de conocimiento, utilización y beneficios percibidos sobre el método de casos. El cual según las respuestas de los estudiantes, puede considerarse como un material didáctico apropiado para la profesión, así lo refieren los informantes de seis universidades, quienes destacan el conocimiento sobre el método, su uso, el dominio de la técnica por parte de sus profesores, la formación de competencias directivas y las materias en las que es más propicio su utilización, especialmente refieren investigación de mercados, publicidad y promoción de ventas, mercadotecnia internacional, mercadotecnia social y comportamiento del consumidor. En este sentido, los casos provenientes de investigaciones empresariales, constituirán una fuente de materiales didácticos para apoyar la formación del capital humano que posteriormente ingresará al mercado laboral.

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# LA COMUNICACIÓN Y EL GRADO DE SATISFACCIÓN EN LAS RELACIONES INTERPERSONALES DE LOS TRABAJADORES DE UNA PEQUEÑA EMPRESA DE LA INDUSTRIA METAL MECÁNICA

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## RESUMEN

*El presente trabajo de investigación se llevó a cabo con la finalidad de identificar si existe relación entre la variable comunicación con las de supervisión y compañeros de trabajo respecto a la satisfacción laboral de los trabajadores administrativos y operativos de una Pequeña Empresa de la industria metal-mecánica ubicada en Frontera, Coahuila. El estudio se realizó a un consenso de 35 trabajadores, aplicando un cuestionario estructurado, tipo escala de Likert, que consta de 40 reactivos correspondientes a 10 variables; para la fiabilidad del instrumento se utilizó la prueba Alfa de Cronbach, obteniéndose un coeficiente de consistencia interna de 0.89. Los resultados obtenidos son: que la variable comunicación no muestra una correlación significativa con las variables de supervisión y compañeros, sin embargo estas últimas sí se correlacionan significativamente.*

**PALABRAS CLAVE:** Comunicación, satisfacción laboral, relaciones interpersonales

## ABSTRACT

*The paper has developed a study to identify the correlation between the variable communication with Monitoring and co-workers about job satisfaction of administrative workers and operating a small business in the metal working industry located in Frontera, Coahuila, México. The study was conducted as a consensus of 35 workers, using a structured questionnaire, Likert type scale, consisting of 40 reagents for 10 variables, the reliability of the test instrument was used Chronbach's alpha, yielding a coefficient of internal consistency 0.89. The results are that, the communication variable shows non significant correlation with the variables of supervision and co workers, but the latter does not correlate significantly.*

**KEYWORDS:** communication, Job satisfaction, relationship.

## INTRODUCCIÓN

En el presente, la contribución que generan las Pymes a nivel mundial, al crecimiento económico, a la competitividad, innovación y generación de empleos, en sus países de origen, ha creado un gran interés en su estudio tanto por instituciones privadas como educativas y de gobierno para crear propuestas, estrategias, políticas o programas, que permitan su crecimiento en el mercado y el éxito competitivo. No es la excepción el interés de estudiar el comportamiento de las personas en el contexto de las empresas, ya que su desempeño es fundamental para el logro de los objetivos y, por ello, ha aumentado la preocupación de los directivos por encontrar la manera de incrementar la satisfacción en las relaciones interpersonales de los trabajadores, es así que este estudio tiene por objetivo identificar si existe relación entre la variable comunicación con las de supervisión y compañeros de trabajo respecto a la satisfacción laboral de los trabajadores de una pequeña empresa de la industria metal mecánica ubicada en Frontera, Coahuila denominada "Fabricaciones mecánicas Santoyo S.A. de C.V.". Dicha organización

fue fundada en el año de 1972, y a la fecha está conformada por 35 personas. A nivel gerencial existe un Director (fundador y dueño de la empresa), lo secunda su hijo que ocupa el puesto de subgerente, quien ingresó desde hace 26 años y en ese transcurso de tiempo ha sido preparado para la sucesión.

## REVISIÓN LITERARIA

El mundo de los negocios, en los últimos años, se ha caracterizado por una serie de retos y cambios de diferente índole, se ha originado un creciente interés a nivel mundial por observar el comportamiento y desarrollo de las PyMes y por responder a interrogantes respecto a los factores que las dirigen a la supervivencia y al éxito competitivo, siendo el recurso humano foco de interés y preocupación de los directivos para encontrar la manera de aumentar su desempeño y satisfacción en el trabajo.

Peña et. al. (2011) cita a Chiang y Vega (2011) al hacer referencia de falta de una definición unánimemente aceptada sobre el concepto de *Satisfacción Laboral*, ya que el elemento humano es clave para obtener resultados positivos. Al respecto, Caballero (2002) cita a Weinert (1985) quien destaca “cómo, en el conjunto de las organizaciones, aspectos psicológicos tan importantes como las reacciones afectivas y cognitivas despiertan, en el seno de las mismas, niveles de satisfacción e insatisfacción”.

La satisfacción laboral, puede ser definida desde diferentes perspectivas, por lo que cada autor elabora una nueva definición según el desarrollo de su propia investigación. Existe una serie de definiciones de diferentes autores que hacen referencia a la satisfacción laboral como un estado emocional, sentimientos o respuestas afectivas, tal como se muestra en la tabla 1

Tabla 1: Definiciones de Satisfacción Laboral (Como estado emocional, sentimientos o respuestas afectivas)

Año	Autor	Definición
1969	Smith, Kendall & Hulin	Sentimientos o respuestas afectivas referidas, en este caso, a facetas específicas de la situación laboral.
1990	Mueller & McCloskey	Una orientación afectiva positiva hacia el empleo.
1993	Newstrom & Davis	Un conjunto de sentimientos y emocionales favorables o desfavorables con las que los empleados ven su trabajo.

Fuente: Chiang, Martín & Núñez (2010)

Otros autores consideran que la satisfacción laboral, va mas allá de las emociones generadas en y por el trabajo, la definen como una actitud generalizada ante el trabajo, es decir... al ser considerada una actitud, supone una evaluación que alude simultáneamente al afecto, a la cognición y a las disposiciones conductuales, tal como lo considera Robbins (2004) quien define la satisfacción laboral como “*la actitud general del individuo hacia su trabajo*”. En el que las actitudes tienen 3 componentes: el afectivo (parte emocional o sentimental de la actitud), Cognitivo (Opinión o creencias de la actitud) y Conductual (Intención de comportarse de cierta manera hacia alguien o algo).

Una persona satisfecha con el trabajo, tiene actitudes positivas, mientras que aquella que se siente insatisfecha alberga actitudes negativas. Los problemas de motivación y de satisfacción laboral en las empresas, responde al hecho de que, por un lado, aunque la motivación como proceso interno sigue un patrón similar en las personas, las necesidades varían de individuo a individuo y marcan diferencias en las pautas de conducta; por el otro lado, no hay un solo factor determinante de la satisfacción laboral, al ser ésta multidimensional y presentar varias facetas. Unas de las teorías motivacionales que nos puede ayudar a interpretar como se produce la satisfacción laboral del personal de la Pequeña empresa objeto de estudio, es la teoría de Motivación e Higiene de Herzberg, propuesta en 1959. Dicha teoría se basa en dos factores: el de satisfacción o intrínseco y el de insatisfacción o extrínseco también llamado factor higiénico. El primer factor se refiere a las condiciones que tienen relación directa con el contenido del puesto de trabajo que producen un efecto de satisfacción y está integrado por las siguientes categorías: ascensos, el trabajo en sí mismo, el sentido del logro, posibilidades de crecimiento, responsabilidad y reconocimiento. El segundo factor mencionado (insatisfacción), se refiere a las condiciones que rodean al

individuo al realizar su trabajo y que pueden ser psicológicamente poco saludables para el trabajador, el cual está integrado por categorías tales como: condiciones de trabajo, administración y políticas de la empresa, relaciones interpersonales con los compañeros de trabajo, relaciones interpersonales con el supervisor o jefe inmediato, supervisión técnica, salarios y prestaciones, seguridad en el trabajo, status y vida personal. (Herzberg et al. 1987).

Por otro lado, alguna de las variables que Spector (1895) considera producen satisfacción laboral, son entre otras, la supervisión, compañeros de trabajo y comunicación. Mismas que a continuación analizaremos. Por su parte, Mosley et.al (2005) define la supervisión laboral como aquel proceso mediante el cual un individuo con conocimientos y experiencia superior, asume la responsabilidad de dirigir a otros, para obtener con ellos resultados que les son comunes y de interés; en el que la supervisión está relacionado con el liderazgo y es usado para influir en los empleados. Una de las tipologías más aceptadas a través de las últimas décadas en el enfoque de liderazgo y utilizadas por supervisores, es el *Transformacional y el transaccional*. Bass (1985) identifica la diferencia entre un estilo transaccional y uno transformacional, ya que radica en que es lo que los líderes y seguidores ofrecen unos a otros. Los líderes Transformacionales ofrecen una visión y se enfocan en necesidades internas de orden mayor, por ello inspira carisma, estimación intelectual sobre todo porque proporciona a sus seguidores atención personalizada para instruir y aconsejar individualmente a los miembros de su equipo.

En contraste con los líderes transaccionales se focalizan en el adecuado intercambio de recursos, en el que el punto clave es la relación de influencia mutua. Si bien los dos estilos tienen características distintivas, no representan los extremos, sino que son enfoques complementarios, por lo que se destila a la fecha, es la conjugación de los dos. El enfoque de la supervisión en nuestros tiempos es el desarrollo del trabajo en equipo, actitud de apoyo y soporte, cambios que aumenten la motivación, habilidades de escuchar a los demás, responsabilidad compartida, y comunicación más amplia horizontal y externa.

Alguno de los retos actuales que enfrentan los supervisores, son el tratar con una fuerza de trabajo más diversa, hacer frente a una tecnología creciente, a los cambios ocupacionales e industriales que les demanda el mercado, satisfacer los desafíos globales bajo un comportamiento ético y bajo el concepto de compañerismo laboral. Se entiende por compañero de trabajo al individuo(s) que forma(n) parte de una colectividad. Este se da en equipos de trabajo en una empresa o bien percibir a toda la organización como compañeros, esta depende del tamaño de la empresa. Pero para entender el desenvolvimiento de las personas en una sociedad, es necesario recurrir a la definición de comunicación; define Sígala (2003) que la comunicación es la trasmisión de señales, signos o pensamientos a través de un lenguaje o código conocido tanto por el transmisor como el receptor. Además hay estudiosos que identifican con claridad la comunicación empresarial. Cita Saló (2005) que la comunicación en la empresa, es un proceso dinámico e irreversible, intencional, complejo, mediante el cual intercambiamos e interpretamos mensajes significativos en un contexto determinado. Esta puede ser:

- Externa: Intercambio de información entre la empresa y su entorno. Como ejemplo esta la comunicación Institucional (mantiene e incrementa la imagen positiva frente a los consumidores, accionistas, proveedores), comercial (conocida como de Marketing y tiene como función principal elaborar y transmitir productos que ofrece la empresa. Gestiona la marca y productos) y financiera (proyecta una visión favorable en el ámbito financiero sobre las perspectivas y la situación general de la empresa en términos de rentabilidad financiera)
- Interna: Intercambio de información entre los miembros de la empresa. Ejemplo de ello la comunicación en el ámbito Social (se dirige a las personas que forman parte de la empresa. Existe un elemento imprescindible para la buena marcha y es que el personal se sienta implicado y comprometido con el proyecto de la misma)

La comunicación interna se puede dividir en función de su contenido en:

- Operacional: se engloban todos los mensajes relativos al trabajo.
- Motivacional: Mensajes que favorecen el sentido de pertenencia y buen clima de trabajo.

Por lo que se percibe, es la comunicación interna la que mayormente favorece para crear buenas relaciones laborales que produzcan beneficios de satisfacción laboral en el personal de la empresa.

## METODOLOGÍA

El diseño metodológico corresponde a una investigación de campo, transversal, de tipo descriptivo y cuantitativa. La Muestra se determinó por consenso ya que incluye a las 35 personas, población total la empresa. La información se recolectó a través de un cuestionario en base al JSS, *Job Satisfaction Survey de Spector* (1985), el cual consta de 36 preguntas en 9 variables (4 reactivos de cada variable). Para esta investigación se consideró las variables de supervisión, compañeros de trabajo y comunicación. El instrumento es tipo escala de Likert, con 6 opciones de respuesta (1. Muy en desacuerdo, 2. Moderadamente en desacuerdo, 3. En desacuerdo, 4. De acuerdo, 5. Moderadamente de acuerdo y 6. Muy de acuerdo). Para determinar la confiabilidad del instrumento de medición se realizó un estudio piloto, cuyos resultados fueron sometidos a la prueba de Alfa de Cronbach utilizando el programa estadístico SPSS (versión 17.0), obteniéndose un coeficiente de consistencia interna de 0.89, el cual es considerado aceptable. Una vez tabulados los datos, se les sometió a tratamiento estadístico, usando el programa SSPS (versión 17.0).

## RESULTADOS Y CONCLUSIONES

Las Medias globales obtenidas de las tres Variables comprendidas en el presente estudio, se presentan en la Tabla siguiente.

Tabla 2: Medias globales y desviaciones estándar de las 3 variables.

Variables	Media	DS
Compañeros de trabajo	3.79	0.90
Comunicación	3.61	0.91
Supervisión	3.58	0.87

En esta tabla se muestra medias globales y desviaciones estándar de las variables Compañeros de trabajo, Comunicación y Supervisión.

Como se puede observar, la Media más alta corresponde a la variable *compañeros de trabajo*. Por lo que los trabajadores dan mayor importancia a las relaciones interpersonales entre sus compañeros de trabajo predominantemente, seguido de la comunicación, la cual se percibe de acuerdo a Saló (2005) que el personal sujeto de estudio percibe la comunicación empresarial interna, como aceptable.

Tabla 3: Coeficientes de Correlación de Pearson de las 3 variables

	Comunicación	Supervisión	Compañeros de T.
Comunicación			
Supervisión	.593**		
Compañeros de T.	.529**	.621**	

En esta tabla se muestra los Coeficientes de correlación de Pearson de las variables Compañeros de trabajo, Comunicación y Supervisión. \* La correlación es significativa al nivel 0.05. \*\* La correlación es significativa al nivel 0.01.

Se observa en la tabla anterior, que la mayoría de los coeficientes muestran niveles de significancia de 0.01 y 0.05, pero el único con valor superior a 0.6 que es el límite a considerar para afirmar que si existe correlación es *Supervisión con Compañeros de trabajo* para producir buenas relaciones interpersonales que favorecen la satisfacción en el trabajo. La variable comunicación no muestra tan alta correlación con

supervisión y compañeros de trabajo. Se concluye que la teoría motivacional de Higiene de Herzberg, siendo los factores extrínsecos o higiénicos los que producen satisfacción laboral.

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# FIESTA, FOLKLORE Y TRADICIÓN PATRIMONIO DE AGUASCALIENTES

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## RESUMEN

*Aguascalientes es un estado que se ubica en la región centro-norte del país y cuenta con un clima muy agradable la mayor parte del año. Actualmente se tienen 327 atractivos en su inventario turístico, los cuales están presentes en todos los municipios que conforman al Estado de Aguascalientes. Claros ejemplos son sus barrios, templos, plazas, jardines, monumentos arquitectónicos, museos, plazas de toros, balnearios y eventos tradicionales como la Feria Nacional de San Marcos, una de las mejores y más antiguas muestras del folklore y la cultura de la región, con sus exposiciones artísticas, eventos culturales, bailes y peleas de gallos. El Festival de las Calaveras, surge con el objeto de rescatar y preservar nuestras tradiciones del culto a los muertos, así como para rendir homenaje a uno de los más grandes artistas plásticos de México, reconocido a nivel mundial, José Guadalupe Posadas. Aguascalientes, es una ciudad con Patrimonio Cultural, la caracterizan elementos en el ámbito cultural y social, como su Historia en la que se manifiesta rasgos de época pasada, y el Museo Nacional de la Muerte con acervo de casi 2 mil objetos relativos al tema -coleccionados a lo largo de medio siglo por el grabador Octavio Bajonero Gil.*

## INTRODUCCIÓN

México es un país con grandes riquezas y atractivos turísticos; siendo su patrimonio todos aquellos elementos con los que cuenta como su cultura que se manifiesta a través de sus fiestas y tradiciones, tal es el caso de las Fiestas populares en que se conjuntan tres conceptos: la fiesta, la ceremonia y el rito, pues la mayoría de estas, ha sido establecida por la Iglesia católica, por las autoridades, deseosas de celebrar un acontecimiento notable, las costumbres y el carácter anfitrión de las personas, etc. Aguascalientes, es sin duda una ciudad con Patrimonio Cultural, ya que cuenta con elementos que lo caracterizan en el ámbito cultural y social, como su Historia en la que se manifiesta rasgos de época pasada, así también se manifiesta el hombre contemporáneo con una finalidad establecida y dependen de la inventiva de éste, para manifestar y difundir la cultura o prestar algún servicio. Por lo anterior consideramos que el presente trabajo es una recopilación de la historia y cultura del Estado de Aguascalientes, que se manifiesta a través de las costumbres y tradiciones, que se mantienen vivas en la población.

## REVISIÓN LITERARIA

Las ferias, manifestaciones religiosas, música, danza, artesanía y artes son tipos de atractivos turísticos que pertenecen a la categoría del folklore, según la clasificación, todavía vigente que la Secretaría de Turismo realizó en el año de 1979. Las ferias y eventos programados son “atractivos susceptibles de crearse y que pueden ubicarse en cualquier parte del país” (Torruco Marqués & Ramírez Blanco, 1991). El Patrimonio cultural está formado por los bienes y testimonios culturales que han seleccionado los grupos dominantes a lo largo de la historia. El concepto se construye a partir de lo que se reconoce como patrimonio cultural universal y lo que se distingue como patrimonio cultural propio, representativo de la nación. Ante foros internacionales, el gobierno mexicano definió en 1982 lo que considera patrimonio cultural: “las obras de sus artistas, arquitectos, músicos, escritores y sabios, así como las creaciones anónimas surgidas del alma popular y el conjunto de valores que dan sentido a la vida. Es decir, las obras

materiales y no materiales que expresan la creatividad de un pueblo: la lengua, los ritos, las creencias, los lugares y monumentos históricos, la literatura, las obras de arte, los archivos y bibliotecas (UNESCO, 1982:45). Es un hecho que la definición dista mucho de referirse exclusivamente a lo monumental, a lo artístico y a las joyas arquitectónicas que se han considerado únicas desde los puntos de vista de la historia y de la estética, sino que se ha ampliado, al contemplar las creaciones anónimas surgidas del alma popular; lo que abarca las tecnologías tradicionales, asentamientos y muchos factores más.

Visto así el patrimonio cultural arqueológico, histórico y artístico, que casi siempre se refiere a los testimonios de los grupos dominantes, a los productos de la alta cultura, como son los templos y palacios, centros ceremoniales y objetos pertenecientes a personas de la alta escala social, se ha abierto y actualmente absorbe objetos que se producen en el pueblo. En el siglo XIX apareció en Europa una corriente romántica que descubrió en las tradiciones populares... en la música, en el folklore, la literatura y el arte, la esencia del carácter nacional (Florescano, 1993:9). En México nació el deseo de crear una identidad propia, asentada en el pasado y en el reconocimiento de valores culturales propio de los grupos sociales del territorio nacional; esta idea se extendió entre los intelectuales, finiseculares, pero pronto chocó con las ideas etnocentristas de los grupos cultos de ese momento. A pesar de todo, se rompió con el monopolio cultural y se revaloró la conciencia histórica, lo que despertó al nacionalismo y resaltó identidades. Es un hecho reconocido que una de las grandes hazañas del Estado que surgió de la Revolución de 1910 fue haber creado una noción de identidad nacional y de patrimonio cultural aceptado por vastos sectores de la población. El movimiento revolucionario de 1910 reconoció un pasado prehispánico en las tradiciones de los grupos indígenas y de las masas de campesinos populares, que se identificaron como lo genuino del alma nacional.

Si todos los pueblos tienen cultura, si poseen o manejan un acervo de maneras de hacer y entender, su actuar se traduce en creación o apropiación de bienes materiales que se añaden a los ya existentes, o los sustituyen. Así se crea y se recrea el patrimonio cultural de cada pueblo, patrimonio integrado por los objetos que se mantienen vigentes, bien con el sentido y significados originales, o bien como parte de una memoria histórica (Bonfil, 1993:21). De esta manera el patrimonio cultural no se restringe a los rasgos materiales del pasado, sino que abarca hechos que corresponden a esferas diferentes de cultura, como son las costumbres, las formas de expresión simbólica y los comportamientos, entre otros. Las concepciones sobre el patrimonio cultural, así como las políticas dedicadas a su estudio conservación y difusión se relacionan según Enrique Florescano con cuatro elementos que son dinámicos y variables:

- a) En cada época, las sociedades rescatan el pasado de manera diferente, y seleccionan de ese pasado ciertos bienes y testimonios que en esa época se identifican con el concepto que se tiene del patrimonio cultural del presente con el pasado.
- b) La mayoría de las veces esta selección de bienes y manifestaciones culturales es realizada por las clases sociales dominantes, de acuerdo con sus intereses. En un Estado nacional, la formación de categoría de patrimonio cultural se define a partir de una oposición entre lo que se considera patrimonio cultural universal y lo que se reconoce como patrimonio cultural propio, característico de la nación.
- c) Como el patrimonio cultural es producto de un proceso histórico, dinámico, una categoría que se va conformando a partir de la conformación e interacción de las distintas clases sociales que constituyen un país, el uso que se hace del patrimonio cultural está determinado por las diferencias de clases que concurren al seno de la sociedad nacional.

### Objetivo General

Conservar y preservar las costumbres y tradiciones mexicanas a través de la promoción turística al Estado tanto a nivel nacional como internacional.

### Objetivos Especificos

- Incrementar el número de visitantes al Estado de Aguascalientes, promoviendo sus festividades que manifiestan la cultura de la ciudad, obteniendo así mayor beneficios económicos con la generación de empleos.
- Colaborar en el desarrollo del Estado mediante la difusión y promoción de las festividades que son apropiadas para el intercambio cultural de anfitriones y visitantes.

### **METODO DE INVESTIGACIÓN**

El diseño de la investigación del presente trabajo fue de tipo documental, literaria, descriptiva y participativa, buscando especificar el cumplimiento de los objetivos y características del Patrimonio Cultural del Estado de Aguascalientes. Además de describir los elementos que identifican a la población. Además en el presente trabajo se llevó una recopilación de documentación de manera directa con las dependencias.

### Fiestas Y Eventos Tradicionales En Aguascalientes.

La Feria Nacional de San Marcos, es el festejo popular más importante de México realizado en la ciudad de Aguascalientes en honor a San Marcos santo Patrono, durante la verbena abrileña, con una historia de más de 180 años de tradición. A partir de su instalación en el Parían en la segunda década del Siglo XIX, se fue enriqueciendo como oportunidad de intercambio tanto comercial como sociocultural, rasgos que la distinguen hasta la época actual. Actualmente conocida como la “Feria de Todos” y considerada una Feria de importancia nacional en nuestro País y de gran prestigio a nivel internacional. Integrada en los últimos años por diversos eventos artísticos, culturales, y sociales abiertos a todo público; exposiciones comerciales, ganaderas y de tecnología; además diversión nocturna como antros, casinos y restaurantes, entre otros se ha ido fortaleciendo para ofrecer tanto a residentes como a turistas, diversas semanas de escape de la vida rutinaria. Es una celebración que lleva desde la coronación a la Reina de la Feria hasta el serial taurino más importante de Latinoamérica donde se presentan las máximas figuras del torero a nivel mundial. Campeonato Nacional Charro, tradición del deporte nacional mexicano. Peleas de Gallos, donde participan bandos de todo el país y donde se presentan los más reconocidos artistas del momento durante la variedad del palenque. Aguascalientes es un lugar formidable para realizar turismo religioso ya que cuenta con majestuosos monumentos, hermosos edificios e impresionantes templos que son estructuras arquitectónicas inigualables y de gran riqueza cultural.

La mayor fiesta está en torno a la Romería de Nuestra Señora de la Asunción, durante el mes de agosto de cada año la Catedral-Basílica, es escenario de las peregrinaciones que con motivo se llevan a cabo 3 semanas antes del día 15 de agosto y cuya celebración se viene realizando desde el año 1741 en el que el ilustrísimo Dr. Don Juan Gómez de Parada decreto la celebración de la fiesta de la Asunción, celebración que a partir del año 1936 se conjunta con el Quincenario. La Romería culmina con el desfile de carros alegóricos adornados con motivos frutales, verbenas y diversiones populares con innumerables comparsas representadas por bandas de guerra, danzantes-matlachines, bandas musicales, mariachis, estudiantinas, charros y sus escaramuzas, así como grupos religiosos juveniles que enmarcan el transcurso de vistosos y espectaculares carros alegóricos con temas bíblicos que relatan la vida de la Virgen.

Otra de las manifestaciones culturales para la población de Aguascalientes es sin duda el culto a los muertos una tradición que se ha convertido en uno de los atractivos turísticos culturales en el Estado, como lo es el Festival de las Calaveras, que surge con el objeto de rescatar y preservar nuestras tradiciones del culto a los muertos, así como para rendir homenaje a uno de los más grandes artistas plásticos de México, reconocido a nivel mundial, José Guadalupe Posadas.

Este ilustre grabador y dibujante nacido en Aguascalientes, hizo famosa a “La Catrina”, anfitriona del gran Festival de las Calaveras, un espectáculo lleno de color, folklore y tradición que se ha convertido en una tradición para la población, así como un elemento que ha incrementado considerablemente el número de turistas que visitan la ciudad de Aguascalientes. Celebración donde hay exposiciones de pintura, grabados y fotografías, variedad de eventos musicales, obras de teatro con representaciones de leyendas de la entidad, concursos, pabellones, gastronomía, cultura, presentaciones de grupo de danza, y corridas de toros. Durante el Festival se tienen exposiciones de altares de muertos que son acompañados por las jocosas calaveras literarias como “cuenta tu calavera”, así como caminatas nocturnas llevadas a cabo en el Cerro del Muerto, su desfile de Calaveras que recorre las calles del centro de la ciudad en el que pueden admirarse un sin número de alusiones a la muerte.

La Isla San Marcos es el Complejo ferial inaugurado en el 2006. Su extensión abarca 44 hectáreas desarrolladas en un ambiente ecológico dedicado cien por ciento a la familia. Este desarrollo al aire libre cuenta con un lago artificial con fuentes centrales, un zoológico con animales propios del centro y bajo de México, un reloj mecánico; el más grande de Latinoamérica con más de 27 metros de diámetro y por último la montaña rusa Tsunami; única en México con cuatro rizos. Dentro de la isla se encuentra también la Expovelaria, en donde se realiza la Exposición Ganadera, una de la más extensas y completas del mundo con muestras y subastas de ganado de todo tipo, incluyendo una muestra de palomas de exhibición, además de eventos musicales y artísticos. Siendo actualmente este complejo el recinto para la Feria Nacional de San Marcos y el Festival de las Calaveras

## RESULTADOS

En este concepto de Patrimonio Cultural destacan los siguientes puntos:

- Es un fenómeno social que no se reduce a un hecho de orden individual;
- Es una abstracción que nos remite a la variedad de culturas históricas y tradicionales;
- Es un fenómeno social universal

## CONCLUSION

La prioridad que se da a la protección y valoración del patrimonio cultural, es justificable ya que el patrimonio constituye el punto de partida de la actividad turística y es la base de identidad de las comunidades locales. Sin el patrimonio, las perspectivas de desarrollo de una población se verían limitadas. Tomando en cuenta el concepto de Mounir Bouchenaki, Subdirector general de Cultura de UNESCO, en el que afirmó en el Forum 2004 de Barcelona que: " El turismo ha de desarrollar un papel con el objetivo de dar a conocer el patrimonio cultural, creando circuitos turísticos que promuevan, no los sitios más conocidos, sino los menos conocidos para evitar que caigan en el olvido". Hemos considerado que hablar de las costumbres y tradiciones de la Ciudad de Aguascalientes es dar a conocer la identidad de la población en general, que es una ciudad pequeña en territorio pero grande en cultura.

Con la herencia cultural de los antiguos pueblos, se siente la necesidad de definir mejor el desarrollo humano y sobre todo, impulsar una estrategia voluntaria para que el turismo sea una herramienta sólida de desarrollo económico, social pero sobre todo cultural.

Por lo expuesto, consideramos este documento, como una interesante recopilación de la historia y cultura del Estado de Aguascalientes, con el manifiesto expreso de las ideas, costumbres, tradiciones, artesanías e historia propia, que hacen del sitio y sus espacios de exposición, un atractivo propicio de la apreciación cultural más crítica y de mayor goce, durante su solaz de interpretación de los pasajes registrados en acontecimientos de mayor influencia, para la sociedad aguascalienteña y sus visitantes. La prioridad de protección y valoración del patrimonio cultural en el ámbito turístico, se justifica desde el punto de vista de que la cultura constituye el origen de la actividad turística y es base de identidad de las comunidades. Sin el patrimonio, las perspectivas de desarrollo de una población se verían limitadas.

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# GENERACIÓN DE EMPLEO Y PERMANENCIA EN EL MERCADO COMO MEDIDAS DE EFICIENCIA DE PYMES AGROINDUSTRIALES

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## RESUMEN

*El alcance de este trabajo de investigación consiste en presentar el análisis de dos indicadores para medir eficiencia de PYMES agroindustriales. Los cuales son: i) la capacidad para generar empleo y ii) la capacidad para permanecer en el mercado. El primero de ellos, enfocado a medir el desempeño en la contratación de recursos humanos y la habilidad para retenerlos. El segundo de ellos comprende dos variables: 1) La penetración en el mercado y 2) La identificación de nuevos nichos de oportunidad. La aportación principal de esta investigación es construir un instrumento de medición de los factores que favorecen o que limitan la eficiencia de PYMES agroindustriales, particularmente de países en vías de desarrollo. Así mismo se abren alternativas de nuevas investigaciones en torno a la competitividad, eficiencia y productividad de estas empresas y sus perspectivas de ampliación de en otros contextos. La metodología empleada se basa en investigación documental, acudiendo a fuentes de información como informes, anuarios, artículos especializados y bases de datos estadísticos de proyectos existentes, así como en la aplicación de entrevistas a expertos para garantizar la validez y eficiencia del instrumento propuesto.*

**PALABRAS CLAVE:** Agroindustria, eficiencia, desarrollo económico regional.

## JOB CREATION AND RETENTION IN MARKET EFFICIENCY MEASURES AS AGROINDUSTRIALES SMEs

### ABSTRACT

*The scope of this research is to present the analysis of two indicators to measure efficiency of agribusiness SMEs. These are: i) the ability to generate employment and ii) the ability to stay on the market. The first, focused on measuring performance in the recruitment of human resources and the ability to retain them. The second one comprises two variables: 1) The market penetration and 2) The identification of new niches of opportunity. The main contribution of this research is to build an instrument for measuring the factors that favor or limit the efficiency of agribusiness SMEs, particularly in developing countries. It also opens new research options around competitiveness, efficiency and productivity of these companies and their prospects for expansion in other contexts. The methodology used is based on desk research, drawing on sources such as reports, yearbooks, specialized articles and statistical databases of existing projects and the application of expert interviews to ensure the validity and efficiency of the proposed instrument.*

**JEL:** L22, L23, L24, L25, L66, M11

**KEY WORDS:** Agribusiness, efficiency, regional economic development.

## INTRODUCCIÓN

Uno de los principales retos que enfrentan los países en desarrollo es la baja productividad en diferentes ámbitos de su estructura. Entre las causas principales de este problema se encuentra el bajo nivel de eficiencia en el desempeño, en áreas cruciales, de los actores que de manera directa o indirecta intervienen en las actividades económicas. Particularmente, las empresas micro, pequeña y mediana (MIPYMES) presentan un “rezago competitivo” importante; en el caso de las PYMES agroindustriales, los riesgos inherentes al sector se han exacerbado en años recientes por efectos del cambio climático, por la deficiencia en las políticas agrarias y por el escaso financiamiento que hay para ellas; de acuerdo con cifras del Centro de Estudios en Finanzas Públicas, en el año 1994, se otorgaban 11,592 millones de pesos como financiamiento de la banca de desarrollo al sector agropecuario; al año 2008 sólo fue de 198 millones de pesos (Figueroa *et al.*, 2011). El producto interno bruto agropecuario en México (PIBA), comparado contra el PIB total, representó 9%, mientras que las exportaciones agroalimentarias representaron un 6%. En promedio, la productividad laboral agropecuaria tuvo un incremento de 4.4% entre 1993 y 2003, debido a la introducción de tecnología y la salida de mano de obra familiar no remunerada. Sin embargo, el déficit comercial en el sector aumentó debido a que se facilitaron las importaciones, desde Estados Unidos, de productos con precios subsidiados. El empleo se redujo en 22% y los salarios también disminuyeron 28% entre 1994 y 1997 (Larralde, 2011).

Una forma de combatir el rezago es identificar las causas específicas que lo provocan. Sustentado en algunos estudios señalan que la eficiencia es un elemento de la competitividad, porque fomenta un mejor desempeño de los agentes de la economía (Jiménez *et al.*, 2011; Cordero, 2006), el presente artículo muestra el diseño de un instrumento de recolección de datos que permita medir la eficiencia de pequeñas y medianas empresas (PYMES) agroindustriales a través de varios indicadores, entre ellos: i) la capacidad para generar empleo y ii) la capacidad para permanecer en el mercado. La relevancia que este instrumento tiene es que permitirá detectar causas de ineficiencia en la operación de un negocio y eventualmente, apoyar en el proceso de identificación de estrategias para mejorar la competitividad de las empresas.

## REVISIÓN DE LITERATURA

Las causas que provocan los problemas mencionados se mezclan con una problemática que tiene que ver con decisiones de carácter “interno” en las empresas; dicha combinación genera entre otros resultados, un bajo valor agregado en los productos o servicios que producen. Por ello, es importante identificar las causas “internas”, que están al alcance de los empresarios, con la finalidad de mejorar su desempeño. El enfoque que esta investigación propone, es tomar algunos elementos que: i) distintos organismos nacionales y mundiales establecen como generadores de competitividad, tales como la Organización para la Cooperación y Desarrollo Económico (OCDE, 1992 citado por Gil 2006), el Instituto Mexicano de la Competitividad (IMCO, 2007), y el Foro Económico Mundial (en Villarreal, 2007); ii) así como los elementos de competitividad y eficiencia descritos por algunos autores (Mercado, 2005; Porter, 2009) y iii) por las recomendaciones de PYME-JICA para una buena gestión de las empresas (Secretaría de Economía, 2012) y aplicarlos a medir resultados en la gestión de las PYMES agroindustriales. Así mismo, dado que hay factores de ineficiencia detectados por diversos organismos en México, se parte de tales hallazgos para el diseño del instrumento de recolección de datos. Particularmente, lo que la Cámara Nacional de la Industria de la Transformación (CANACINTRA) ha detectado en materia de ineficiencia: i) “Deficiente infraestructura pública en comunicaciones, telecomunicaciones y energía, ii) Fuentes de financiamiento escasa para las micro, pequeña y mediana empresas (MIPYMES), iii) Recursos humanos sin capacitación efectiva, iv) Falta de vinculación de las empresas con instituciones de ciencia y tecnología” (Fondo Mexicano para la Educación y el Desarrollo, 2004).

Los factores enunciados por CANACINTRA, pueden ubicarse en algunos de los diferentes niveles de competitividad que Klauss ha definido (citado por Domínguez Ríos, 2002) como: **1) Nivel meta.-** Valores y principios de la sociedad que determinan el comportamiento de sus ciudadanos, en particular en el ambiente económico, **2) Nivel macro.-** Se definen las condiciones económicas necesarias para desarrollar la actividad productiva, **3) Nivel meso.-** Se resuelven los aspectos regionales y sectoriales, tales como el capital humano, la infraestructura, etc., **4) Nivel micro.-** Se toman las decisiones tradicionales de la empresa, tanto para producción como para la distribución.

## METODOLOGÍA

Para los efectos de esta investigación, se consideraron elementos de competitividad de los niveles meso y micro: a) capital humano y b) decisiones relativas a distribución e identificación de nuevos mercados. La investigación está enfocada a medir los resultados que han tenido las empresas en los últimos cinco años. En el caso de este artículo, sólo se mostrará, como parte del cuestionario, el segmento relativo a *eficiencia*: medida a través de su capacidad para utilizar adecuadamente los recursos humanos a su alcance: desempeño en la contratación de recursos humanos y la habilidad para retenerlos; y de su capacidad de permanecer en el mercado: penetración de mercado, e identificación de nuevos mercados. Se diseñaron dos instrumentos de recolección de datos: Un guión de entrevista que servirá de base para aplicar entrevistas semi-estructuradas y un cuestionario con preguntas cerradas utilizando para las posibles respuestas una escala Likert de 5 niveles. Los instrumentos de recolección de datos se enfocaron a indagar aspectos cualitativos y cuantitativos de las empresas agroindustriales. En el siguiente apartado se muestran las dos categorías de eficiencia con sus variables e indicadores que se consideraron para el diseño de tales instrumentos, los cuales se tomaron de la literatura relativa a manuales de procedimientos para reclutamiento, selección, permanencia y promoción del personal, así como de la literatura relativa a estrategias de mercado.

## RESULTADOS

Se integró el elemento *capacidad para generar empleo*, compuesto por: *eficiencia en la contratación de recursos humanos y habilidad para retenerlos* a través de las siguientes **variables**: Variable 1. Localización de la empresa; Variable 2. Proceso de reclutamiento y selección de personal; Variable 3. Permanencia y promoción del personal; Variable 4. Indicadores de eficiencia (auto-evaluación de los procesos de la empresa). De ellas, se derivan los siguientes **indicadores** (tanto en este caso como en el relativo a *capacidad para permanecer en el mercado*, el primer dígito de la numeración relaciona al indicador con el número de variable al que corresponde):

- 1.1. Ubicación de la empresa: cercanía de la empresa a instituciones educativas de nivel superior y medio superior; cercanía de la empresa a asociaciones empresariales, cámaras empresariales, etc.
- 2.1. Incorporación en la organización de una persona, área o departamento (incluso a nivel staff) encargados de identificar recursos humanos acordes a las necesidades de la empresa.
- 2.2. Incorporación de procedimientos para: reclutamiento, selección y contratación de personal.
- 3.1. Existencia de programas de: inducción y capacitación al personal de nuevo ingreso.
- 3.2. Existencia de programas de actualización y capacitación continua al personal.
- 3.3. Definición y difusión de los criterios de promoción y permanencia del personal.
- 3.4. Existencia de un programa integral de incentivos al personal.



3.5. Existencia y difusión de un reglamento interno de trabajo.

3.6. No existencia de personal con trabajo no remunerado

3.7. Existencia de una estrategia para conocer el nivel de sueldo para empleos similares a los de la empresa en la región.

3.8. Existencia de un programa de re-contratación de personal que previamente ha laborado en la empresa (en el caso de MIPYMES cuya que operan por temporada)

4.1. Existencia de un procedimiento para medir la eficiencia de los procesos de reclutamiento, permanencia y promoción del personal.

4.2. Existencia de un procedimiento para medir la rotación del personal.

4.3. Existencia de un procedimiento para medir la productividad del personal.

4.4. Pertenencia de la empresa a bolsas de trabajo locales y estatales.

4.5. Existencia de convenios de la empresa con instituciones educativas relativas a estadías, prácticas, servicio social, etc.

Así mismo el elemento *capacidad para permanecer en el mercado*, compuesto por *penetración en el mercado e identificación de nuevos nichos de oportunidad*, se integró por las **variables**: Variable 1. Conocimiento del mercado; Variable 2. Segmentación adecuada del mercado; Variable 3. Penetración de mercado; Variable 4. Identificación de nuevos mercados. Las cuales se integran por los siguientes **indicadores**:

1.1. Conocimiento de: clientes, proveedores y competencia; ventajas competitivas del producto o servicio ofertado; ventajas competitivas del producto o servicio ofertado por los competidores.

2.1. Identificación clara del mercado “apuntado” para el producto o servicio que oferta la empresa.

3.1. Diseño de una estrategia bien definida de colocación del producto en el mercado.

3.2. Campaña publicitaria acorde con: estrategia de colocación/mercado “apuntado”.

3.3. Diseño de un procedimiento para medir la penetración del producto en el mercado.

3.4. Existencia de procedimientos de monitoreo continuo de: las estrategias de penetración de mercado de los competidores; las nuevas necesidades del mercado.

4.1. Pertenencia de la empresa a cámaras, asociaciones, etc. de la misma industria.

4.2. Recepción en la empresa de boletines especializados, revistas, etc. publicados por la industria.

4.3. Asistencia a ferias, foros, exposiciones, etc. de carácter empresarial.

4.4. Conexión a internet y consulta de sitios relacionados con el sector y con otros sectores potencialmente atractivos.

4.5. Política de atención al cliente a través de sugerencias y comentarios del producto o servicio.

## CONCLUSIONES

La estructura del cuestionario y de la guía de entrevista por variables e indicadores, facilita reconocer la eficiencia por áreas o actividades de la empresa. La medición de cada indicador a través de una escala, permite a su vez, identificar grados de eficiencia, evitando así probabilidades dicotómicas de respuesta. La incorporación de la entrevista, brinda la posibilidad de contar con elementos cualitativos adicionales a los que el cuestionario va a ofrecer. Ambos instrumentos de recolección de datos pueden aplicarse a empresas agroindustriales independientemente de su actividad particular. La experiencia previa en materia de consultoría a PYMES contribuyó en gran medida a la determinación de las variables y los indicadores.

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# INFLUENCIA DE LOS ATRIBUTOS DEL ENTORNO COMERCIAL EN LAS EMOCIONES, SATISFACCIÓN Y LEALTAD DEL CONSUMIDOR CHILENO

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## RESUMEN

*El objetivo central de esta investigación es demostrar como los diferentes elementos ambientales que componen los entornos comerciales influyen en las emociones, satisfacción y lealtad experimentadas por los consumidores chilenos. Ello además, bajo un estudio comparativo entre centros urbanos (comercio en calles céntricas de la ciudad) y centros comerciales (shoppings o malls). Para ello se realizó una fase exploratoria con una técnica cualitativa, consistente en Entrevistas en Profundidad a expertos, apoyada por una exhaustiva revisión bibliográfica. Posteriormente, se utilizaron modelos cuantitativos (Regresiones, Servqual) para el diseño y aplicación de un cuestionario el cual involucró a una muestra no probabilística de 600 consumidores de diferentes segmentos. Con ello, se obtienen resultados que explican las principales diferencias percibidas entre ambos entornos en función de las percepciones y experiencias de quienes frecuentan dichos entornos.*

**PALABRAS CLAVE:** Emociones, satisfacción, lealtad, entornos comerciales, servqual, regresiones.

## INFLUENCE OF THE ATTRIBUTES OF BUSINESS ENVIRONMENT IN EMOTIONS , CUSTOMER SATISFACTION AND LOYALTY OF CHILEAN CONSUMER

### ABSTRACT

*The main objective of this research is to demonstrate how the different environmental elements that compose commercial environment affect and influence emotions, satisfaction and loyalty experienced by consumers. The different environments considered in this research are urban centers (downtowns) and commerce centers (shopping or malls). On behalf of this research, a qualitative exploratory phase was developed, that consisted in an extensive Expert Interview supported by an exhaustive bibliographic review. Subsequently, quantitative methods (Regressions, Servqual) were used for the design and application of a survey, which was applied to a no probabilistic sample of 600 customers from different segments. Thus, results were obtained explaining the principal differences perceived between both commercial environments based on the perceptions and experiences of those who frequent these environments.*

**JEL:** M-31

**KEYWORDS:** Emotions, satisfaction, loyalty, retail environments, SERVQUAL, regressions

# SIGNIFICACIONES, MOTIVACIONES Y COMPORTAMIENTOS DE COMPRA ASOCIADOS AL CONSUMIDOR DE LUJO EN CHILE

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## RESUMEN

*Un estudio descriptivo sobre el consumo de lujo en Chile*  
*La investigación realizada tiene como objetivo central conocer el mercado de productos y servicios de Lujo que hoy se desarrolla en Chile desde la perspectiva del propio consumidor. El estudio se centra principalmente en entender y describir las principales significaciones y motivaciones que tienen las personas pertenecientes al segmento ABC1 (nivel socioeconómico alto del país) orientado al consumo de productos clasificados por estándares internacionales como pertenecientes a la industria del lujo. La metodología de investigación consistió en una exhaustiva revisión bibliográfica, entrevista a expertos en el mercado nacional (2), entrevistas en profundidad a consumidores de diferentes rangos etáreos (3) para finalmente medir los hallazgos a través de la creación de un cuestionario aplicado a una muestra total de 596 personas, hombres y mujeres, laboralmente activas consumidoras de productos de lujo, entre 25 y 50 años de edad. Los resultados obtenidos apuntan a un mercado emergente con una industria poco informada respecto a las características de sus consumidores. Se entregan de este modo los principales lineamientos estratégicos para poder realizar mejoras apuntando a un crecimiento informado respecto a las demandas.*

**PALABRAS CLAVE:** Lujo, consumidor, marketing.

## MEANINGS, MOTIVATIONS, AND PURCHASING BEHAVIORS ASSOCIATED TO LUXURY CONSUMERS IN CHILE

### *A descriptive study on luxury consumption in Chile* **SUMMARY**

*The main purpose of this research is to gain understanding of the luxury products and services market in Chile from the point of view of the consumers themselves. This study is basically aimed to comprehend and describe the main meanings and motivations of individuals belonging to the ABC1 segment (upper classes of the country), focusing on the consumption of products considered as constituent parts of the luxury industry under international standards. The investigation methodology involved extensive bibliographic reviews, interviews to experts on the national market (2), and in-depth interviews to consumers from different age groups (3.) Finally, findings were measured through a questionnaire administered to a final sample of 596 people, males and females, all of them in the labor force, consumers of luxury products, and ages 25 to 50. The final results point to a burgeoning market, and to an industry that shows a low level of knowledge of the characteristics of its consumers. This way, we show the main strategic lines to follow in order to make improvements aiming to an informed development in relation to the demands.*

**JEL:** M-31

**KEYWORDS:** Luxury, consumer, marketing.

# PRINCIPALES AGENTES PROVEEDORES DE CONOCIMIENTO EN EL SECTOR HOTELERO

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## RESUMEN

*Los sistemas organizativos pueden aprender de la propia organización y del entorno. En concreto, los establecimientos hoteleros, como organizaciones en permanente conexión con la información y el conocimiento, necesitan identificar a los agentes externos e internos generadores de conocimiento, para desarrollar un aprendizaje tanto interno como externo. El propósito de este estudio empírico es analizar de qué agentes internos y externos están captando información para aprender los establecimientos hoteleros de tres, cuatro y cinco estrellas de la Comunidad de Madrid. Según los resultados obtenidos se resalta la importancia de los clientes como el stakeholder del que se capta mayor información en los establecimientos hoteleros y, a nivel interno, se está valorando y apoyando el trabajo de los responsables de departamento, como recopiladores de la información que fluye en las organizaciones hoteleras y de la que se puede aprender.*

## ABSTRACT

*Organizational systems can learn from the own organization and environment. Specifically, hotel establishments, as organizations with a permanent connection to information and knowledge, need identify to external and internal agents that create knowledge in order to develop internal and external learning. The purpose of this empirical study is to analyze the internal and external agents that are capturing information in order to learn in three, four and five star hotels in the Madrid Region. According to the results, it is highlighted that customer is the stakeholder from more information is captured in hotel establishments. Internally, department responsible work is being valued and supported because they are collectors of information that flows on hotel organizations and from which it is learned.*

**PALABRAS CLAVE:** Stakeholders, agentes internos, conocimiento, aprendizaje organizacional

**KEYWORDS:** Stakeholders, internal agents, knowledge, organizational learning

## INTRODUCCIÓN

Un proceso fundamental en las organizaciones es la captura de información, la cuál supone una herramienta clave para el desarrollo de cualquier tipo de organización (Buhalis, 1998; Celemín, 2011a). Autores como Drucker (1995) y Spender y Grant (1996) exaltan el conocimiento como fuente de ventaja competitiva y motivo de rentas superiores para los empresarios. Por lo tanto, los establecimientos hoteleros, como organizaciones conectadas continuamente con la información y el conocimiento y por la necesidad de buscar, observar y conocer cómo se está desarrollando el entorno, precisan aprovecharlo al máximo. Las empresas hoteleras no solamente aprenden de los stakeholders externos, sino también pueden aprender de los miembros que componen la organización (Martínez, 2002). El conocimiento que proviene de los empleados de una organización es un valor intangible que pertenece a la propia empresa y que ésta tiene que saber cómo emplearlo. Así, según Caddy, et al. (2001) las organizaciones tienen que ser conscientes de la importancia de controlar y utilizar sus recursos de conocimiento interno.

Esta investigación se va a centrar en la industria del turismo, en concreto, en el sector hotelero. Ello es debido a que esta industria está estrechamente vinculada con la información y el conocimiento, lo que da lugar a que los directivos de las organizaciones hoteleras necesiten controlar de quién proviene la información tanto interna como externa que entra en sus empresas.

## REVISIÓN DE LA LITERATURA

Los sistemas organizativos pueden aprender de la propia organización y del entorno (Celemín, 2011a). Así, el conocimiento se puede adquirir a través del aprendizaje interno -de los empleados, de los grupos de empleados, de los departamentos, de los servicios centrales o de las divisiones- y, a través del entorno -de los socios, competidores, clientes, proveedores, gobiernos, oficinas centrales, mercados, inversores y otros- (Mintoff, 1983; Ordóñez de Pablo, 2002; Kumar et al., 2008).

La literatura relativa al aprendizaje organizacional precisa que las organizaciones tienen que conectarse con el entorno exterior (March, 1991) con el fin de buscar conocimiento fuera de los límites organizacionales (Garvin, 1993; Watkins y Marsick, 1996). Siguiendo con los agentes externos, hay que indicar como el valor del cliente ha sido objeto de estudio de gran interés para muchas de las investigaciones relacionadas con los establecimientos hoteleros (Oh, 1999; Ekinci et al., 2003; Kim y Oh, 2004), y es que los directivos de los hoteles necesitan conocer y entender las necesidades de sus clientes (Choi y Chu, 2001; Kahle, 2002). Desde el punto de vista de los directores, los hoteles deberían de invertir en la comprensión de los clientes y en las actividades de unión hacia éstos, lo que permitiría ofrecer servicios según las expectativas de los clientes (Nasution y Mavondo, 2008). La clave del éxito de las empresas está en la rápida identificación de las necesidades de los clientes y en la búsqueda de clientes potenciales con productos y servicios personalizados y actuales que satisfagan dichas necesidades (Buhalis y Law, 2008). A partir de este argumento se pretende analizar si Los clientes son los agentes externos más importantes para proporcionar información a los establecimientos hoteleros.

Los establecimientos hoteleros estudiados también adquieren información procedente de la propia organización. Los agentes internos están formados por individuos y grupos con distintos intereses, objetivos, lealtades y valores (Williams, 2001). Todas las compañías dependen de la información que fluye entre los individuos, grupos, departamentos y funciones (Gamble et al., 2000). Los individuos de una empresa adquieren o capturan conocimiento y pueden utilizar ese conocimiento en sus organizaciones si el entorno organizacional lo permite (Yang, 2004). En relación a los agentes internos, Cooper (2006) señala que los responsables de departamento son los que suelen proporcionar información interna de la organización, representando la mayor fuente de información interna de los establecimientos hoteleros. En este sentido, los empleados del *front office* y del *back office* tienen como jefes a los directivos intermedios, los cuales captan la información que éstos les proporcionan y, a la vez, también reciben la de los más altos directivos para comunicarla a los empleados. Por ello, al hilo de esta argumentación, en este estudio se pretende analizar si La mayor fuente de información interna de los hoteles procede de los responsables de departamento frente al resto de empleados del hotel.

## METODOLOGÍA

La población a estudiar se encuentra integrada dentro del sector turismo, ya que se trata de una de las industrias en las que se da un gran flujo de información que se puede transformar en conocimiento (Poon, 1993; Celemín, 2011a). La elección del estudio de los hoteles de 3, 4 y 5 estrellas de la Comunidad de Madrid se debe a la importancia económica del sector turismo y, en concreto, del sector hotelero en la Comunidad de Madrid. La Comunidad de Madrid ha sido la comunidad autónoma con mayor grado de ocupación por plazas durante el mes de enero de 2012 -41%- (INE, 2012a). A ello hay que sumar datos como que en Diciembre del 2010 se generaron más de 15.020 puestos de trabajo en relación únicamente al sector hotelero, siendo el 80 por ciento de los alojamientos hoteleros de la Comunidad de Madrid de 3,

4 y 5 estrellas y constituyendo estas categorías de hoteles el 90 por ciento de las plazas hoteleras (INE, 2012b). El universo a estudiar está compuesto por un total de 370 establecimientos hoteleros de 3, 4 y 5 estrellas de la Comunidad de Madrid. Por lo tanto, el marco muestral del que se parte son esos 370 hoteles, de los cuales se obtuvieron respuesta de 147 hoteles, de los cuales 48 son de 3 estrellas, 84 de 4 estrellas y 15 de 5 estrellas, lo que representa un 39 por ciento del universo, siendo el error muestral del 6 por ciento a un nivel de confianza del 95 por ciento.

En este estudio se ha realizado una investigación por encuesta, con el objetivo de analizar de qué stakeholders y agentes internos se obtiene mayor información. Para reflejar la validez del instrumento de medida, el cuestionario, se llevó a cabo un panel de expertos compuesto por 4 académicos doctores en Organización de empresas y Economía Aplicada. Con este proceso, se pretendía que estos académicos, con su experiencia teórica y empírica en el objeto a estudiar, analizaran y evaluaran la lista completa de ítems que se había recopilado del estado del arte. Tras haber realizado la primera encuesta cotejada por los académicos que formaron el panel de expertos, se pasó a realizar un *pre-test* que fue llevado a cabo por 3 directivos del sector hotelero. En concreto, el cuestionario fue valorado y evaluado por 3 altos cargos directivos, cada uno perteneciente a un hotel de 3, 4 y 5 estrellas respectivamente de la Comunidad de Madrid. La fase de recogida de datos estuvo comprendida entre el 15 de Abril y el 1 de Agosto de 2010, la cuál estuvo dividida en 2 partes: La primera de ellas consistía en un seguimiento telefónico con la finalidad de contactar previamente vía teléfono con cada uno de los hoteles que constituían la población y en la segunda parte se mandó el cuestionario a una parte de la población -los hoteles que estaban situados fuera de la capital de Madrid- por correo ordinario y al resto de los hoteles que estaban situados en la capital se les entregó y paso a recoger el cuestionario personalmente.

## RESULTADOS Y DISCURSIÓN

Tras el proceso de recogida de los datos y una vez realizado el correspondiente análisis estadístico, se han obtenido una serie de resultados. Para verificar las proposiciones realizadas, se han tenido en cuenta los principales estadísticos descriptivos, correlaciones entre las variables a analizar en el estudio y en los casos que se requería, un contraste de medias por pares mediante el procedimiento de la prueba t para muestras relacionadas. Los agentes externos analizados de los cuáles se puede captar información han sido los siguientes: Proveedores, clientes, competidores, accionistas, mercado, acreedores financieros, gobiernos, sindicatos, sociedad, grupos de presión o interés, confederaciones empresariales, centrales de reservas y otros interesados-. Según el análisis realizado, el nivel de captación de información es diferente según el agente externo del que proceda. Así, en la figura 1, en el cual aparecen reflejadas las medias de los 13 ítems que conforman los agentes externos, se puede observar que el mercado representa al agente externo del cual se capta más información (4.03) y los sindicatos del que menos (1.94).

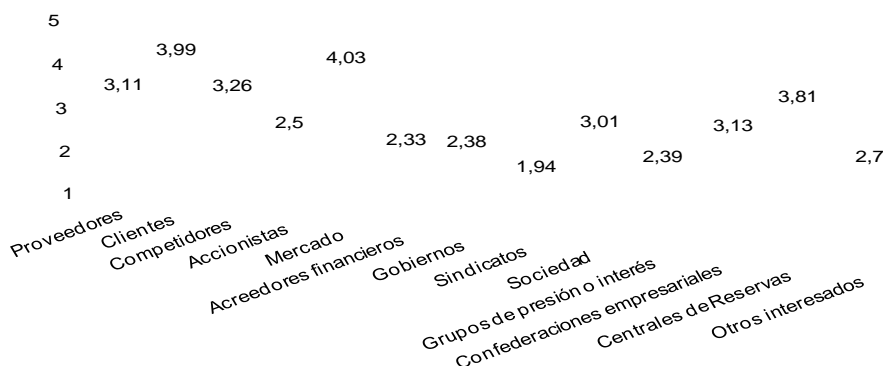
Los clientes, que se han postulado en este estudio como el agente externo del que se capta mayor información por parte de los establecimientos hoteleros, representan al segundo *stakeholder* del que se obtiene mayor información (3.99). Además, la variable clientes tiene con la variable que ocupa la primera posición -mercado-, una significatividad asintótica bilateral de 0,568, la cual está por encima de 0.05, lo que llevaría a aceptar la hipótesis nula -igualdad de medias-, esto es, los encuestados no encuentran diferencias apreciables entre estas dos variables (ver tabla 1). A ello, hay que añadir como la correlación existente entre ambos ítems es de 0.290\*\*, lo cual indica que ambas variables presentan una correlación significativa al 1 por ciento. Ante estos resultados, se puede determinar que los clientes son una parte fundamental del mercado y, por ello, tienen una posición muy valorada en los resultados, por lo tanto, se verifica que: Los clientes son los agentes externos más importantes para proporcionar información a los establecimientos hoteleros. En esta proposición se refleja cómo los establecimientos hoteleros analizados precisan conocer qué necesitan y quieren los clientes (Yang, 2004), ya que la clave del éxito está en la rápida identificación de sus preferencias (Buhalis y Law, 2008). Así, Nasution y Mavondo (2008) señalan



que los hoteles deberían de invertir en la comprensión de los clientes, lo que permitiría una alineación de la provisión de servicios con las expectativas de los clientes.

En relación al resto de agentes, tras el mercado y los clientes, se sitúan con una media por encima de 3: Las centrales de reservas (3.81), los competidores (3.26), las confederaciones empresariales (3.13), los proveedores (3.11) y la sociedad (3.01) -Ruhanen y Cooper (2004) destacan que la industria hotelera tiene que conocer y entender todos aquellos elementos del negocio, incluyendo cómo este debería de cambiar de acuerdo a los cambios de la sociedad-. Este tipo de agentes con una media superior a 3 representan los *stakeholders* más ligados con el mercado, aunque hay que señalar que aparte de estos agentes externos existen otros como son los accionistas (2.5), los acreedores financieros (2.33) y el gobierno (2.38), los cuáles han sido destacados por varios autores como Caddy et al. (2001); Williams (2001); Ordoñez de Pablo (2002) y Kumar et al. (2008). Estos agentes han sido tenidos en cuenta a la hora de tomar decisiones estratégicas, aunque en la presente investigación, han sido menos valorados que aquellos más directamente relacionados con el mercado.

Figura 1: Valoración de la cantidad de información captada de los agentes externos



Esta figura muestra las media de cada uno de los agentes externos analizados en esta investigación, siendo el mercado los más valorados (4.03) y los sindicatos el que menos (1.94). Los clientes, que se han postulado en este estudio como el agente externo del que se capta mayor información en los establecimientos hoteleros analizados, representan al segundo stakeholder del que se obtiene mayor información (3.99).

Tabla 1: Prueba de muestras relacionadas entre clientes y mercados

Prueba de muestras relacionadas								
	Diferencias relacionadas						Sig (Bilateral)	
	Media	Desv.	Error típ. de	95% Intervalo de confianza		t		Gl
		Tip.	la media	Superior	Inferior			
Clientes-Mercado	-0.048	1.013	0.084	-0.214	0.118	-0.572	145	0.568

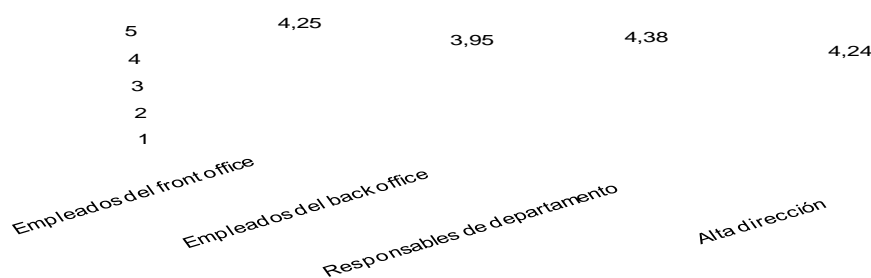
Esta tabla muestra un contraste de diferencia de medias por pares entre las variables clientes y mercados. Si la significatividad bilateral es mayor que 0.05 no puede rechazarse la hipótesis nula (igualdad de medias), lo que supone que no hay diferencias apreciables en las medias de una y otra variable (Ello ocurre en este caso).

Los agentes internos estudiados en este estudio son los Empleados del front office, empleados del back office, responsables de departamento y alta dirección. En la figura 2 se observan las medias de cada uno de los componentes que constituyen los agentes internos en el estudio. Los miembros de la empresa de los

cuales se capta mayor información son los responsables de departamento (4.38) y de los que menos los empleados del back office (3.95). A ello habría que añadir las altas correlaciones existentes entre los responsables de departamento y el resto de variables: Los empleados del front office (0.582\*\*); los empleados del back office (0.597\*\*) y la alta dirección (0.537\*\*). Ante estos resultados, se puede concluir que los responsables de departamento son los agentes internos de los que más información obtienen los establecimientos hoteleros analizados, ya que se sitúan en una posición intermedia entre los empleados -los cuales obtienen información de los clientes- y los directivos, que continuamente les están proporcionando información sobre el mercado y los resultados a los que se quiere llegar y los que realmente se están obteniendo. Todo ello, da lugar a que se verifique la segunda proposición:

La mayor fuente de información interna de los hoteles procede de los responsables de departamento frente al resto de empleados del hotel. En esta proposición se resalta cómo los responsables de departamento, al estar en una situación intermedia en la jerarquía de la organización, son los que recopilan una mayor información procedente tanto de los altos directivos como de los empleados, lo que apoya el aprendizaje a nivel organizacional. Así, Cooper (2006) indica que son los responsables de departamento los que representan a aquellos empleados que proporcionan más información distinguiendo aquellos responsables que facilitan conocimiento operacional y aquellos otros que sirven de vínculo de comunicación entre los agentes internos y externos. En relación al resto de agentes internos, en segunda posición se encuentran los empleados del *front office*, con una media bastante alta (4.25), ya que este tipo de trabajadores poseen una alta capacidad para ser fuente de conocimiento que procede del exterior, debido a que comparten conocimiento relacionado con el cliente, con el producto, resuelven problemas y negocian situaciones vía boca a oreja (Yang y Wan, 2004), aunque en este caso hay que resaltar como no hay un gran interés por parte de los empleados del *front office* por esforzarse en almacenar y retener conocimiento operativo, ya que existe una extrema movilidad de los empleados en este sector (Yang y Wan, 2004). Muy próximos a los empleados del *front office* están los directivos (4.24). Según Yang (2004), la alta dirección del personal necesita fomentar el aprendizaje organizacional consiguiendo que los empleados tengan una actitud de compartir conocimiento y aprender. Por último, se encuentran los empleados del *back office*, con una media alta, pero por debajo de 4 (3.95). Esta última posición indica que son los empleados de los que menos información se recopila en los establecimientos hoteleros analizados.

Figura 2: Valoración de la cantidad de información captada de los agentes internos



Esta figura muestra las media de cada uno de los agentes internos analizados en esta investigación, siendo los responsables de departamento los más valorados (4.38) y los empleados del back office el que menos (1.94).

## CONCLUSIONES Y RECOMENDACIONES

En este trabajo, de carácter exploratorio, se resalta a la información como un elemento esencial para el aprendizaje de las organizaciones. Por ello, se trata de averiguar de qué agentes tanto internos como

externos se está captando mayor información en los establecimientos hoteleros. Para ello, se han planteado dos objetivos: Uno de ellos relacionado con la captación de información de los clientes considerándolos como un stakeholder vital para las organizaciones hoteleras y, por otro, se ha propuesto a los responsables de departamento como los agentes internos que captan mayor información por su posición intermedia en la estructura organizativa de la empresa.

Tras el estudio realizado, se ha verificado que realmente los clientes son los agentes más importantes para proporcionar información a los establecimientos hoteleros. El valor del cliente y la importancia de conocer sus preferencias y necesidades ya ha sido objeto de estudio en otras investigaciones (Kahle, 2002; Nasution y Mavondo, 2008), pero empíricamente no se había establecido en la literatura su importancia comparándolo con el resto de agentes externos que tienen influencia sobre las organizaciones. En los resultados estadísticos obtenidos en esta investigación, se ha comprobado que los clientes -como parte del mercado- han sido el agente más valorado por los encuestados. Ante estos resultados se puede concluir que los establecimientos hoteleros reconocen que los elementos que componen su mercado en relación a los agentes externos, son los agentes más importantes para captar información y aprender. Por eso, resulta vital conocer principalmente toda aquella información que proviene tanto de los clientes finales como de los canales de distribución. Igualmente, es necesario conocer que están haciendo los competidores.

Ante la gran captación de información procedente de este tipo de agentes externos, se recomienda a los establecimientos hoteleros que aprendan de ese nuevo conocimiento captado para generar mejores relaciones. En el segundo de los propósitos de este estudio, se ha propuesto que los responsables de departamentos son los agentes internos de los que se obtiene una mayor información, debido a que en la literatura se le ha dado más importancia al capital intelectual procedente de los empleados con una mayor responsabilidad que el proveniente de aquellos empleados del *front office*. Aunque hay que señalar que esta tendencia está cambiando, ya que gracias a este último tipo de empleados se pueden alcanzar ventajas competitivas sostenibles (Shaw y Williams, 2009), como lo muestra el hecho que pueden obtener información valiosa proveniente de los clientes a tener un contacto más directo con ellos.

Los resultados empíricos de este estudio indican que, efectivamente, los empleados con más responsabilidades en los departamentos son los más valorados para captar información por parte de los establecimientos hoteleros. Esto es debido principalmente debido a: (1) El hecho de valorar más su capital intelectual; (2) por ser agentes establecidos en una posición intermedia entre los directivos y los empleados del *front office*, posición que les permite recopilar una gran cantidad de información y (3) porque al tener un puesto con una mayor estabilidad que los empleados del *front office*, presentan una menor posibilidad de movilidad hacia otras empresas. Por lo tanto, en esta investigación se sugiere a los establecimientos hoteleros que se anime a los responsables de departamento a captar información procedente de todos los empleados de la empresa y a transmitirla verticalmente. En esta investigación no se aprecia indicios de la nueva línea académica de investigación que defiende que hay que intentar retener el conocimiento procedente de los trabajadores del *front office* o *front line* en el sector turismo “*knowledgeable tourism worker*”, posiblemente porque este tipo de trabajadores presentan una alta movilidad en el trabajo, lo que dificulta que la información que captan la compartan con sus compañeros o superiores y, por lo tanto, no se quede en el hotel.

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## NOTAS

El presente trabajo tiene su base en la Tesis Doctoral desarrollada por Celemín (2011b)

# APLICACIÓN DEL MÉTODO DE DECISIÓN MULTICRITERIO UTASTAR PARA LA SELECCIÓN DE PORTAFOLIOS DE INVERSIÓN

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## RESUMEN

*Los métodos multicriterios para el análisis de decisiones (MCDA) permiten coadyuvar en el proceso de elección de portafolios de inversión, a partir del análisis de unos criterios. Estos métodos han demostrado ser un tema de interés creciente en el mundo académico con ventajas demostradas en su aplicación en el área financiera. En este artículo se propone el análisis de un conjunto de 5 portafolios caracterizados con 6 criterios mediante la aplicación del método UTASTAR. Los resultados alcanzados conducen a un listado priorizado de los portafolios considerados (de mayor a menor importancia), que comparado con el análisis inicial realizado por un grupo de expertos en el tema, conducen finalmente a la validación del modelo de acuerdo a un coeficiente de correlación de Kendall superior a 0,8.*

**JEL:** C61, G12, M21

**PALABRAS CLAVES:** Método Multicriterio, Portafolio de Inversión, UTASTAR, Programación Lineal.

## ABSTRACT

*The methods for Multiple Criteria Decision Analysis (MCDA) can help in the process of choosing investment portfolios, based on an analysis of criteria. These methods have proven to be a topic of growing interest in the academic world with proven strengths in its application in finance. This article proposes an analysis of a set of 5 with 6 criteria portfolios characterized by applying the method UTASTAR. The results obtained lead to a prioritized list of portfolios (highest to lowest importance), confronted with the initial analysis conducted by a group of experts in the field, validating the model with a Kendall's correlation coefficient equal to 0.8.*

**JEL:** C61, G12, M21

**KEY WORDS:** Multicriteria Method, Investment Portfolio, UTASTAR, Linear Programming.

## INTRODUCCIÓN

Tomar una decisión (DM) en el entorno empresarial suele ser una tarea compleja, donde se debe evaluar de forma rutinaria, diversos criterios y alternativas o proyectos. Esta razón conduce muchas veces a la utilización de métodos matemáticos, estadísticos y heurísticos, que conducen a un posible listado jerarquizado de aquellas alternativas que deberían ser prioridad en una futura decisión. Los métodos multicriterios para el análisis de decisiones (o MCDA, por sus siglas en inglés) han demostrado ser un tema de interés creciente en el mundo académico y empresarial (Ehrgott, Figueira, y Greco, 2010), donde su aplicación permite interrelacionar diversas variables en un modelo matemático o algoritmo, con el fin de encontrar aquella alternativa que fuese más conveniente. En la actualidad se pueden encontrar diversos métodos multicriterios con bases en la programación multiobjetivos, relaciones de sobreclasificación, los métodos ELECTRE y PROMETHEE, la valoración de funciones de utilidad y sistemas expertos

(modelos de regla de decisión) (Zopounidis y Doumpos, 2002a). El presente artículo propone la aplicación del método UTASTAR (en el área de la valoración de funciones de utilidad) en la evaluación de un conjunto de portafolios de inversión caracterizados por 6 criterios, disponibles para una empresa. El objetivo es definir cuál es el portafolio que presenta mayor utilidad marginal, equivalente a la elección más adecuada.

## REVISIÓN DE LA LITERATURA

La necesidad de aplicar un método multicriterio se presenta cuando existe un problema que involucre la comparación, jerarquización y valoración de un conjunto de alternativas respecto a  $n$  criterios requeridos para tomar una decisión (Beuthe y Scannella, 2001). Estos métodos encuentran una estrecha relación con las finanzas, área cuyo eje central gira en decisiones de asignación eficiente del capital y el manejo correcto de los recursos escasos (Hallerbach y Spronk, 2002). En una revisión de la literatura se encuentran aplicaciones en el área financiera, que en términos generales, se concentran en la generación de riqueza, la gerencia financiera, las medidas de desempeño, la gestión de portafolios, la evaluación del stock, riesgo crediticio y el análisis de inversiones, entre otros aspectos (Zopounidis y Doumpos, 2002b). Toloie-eslaghy y Homayonfa (2011) en una revisión de la literatura reciente, identificaron un total de 50 papers en este campo, publicados entre los años 1999 y 2009. Para Zopounidis y Doumpos (1999) existen 4 tipos de problemas de decisión aplicables a las finanzas:

- a. Selección de la alternativa más apropiada.
- b. Clasificar las alternativas en grupos homogéneos.
- c. Categorizar las alternativas en orden descendente de mejor a peor.
- d. Caracterizar las alternativas

En este sentido, el método UTA (incluyendo sus variantes) hace posible esta valoración (apuntando al problema b), transformando cada alternativa en una función de utilidad aditiva, evaluada mediante un ejercicio de programación lineal (Greco, Slowinski, Figueira, y Mousseau, 2010). La función que arroje mayor utilidad será ubicada en el primer puesto de importancia, seguida de aquellas que muestren un menor valor en orden jerárquico. En la revisión se encontraron pocas publicaciones respecto a la aplicación del método UTA - aseveración respaldada por la revisión de la literatura realizada por Xidonas, Mavrotas, Askounis y Psarras (2008) - y su derivación en el método UTASTAR para valorar portafolios de inversión, resaltando los trabajos de Zopounidis, Doumpos y Matsatsinis (1997), y Xidonas y Psarras (2009) cuyos objetivos se orientaron a la selección de la mejor alternativa que se adapte a las preferencias del inversor.

## METODOLOGÍA

UTASTAR es un método multicriterio que emplea una técnica especial para evaluar un conjunto funciones de utilidad de valor marginal ( $u$ ), dando como resultado un listado jerarquizado (según importancia) de alternativas (denotadas con la letra  $a$ ), que finalmente coadyuvan a la toma de decisiones (DM) (Jacquet-lagr y Siskos, 2001). El método propuesto en éste artículo es una modificación del método original UTA (Utilidad Aditiva) creado por jacquet-Lagr y Siskos (1982), representado por un modelo de programación lineal, cuya función objetivo se traduce en minimizar el valor total de las desviaciones (o error simple denotado como  $\sigma[a]$ ) inherentes a cada función de utilidad. El valor agregado del método UTASTAR radica en introducir un doble posible error ( $\sigma^+$  y  $\sigma^-$ ) en cada función de utilidad, convirtiendo en una razón para su aplicación y desarrollo del caso mencionado. El modelo general se muestra a continuación.

*F.O.*

$$\text{Min } Z = \sum_{k=1}^m [\sigma^+(a_k) + \sigma^-(a_k)]$$

*S.a*

$$\begin{aligned} \Delta(a_k, a_{k+1}) &\geq \delta \text{ si } a_k > a_{k+1} \\ \Delta(a_k, a_{k+1}) &= 0 \text{ si } a_k \sim a_{k+1} \\ u_i(g_i^{i+1}) - u_i(g_i^i) &\geq 0 \\ \sum_{i=1}^n u_i(g_i^*) &= 1 \\ u_i(g_{i*}) = 0, u_i(g_i^j) &\geq 0, \sigma(a) \geq 0 \\ \forall j = 1, 2, \dots, \alpha_i - 1, i = 1, 2, \dots, n, k &= 1, 2, \dots, m \end{aligned} \quad (1)$$

Donde  $n$  es igual al número total de criterios o características de selección ( $i$ ) considerados en la toma de decisión,  $\alpha_i$  es el número de elementos empleados en la escala de valoración para cada criterio y  $m$  es el número total de alternativas. En la Tabla 1 se muestran los criterios de selección considerados para evaluar las alternativas de inversión, con sus respectivos valores estimados, denotados en el modelo con la letra  $g_i$  (donde  $i$  represente el número de la característica).

Tabla 1: Caracterización de los portafolios de inversión

Portafolios de Inversión	Característica y criterio					
	VPN (1)	TIR (2)	Periodo de Repago (3)	Alineación con el negocio (4)	Riesgo Técnico (5)	Complejidad (6)
Alternativa 1 ( $a_1$ )	\$ 1,350.00	25%	5	Bajo	Alto	Alto
<b>Alternativa 2 (<math>a_2</math>)</b>	<b>\$ 2,210.00</b>	<b>24%</b>	<b>4</b>	<b>Medio</b>	<b>Medio</b>	<b>Medio</b>
Alternativa 3 ( $a_3$ )	\$ 4,340.00	31%	2	Medio	Bajo	Bajo
Alternativa 4 ( $a_4$ )	\$ 3,100.00	24%	3	Alto	Medio	Alto
Alternativa 5 ( $a_5$ )	\$ 4,520.00	36%	3	Bajo	Alto	Alto

**$g_1$  –VPN:** Representa el Valor Presente Neto de la inversión en términos monetarios, resultado de comparar el valor presente de los ingresos y egresos (Meza, 2008).

**$g_2$  –TIR:** Es la Tasa Interna de Retorno de la Inversión que indica la proporción de retribución al capital invertido (Jiménez, Espinosa, y Fonseca, 2005).

**$g_3$  – Periodo de repago:** Equivale al tiempo necesario para recuperar la inversión.

**$g_4$  – Alineación con el negocio:** Valoración cualitativa de un grupo de experto en la alternativa de inversión sobre la integración y/o complementariedad con el negocio de la empresa.

**$g_5$  – Riesgo Técnico:** Valoración cualitativa del riesgo interno o propio de la alternativa de inversión (Vélez, 2003).

**$g_6$  – Complejidad:** Valoración cualitativa de la complejidad del portafolio de inversión.

## RESULTADOS

Los resultados propuestos en el desarrollo del método UTASTAR sugieren que la alternativa 3 es la más conveniente, seguida de la alternativa 5 (ver Tabla 2).



Tabla 2: Solución final

Portafolios de Inversión	Utilidad global
Alternativa 3	0.6834
Alternativa 5	0.3667
Alternativa 2	0.3167
Alternativa 4	0.3167
Alternativa 1	0.3167

La evaluación realizada por la empresa en cooperación con un grupo de evaluadores expertos relacionaron las alternativas 3 y 5 como las más adecuadas para invertir, supuesto que se equipara con el ranking obtenido resultado de la aplicación del método UTASTAR (ver Tabla 3).

Tabla 3: Puesto del DM para las alternativas

Portafolios de Inversión	Puesto del DM dado por el grupo experto	Puesto según su utilidad global
Alternativa 3	1	1
Alternativa 5	2	2
Alternativa 2	3	3
Alternativa 4	4	3
Alternativa 1	5	3

El coeficiente de correlación de Kendall calculado es igual a 0,8367 demostrando una fuerte relación entre ambas puntuaciones (Abdi, 2007) y validando los resultados para la empresa.

## 5. DISCUSIÓN Y CONCLUSIONES

Como principal aporte, este artículo provee una descripción del método UTASTAR aplicado a la evaluación de portafolios de inversión, para apoyar en la elección de las alternativas más convenientes para una empresa. A pesar de que los métodos multicriterios son ampliamente conocidos y estudiados, demostrando su conveniencia y aporte en la toma de decisiones (Zopounidis y Doumpos, 2002), se encontraron muy pocos desarrollos en el área financiera relacionadas con el método UTASTAR (Xidonas, Mavrotas, y Psarras, 2009). En este sentido las posibilidades de aplicación son muy variadas, e incluso, se ha demostrado que este método puede complementar sistemas expertos y demás herramientas estadísticas utilizadas como apoyo en la toma de decisiones (C Zopounidis, Doumpos, y Matsatsinis, 1997). En cuanto a los resultados obtenidos en este artículo, se pudo lograr una jerarquización de alternativas consistentes a un ranking preliminar dispuesto por la empresa consultada, valoración que fue realizada por un grupo asesor experto en el área financiera. La viabilidad en la aplicación del método UTASTAR para la selección de portafolios de inversión está demostrada en este artículo, aseveración demostrada también por Xidonas y Psarras (2009). A todo esto se suma, la posibilidad de incluir escalas cualitativas que se utilizan directamente en el desarrollo del método, evitando su conversión a números (se pueden obtener valoraciones de criterios de forma cualitativa).

Un aspecto negativo a resaltar se relaciona con la complejidad creciente del modelo (posee múltiples etapas) a medida que se agregan nuevos criterios y alternativas. El orden inicial en que estén dispuestas las alternativas es otro punto débil a resaltar, debido a que afecta directamente los resultados arrojados por el método (se requiere de una valoración inicial) (Nikolaos F Matsatsinis, Lakiotaki, y Delias, 2007). Esta última anotación podría convertirse en un tema de estudio futuro, cuyo objetivo se enfocaría en evitar la variación en los resultados a partir de la ordenación inicial de las alternativas.

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# PERFIL SOCIO-DEMOGRÁFICO DE LA MUJER EN EL MUNICIPIO DE CHIHUAHUA.

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## RESUMEN

*Este trabajo tiene por objeto conocer aquellas variables de orden cualitativo y cuantitativo que definen el perfil de la mujer en el municipio de Chihuahua, muy específicamente en las colonias que se encuentran ubicadas en la periferia de la ciudad, también se pretende conocer aquellas características que permitan identificar sus necesidades y oportunidades en mujeres mayores de 15 años. Para lo cual se llevaron a cabo 3 tipos diferentes de investigación; Cualitativa, Descriptiva y Trasversal. La primera consistió en efectuar sesiones de grupo y entrevistas a profundidad, la segunda mediante el análisis de los datos proporcionados por el Instituto Nacional de Geografía y Estadística (INEGI) y por último la tercera, la aplicación de distintos instrumentos que permitieran formar un perfil de la mujer en estudio. Obteniendo resultados en cuatro vertientes diferentes; Educación, Derechos Humanos, Emprendedurismo y Salud.*

**PALABRAS CLAVE:** Mujeres, perfil, Chihuahua, demográficos.

# CHIHUAHUA CITY WOMEN'S SOCIO-DEMOGRAPHIC PROFILE

## ABSTRAC

*This work aims to know the variables of a qualitative and quantitative kind, that define the women's profile in Chihuahua city, most specifically in the colonies that are located at the periphery of the city, also seeks to know those characteristics that enable identify needs and opportunities for women over 15 years. We are supported our study on 3 different types of research; Qualitative, Descriptive and Traversal. The first was to conduct focus groups and depth interviews, the second by analyzing data provided by the National Institute of Geography and Statistics (INEGI) and finally the third, the application of different instruments that allow building a profile of the women in the study. Getting results in four different aspects, Education, Human Rights, Entrepreneurship and Health, we are able to know their needs and goals.*

**JEL:** I30,

**KEYWORDS:** Women, profile, Chihuahua, demographic

## INTRODUCCIÓN

Cada vez es más inminente el definir las variables que atienden cualquier fenómeno social y humano, es necesario saber cuáles son las diferentes características que integran los eventos de interés, con el fin de conocer su comportamiento y las medidas que repercutieran en beneficio de dicho evento, máxime cuando se trata del desarrollo de una sociedad en la cual estamos inmersos. Aunque son numerosos los estudios transversales basados en muestras de mujeres, todavía son escasos los municipios que cuentan con una información actualizada y basada en una amplia heterogeneidad de escalas, este estudio tiene la

cualidad de haber utilizado desde datos socio demográficos obtenidos en el INEGI así como datos cualitativos a partir de sesiones de grupo y entrevistas a profundidad como también encuestas aplicadas a mujeres mayores de 15 años. La variedad de fuentes de información nos permite identificar más a profundidad las necesidades y condiciones de vida. La población objetivo de nuestro estudio son mujeres mayores de 15 años, habitantes de colonias de bajos recursos del municipio de Chihuahua entrevistada y encuestada durante los meses de Abril y Mayo del 2011. Planteamiento del problema Cuando se desconoce las causas de un fenómeno social y económico, es muy probable que no se encuentren las medidas necesarias para combatir o apoyar dicho fenómeno. El desconocimiento provoca errores, ineficacia e ineptitud en las soluciones. Por tal motivo es necesario conocer a fondo las causas que los originan y las consecuencias que ocasionan el evento. A continuación una muestra de las preguntas que se generan a partir de este desconocimiento:

¿Qué tanto sabe nuestra población objeto, acerca de los derechos humanos?

¿Qué tan graves son los problemas de salud en las mujeres chihuahuenses?, ¿Los servicios médicos son adecuados y suficientes? ¿Existe la información necesaria para prevenirlos?

¿Qué nivel de educación tienen las mujeres de las distintas colonias motivo de la investigación? ¿Qué ha motivado a estas mujeres a dejar de estudiar? ¿Cuáles son las causas por las que desearían seguir estudiando?

¿Por qué las muchas mujeres no emprenden un negocio? ¿Qué tanto conocimiento tienen acerca de los apoyos de gobierno? ¿Existen apoyos gubernamentales? ¿Por qué no se tiene acceso a dichos apoyos?

#### Objetivo de la Investigación

Se analizará información relativa al rol de la mujer en la sociedad y definir cuáles son los aspectos que mayormente preocupan al género femenino.

#### Antecedentes

Sensibilizar la situación de la mujer ha sido, desde mediados de los años 70's, una meta importante para muchas naciones y organizaciones en el mundo, que en esa década empezaron a publicar estadísticas específicas sobre las mujeres, sin lugar a duda, una de las principales organizaciones, es: la Organización de Naciones Unidas, que en 1991 publica su documento "Las mujeres del mundo 1970-1991", documento que se convierte en el antecedente obligado para la mayoría de estudios que se realizaron a partir de ese momento. En julio de 2010, la Asamblea General de las Naciones Unidas creó ONU Mujeres, la entidad de la ONU para la Igualdad de Género y el Empoderamiento de la mujer, inclusive la ONU ha publicado una guía para la generación de reportes en las naciones. El Fondo Económico Mundial, año con año, publica un Índice Global de Diferencia de Género, The Global Gender, (2010) en donde se examina la diferencia entre hombres y mujeres en cuatro categorías fundamentales: participación en la salud, oportunidad a nivel educacional, económica y la supervivencia y el empoderamiento político, con estos cuatro sub-índices y las 14 distintas variables que los componen, junto con las fuentes de datos utilizadas para cada uno de ellos el Fondo Económico Mundial, diseña las diferencia de género en el acceso a recursos y oportunidades en países individuales en lugar de los niveles reales de los recursos disponibles y las oportunidades en esos países. El índice Global de la diferencia de género es independiente de los niveles de desarrollo en cada uno de los países. En otras palabras, el índice se construye en base al rango de sus diferencias de género, no sobre el nivel de desarrollo de cada país. Por ejemplo, los países ricos tienen más educación y oportunidades de salud para todos los miembros de la sociedad y la medida de estos niveles es independiente de la diferencia que se encuentre entre los diferentes géneros. El índice Global de la diferencia de género, sin embargo, premia a los países que obtienen pequeñas diferencia en

el acceso a estos recursos, independientemente del nivel general de recursos. Así el índice castiga o premia a países en función del tamaño de la diferencia entre los diferentes indicadores.

Prácticamente todas las organizaciones internacionales tienen dentro de sus publicaciones múltiples estudios que se refieren a; las diferencias de género, al empoderamiento de la mujer en la economía, Cómo las normas sociales afectan la diferencia de género en nuestros países, así como, una diversidad de temas que dejan ver la importancia del estudio de género en nuestra sociedad. A nivel nacional el INEGI ha publicado números documentos acerca de cómo medir el desarrollo de la mujer en nuestra nación y cuáles son los datos duros más importantes en lo que a cuestiones de mujeres se refiere. También ha proporciona información estadística proveniente de la Encuesta Nacional sobre el trabajo, de los conteos y censos económicos y poblacionales, generando con esto reportes y publicaciones que nos permiten conocer el perfil sociodemográfico de la mujer en nuestro país.

Para contribuir al desarrollo de los congresos, el Instituto Nacional de Estadística y Geografía (INEGI) presenta la publicación “Las mujeres en Chihuahua”, contiene estadísticas sobre desigualdad de género y violencia contra las mujeres. Los indicadores sobre Chihuahua incluidos en la publicación, se comparan de manera sistemática con los correspondientes a nivel nacional. Si bien la mayor parte de los indicadores se refieren a la violencia hacia las mujeres chihuahuenses, también se presentan algunos referidos a su determinación socioeconómica. Un documento de similares características se elaboró para cada entidad federativa. Para mostrar la condición social de las mujeres en cada uno de los estados.

En esta publicación, se dedica el primer apartado a dar un perfil de la condición social de las mujeres en Chihuahua, en el que se describe la situación de desigualdad de género y violencia contra las mujeres, con base en los indicadores seleccionados; se presentan los indicadores estadísticos referidos a la violencia hacia las mujeres chihuahuenses y su caracterización socioeconómica: la estructura y composición de la población, las condiciones en cuanto a mortalidad y salud, nupcialidad y hogares, educación, participación en la actividad económica, en el ámbito social y en la toma de decisiones. Adicionalmente, se presentan indicadores sintéticos sobre la igualdad de género desde la perspectiva del Índice de Desarrollo Humano (IDH), el Índice de Desarrollo relativo al Género (IDG) y el Índice de Potenciación de Género. En México, como en todo el mundo, las mujeres son tratadas por el Estado y la sociedad en conjunto, de manera francamente desigual, sobre la base de una discriminación histórica. De acuerdo con el Informe de Desarrollo Humano, en ninguna entidad federativa del país se observa igualdad de trato y oportunidades entre hombres y mujeres. Existen otros trabajos a cargo del INDESOL en colaboración con el Programa de Apoyo a la Instancias de las Mujeres en la Entidades Federativas (PAIMEF), que elaboraron un Catálogo de Indicadores de Género (2010), para el Instituto Chihuahuense de la Mujer, en el cual se encuentran indicadores y datos estadísticos provenientes de registros, de encuestas, censos y demás, que proceden de muy diversas fuentes y no únicamente del Instituto.

## MARCO TEÓRICO

La investigación sobre la mujer en la sociedad surge con mayor fuerza en la década de los 70, pero hoy en día se han generalizado más dichas investigaciones debido a la incorporación cada vez más creciente de la mujer en el ámbito laboral y el cambio de roles que desempeña la mujer hasta mediados de la década de los 50's. Se ha hablado mucho acerca de los estereotipos y como estos han ido evolucionando, se han definido nuevos estereotipos masculino y femenino Como lo define Suarez (2007) se entiende como estereotipo al conjunto de ideas que una sociedad obtiene a partir de las normas o patrones culturales previamente establecidos. La acción de estereotipar es fijar de manera permanente y de identificar lo estereotipado como el seguimiento de un modelo preestablecido, conocido y formalizado que se adapta de una manera fija. Los estereotipos sociales son generalizaciones sobre personas e instituciones que se derivan de su pertenencia en determinados grupos o categorías sociales. Pertenecen al imaginario colectivo y se nos presentan como la pura realidad objetiva e incuestionable ya que están vinculados a la estructura social y obviamente trascienden así a la sociedad.

El estereotipo de la mujer había sido buena, pasiva, obediente, servil, tierna, maternal, ama de casa, amable, comprensiva, discreta, delicada, dependiente y sin iniciativa, administradora de parte del dinero del hombre en el ámbito del hogar, temerosa, atractiva físicamente, siempre joven, y con apoyo incondicional para el hombre. También con la afectividad, dependencia y preocupación por los demás. Pero este estereotipo ha ido cambiando sustancialmente con el paso de los años y encontramos a una mujer independiente, con una capacidad de lucha y de empoderamiento más allá de lo que ella misma había sospechado poseer, encontramos en el inicio del siglo XXI una mujer con capacidad de superación que incursiona en los ámbitos político, económico, cultural, social y profesional, con menos posibilidades de ejercer los papeles protagonistas de su contraparte masculino, por las condiciones sociales que prevalecen, pero con mucha más fuerza y perseverancia.

Se presentan muchos estudios a partir de la “diferencia de género” en los que se hace hincapié en los conceptos que permiten definir a través de la sociología aquellas desigualdades que nos marcan como géneros diferentes. Primero se define el concepto de género a través de una comparativa del concepto de sexo, puesto que son confundidos de forma errónea con frecuencia. Se entiende como sexo, la condición biológica con la que se nace, es decir, nacemos hombre o mujer dependiendo de nuestra anatomía. Por el contrario, el género es un producto cultural, ya que se define por comportamientos atribuibles a hombres y mujeres que están socialmente contruidos y que carecen de una base biológica. Biológicamente una persona es macho o hembra, sin embargo, para describir el género, se utiliza el concepto de hombre o mujer. Carol Gilligan (2008) ha realizado un análisis de las diferencias de género a partir de las imágenes que los hombres y mujeres adultas tienen de sí mismos y de sus logros, la autora manifiesta que las mujeres se definen a sí mismas en término de relaciones personales y juzgan sus logros en referencia a su capacidad para cuidar a los otros. El tradicional rol que realiza la mujer es el de cuidadora y compañera. Pero dichas tareas son a menudo infravaloradas por los hombres, quienes consideran que su propio énfasis en el logro individual es la forma de conseguir el éxito.

Para poder estudiar la tipología de la mujer es necesario evaluarla sobre los diferentes indicadores que nos permitan conocer sus variables y parámetros, por lo que es necesario llevar una selección muy exhaustiva de que indicadores a utilizar para poder llegar a un conocimiento demográfico. Un indicador (del latín *indicare*) es un dato, señal, hecho o aviso que muestra un cambio respecto a algo que se está midiendo, que bien puede ser una condición, un fenómeno, una situación, un programa. En términos generales, los indicadores son percibidos como medidas verificables de cambio o resultado. “Los indicadores son poderosas herramientas en principio, permiten apreciar la situación actual. En segundo lugar, permiten cuantificar lo objetivos específicos. En tercer término, y quizás es lo más importante, se convierten en puntos guía que señalan el progreso hacia una meta establecida.” ONU (1999). Los indicadores pueden ser cuantitativos o cualitativos, dependiendo de su naturaleza, pero en cualquier caso, tienen el propósito de «clarificar y definir objetivos, establecer la dirección presente y futura respecto a metas y valores, evaluando programas específicos, demostrando progreso, midiendo los cambios y determinando el impacto de los programas.» ONU (1999). Según el INEGI, (2002) un indicador deben tener las siguientes características:

- 1.- Estar inscrito en un marco conceptual que le permita asociarse firmemente con los eventos al que el investigador pretende dar forma.
- 2.- Ser específicos. Deben mostrarse especificando la meta u objetivo a que se vinculan y/o a la política a la que se pretende dar seguimiento.
- 3.- Ser explícitos, que en su nombre se entienda si se trata de un valor absoluto o relativo, de una tasa, una razón, un índice, así como la población, producto, segmento, cobertura geográfica, etc.
- 4.- Estar disponibles para varios años, a fin de que se entiendan los progresos y movimientos del mismo a través del tiempo

- 5.- Ser comparable
- 6.- Deben ser relevantes y oportunos
- 7.- Ser claro, de fácil comprensión
- 8.- Debe poder levantarse y calcularse de la misma manera periódicamente
- 9.- Debe ser sensible al cambio, tanto para mejorar como para empeorar

Bajo los criterios más estrictos, no todos los datos, medidas o estadísticas pueden ser considerados como indicadores, reservándose este término únicamente a aquellas estadísticas que reflejan aspectos del desarrollo económico, social, humano, por ejemplo, y que cuentan con marcos legales, normativos y programáticos. Sin embargo, en diversos documentos de la ONU y de organismos internacionales se admite como un indicador a la expresión cuantitativa o, en su caso, cualitativo, correspondiente a un índice, medida, cociente o fórmula, que establece un parámetro del avance en el cumplimiento de los objetivos y metas, en donde frecuentemente el indicador se considera como «línea de base». Las organizaciones que estudian el desarrollo humano y su comportamiento, se han enfocado a obtener, de forma permanente, un grupo de indicadores comunes para la mayoría de los países que les permitan evaluar su situación demográfica, social, económica y del medio ambiente con respecto a determinados objetivos y metas de carácter internacional; asimismo, difunden diversos informes y reportes con sus evaluaciones y la evolución de los países y el mundo en su conjunto en diversos tópicos.

## METODOLOGÍA

Se llevaron a cabo tres tipos de investigación con el fin de reunir el mayor número de datos con una heterogeneidad que permitiera conocer los distintos conceptos que conforman su perfil socio demográfico. Para esto se aplicaron distintos tipos de investigación, así como, diferentes herramientas.

*Investigación Cualitativa:* Para la investigación Cualitativa se llevaron a cabo 10 sesiones de grupo recopilando más de 12 horas de video de las cuales se editaron obteniendo aquellas opiniones que mejor reflejan el sentir de la mujer en nuestro medio. Además se realizaron entrevistas a profundidad con especialistas en el tema, tales como, trabajadoras sociales, psicólogos, funcionarios públicos y maestros.

*Investigación Descriptiva:* Se analizaron las 96 colonias que conformaba la mayor parte de las colonias de escasos recursos en el municipio de Chihuahua y se contabilizaron todos los AGEBS (Áreas geoestadísticas básicas) del 2010. Para cotejar con los datos obtenidos en el campo se analizaron 10 variables en 6 niveles diferentes como lo marca AMAI (Asociación Mexicana de Agencias de Investigación de Mercados y Opinión Pública, A.C.). Se utilizó el método de puntos propuesto por dicha asociación y se compararon a los obtenidos del Instituto Nacional de Geografía y Estadística (INEGI).

*Investigación Descriptiva Transversal:* Se aplicaron 2204 encuestas a una población de mujeres de 15 años o más, sumando un total de 96,912 en las colonias que conforman nuestro segmento de estudio. Se dividieron en 4 tipos de instrumentos que correspondieron a: Salud, Derechos Humanos, Educación y Emprendedurismo. Se llevó a cabo un análisis de frecuencia y se obtuvieron algunos datos muy significativos.

## RESULTADOS

### Perfil socio-demográfico.

Se analizar 28 Áreas Geo estadísticas Básicas (AGEBS) como muestra del total que conforman las 96 colonias de las colonias en condición de pobreza. Un AGEBS equivale aproximadamente a 20 cuadras o



manzanas de las diferentes colonias analizadas. A continuación las variables que se tomaron del Censo para equipararlas con las de AMAI.

Tecnología y entretenimiento: Número de televisiones a color, Computadora

Infraestructura práctica: Número de focos, Número de autos, Estufa,

Infraestructura sanitaria: Baños, Regadera

Infraestructura básica: Tipo de piso, Número de habitaciones

Capital humano: Educación del jefe de familia.

Tanto los datos del INEGI como los recabados en las encuestas nos dieron como resultado que en promedio las familias que habitan las colonias analizadas tienen la Clasificación D+.

Este segmento tiene cubierta la mínima infraestructura sanitaria de su hogar. Aspira en primer lugar a adquirir bienes y servicios que le hagan la vida más práctica y sencilla

Sus condiciones básicas de vivienda y salud son:

- Casas pequeñas con 3 o 4 habitaciones; un baño.
- Pisos en su mayor parte de cemento o cerámica
- La mitad son propias o la está pagando.
- Casi todos cuentan con baño y regadera, aunque solo dos terceras partes tiene lavabo o calentador de agua de gas, fregadero y lavadero.
- Dos terceras partes tiene un automóvil.
- Casi todos cuentan con refrigerador, estufa de gas y lavadora.
- Excepto licuadora y a veces microondas, muy pocos tienen otros electrodomésticos y ayudas para la cocina.
- Dos terceras partes tienen teléfono.
- Solo una escasa minoría cuentan con TV de paga y videojuegos
- En promedio el nivel de estudios que predomina es; secundaria o primaria incompleta.
- La mayor parte de su gasto lo invierten en alimentos, transporte y pago de servicios.
- Proporcionalmente gastan más en cereales y verduras.

Algunos datos obtenidos importantes son: aproximadamente el 25% de los hogares de las colonias analizadas cuentan con jefatura femenina, de 20.6 en conteo del 2005 a un 23.1% en el censo del 2010, en 5 años según datos estatales, podemos decir que las colonias analizadas tienen casi un 2% más de hogares con jefatura femenina. El 51% de la población de las mismas colonias son mujeres y de estas el 68% son mayores de 15 años. Que se tiene en promedio 8.3 años de escolaridad, y el tema de salud existe una cobertura del 83.6 % que cuenta con algún tipo de servicio médico únicamente el 16.4% no cuenta con este servicio. Otro dato interesante proporcionado por el INEGI (2004), a nivel estatal, es el Índice de Desarrollo relativo al Género (IDG) en el municipio de Chihuahua implica una merma en desarrollo humano que ha sido calculada en alrededor de 1.31% debida a la desigualdad entre hombres y mujeres. Estas cifras destacan que las mujeres en Chihuahua tienen un trato asimétrico que redundará en la

restricción de sus libertades y en el ejercicio de sus derechos. Aun cuando la tasa de alfabetización es similar en las mujeres (95.86%) y en los hombres (96.25%) y, la tasa de matriculación (de primaria a licenciatura) es ligeramente mayor en las mujeres (67.14%) que en los hombres (64.61%), la brecha más importante en uno de los componentes del índice se aprecia en la brecha de ingresos provenientes del trabajo: las mujeres ganan, en promedio, 6 352 dólares, mientras que los hombres 18 461 lo que significa que ellas ganan alrededor del 34.0% de lo que ganan los hombres. En conjunto, estos indicadores sintetizados en el Índice de Desarrollo relativo al Género (IDG) colocan a Chihuahua en el lugar número 8 en relación al conjunto de entidades del país, ligeramente arriba de Sonora y Campeche. En el ámbito político; En el estado de Chihuahua, así como en el municipio capital, los puestos senatoriales y diputados de distrito están divididos entre hombre y mujeres como sigue:

Tabla No.1: Composición política por sexo en el estado y ciudad de Chihuahua.

Distribución porcentual de regidores	Estado de Chihuahua		Municipio de Chihuahua	
	Mayoría Relativa	Representación proporcional	Mayoría Relativa	Representación proporción
	2010		2010	
Mujeres	30%	37.5%	54.21%	40.37%
Hombres	70%	62.5%	45.79%	59.63%

En comparación con otros estados de la república, se puede decir que Chihuahua es uno de los que posee mayor equidad de género en términos políticos. Una de las facetas más importantes y de mayor arraigo en las mujeres, son las tareas domésticas ya que se ubican dentro del papel femenino obligado y la mujer debe aceptar como natural e ineludible, lo que representa una doble carga en su vida, aparte del cuidado de los hijos y el marido. Después de la agotadora jornada en una fábrica (maquiladora) o bien en labores fuera de casa, deben continuar realizando las tareas hogareñas.

Este es una de las razones por las que muchas mujeres abandonan el trabajo, siempre tan necesario para el presupuesto familiar, especialmente en los actuales circunstancias económicas en las que se vive empobrecido por el la alza constante del costo de vida. Al abandonar su puesto pierde todo los derechos adquiridos a través de su ingreso, al no reunir la cantidad de años suficientes para jubilarse o no contar con de la edad necesaria para iniciar el trámite de jubilación, la mujer de la tercera edad está sujeta a la manutención por parte de otros, como puede ser el cónyuge o bien los hijos.

Por otro lado, según datos del Instituto Nacional de Geografía y Estadística (INEGI) en 2008, manifiesta que, por cada 100 enlaces realizados en el país, hubo 14 divorcios; mientras que en el año 2000 la relación fue de 7.4 y en 1971 de 3.2. Lo que pone de relieve el problema tan grave de los hogares unipaterales en nuestro país, principalmente con jefatura femenina. Para el año 2008, Chihuahua ocupaba un primer lugar en divorcios, (26.9 divorcios por cada 100 matrimonios), muy por encima del nivel nacional. Para poder conocer a fondo las distintas facetas de la mujer, se definieron cuatro ejes principales; Salud, Emprendedurismo, Derecho Humanos y Educación. En el área de Salud se pretende conocer cuáles son los servicios médicos más recurrentes en la población entrevistada, así como, las enfermedades que más aquejan a la mujer y el conocimiento que tiene acerca de las medidas mínimas de medicina preventiva que debe llevar a cabo. En el sector de emprendedurismo pretendemos saber en qué se ocupa la mujer, cuales son los campos laborales en los que se desarrolla, si tiene conocimiento de apoyos gubernamentales para su desarrollo empresarial y cuáles son sus limitantes. Con respecto al importante tema de los Derechos Humanos buscamos información acerca de la inequidad que se manifiesta por cuestiones de género, saber si ha sido objeto de discriminación y de qué tipo, así como conocer si ha padecido de violencia física en su persona. Y el no menos importante tema de la Educación, primero identificar en qué nivel de conocimiento se encuentra la mujer perteneciente a nuestra

población objeto, así como, las causas que la orillaron, si ese fuera el caso, a dejar de estudiar y si existe la pretensión de continuar con sus estudios, una aspecto que queremos corroborar es que tanto influye la educación de la madre en el desarrollo académico de los hijos. A continuación se da un pequeño resumen de lo obtenido tanto en las investigaciones, descriptivas, cualitativas y transversal.

### Derechos Humanos

Algunas de las opiniones aportadas en las sesiones de grupo que se realizaron entre las personas tanto del sexo masculino como femenino, fueron las siguientes: Al hablar de Derechos Humanos, nuestros entrevistados coinciden que el 100% de las mujeres han sufrido discriminación de algún tipo, ya sea en el hogar paterno, como en el matrimonial, que la mayoría de las mujeres que están siendo agredidas de manera psicológica ni siquiera saben que están siendo violentadas, que las mujeres golpeadas no acuden a levantar una demanda porque tienen miedo a seguir siendo agredidas.

La mayoría de las mujeres no acuden a instituciones de apoyo porque saben que al volver a sus casas seguiría la agresión. Por otro lado comentó la Lic. Lara Armendáriz Carbajal, primera visitadora de la Comisión Estatal de Derechos Humanos que las mujeres únicamente han oído hablar de los Derechos de la Mujer, más sin embargo, son pocas las que realmente los conocen, ya que a las asociaciones e instituciones les hace falta mayor difusión. La opinión de la psicóloga Alejandra Vadillo Mecías, comentó. "La mujer va creciendo en su desarrollo profesional más sin embargo tiende aun a ser desvalorizadas por algunas ramas de la sociedad". El tema de Derechos Humanos, sin lugar a duda es sensible en su manejo, ya que la mayoría de mujeres, no lo consideran y sus respuestas aparecen sesgadas, pudimos identificar este fenómeno debido a distintas preguntas de filtro que se aplicaron. Se les pregunto, utilizando la técnica de tercera persona, si conocían a alguien que hubiera sufrido discriminación y el 43% contestaron que sí, pero cuando se preguntó qué tipo de discriminación habían sufrido sin tomar en cuenta la respuesta anterior, positiva o negativa a la pregunta anterior, el 100% selecciono algún tipo de discriminación. A la pregunta específica de ¿Quién es el culpable del incumplimiento de los Derechos humanos en la mujer. Prácticamente la mitad 48.9% contesto que cada mujer es responsable de permitir el abuso en su persona, en segundo término, el 30.3 5% mencionó que la sociedad y en tercer lugar el Gobierno. El 100% de la mujeres sabe que hay campañas, leyes e instituciones, dedicados a la protección de los Derechos Humanos, pero muy pocas pudieron mencionar alguna, institución, campaña, solo un porcentaje muy bajo menciona la Comisión Nacional de Derechos Humanos, sin poder dar su nombre exacto. El tipo de discriminación que más se mencionó fue la falta de igualdad y oportunidades en el ámbito laboral. Las mujeres cuyo estado civil es casada, fueron las que más mencionaron discriminación y falta de respeto a los Derecho Humanos de la Mujer, 16.44% mencionó violencia física.

También se comentó que sigue existiendo un problema grave de discriminación, que como país seguimos limitando oportunidades basándonos en la diferencia de género y en la conveniencia personal u organizacional, siguen sucediendo prácticas como negar el trabajo a una mujer embarazada, comentaron, la diferencia de salarios en igualdad de circunstancias entre un varón y una mujer, aunque sea penalizado por la ley, las mujeres no acuden a poner sus demandas. Hoy en día existen varias instituciones y asociaciones que velan y defienden los derechos de la mujer en todas partes del mundo. Lamentablemente a estas Instituciones no se les ha dado la difusión adecuada, ya que muchas mujeres no están informadas ni siquiera de su existencia. Estas Instituciones están luchando día con día para erradicar por completo la discriminación hacia la mujer, y aunque hacen un gran trabajo, y la discriminación a la mujer y la violencia han disminuido considerablemente, no es una tarea fácil para las asociaciones, ya que a pesar de la falta de difusión adecuada a las mismas, algunas mujeres no recurren a estas Instituciones por miedo a ser rechazadas o criticadas por la sociedad. En conclusión, podemos afirmar, que no se respetan sus derechos, ni se ejerce la justicia al momento de agredir o discriminar a una mujer y aunque Chihuahua es pionero en la aplicación de la Ley Estatal de Igualdad Entre Mujeres y Hombres, falta mucho por hacer en este tema.

## Educación

En el pasado eran pocas las mujeres que estudiaban, sin embargo en los actualidad, las mujeres han ido avanzando más y se preparan cada vez más, para eso en las escuelas a nivel profesional ya se ve la equidad en las aulas entre hombres y mujeres lo que no sucedía anteriormente. Hoy en día se cuenta con un gran número de mujeres profesionistas en diferentes áreas. Inclusive la mujer está incursionando en áreas que se pensaba exclusivas para hombres. Aun así, existen algunas inequidades dentro del área de educación tales como: la falta de apoyo por parte del gobierno hacia las madres solteras que quieren seguir estudiando. Los datos obtenidos de las encuestas es que: las mujeres que tiene la instrucción básica son el 16%, un 39.5 % curso algún grado o terminó la educación secundaria, mientras que solo un 21% tiene algún estudio técnico. De las mujeres entrevistadas el 16% se encuentra actualmente estudiando, de ese 16% el 53% tiene entre 15 y 20 años de edad y el 29.6% tiene entre 21 y 26 años , esto quiere decir que todavía la mayor parte de estas mujeres que estudian, se encuentran en la casa materna, mientras que solo un 3.7% son mayores de 45 años. El 60% conoce la existencia de programas de apoyo gubernamentales para llevar a cabo estudios de nivel superior, pero solo el 11% del total ha disfrutado de algún tipo de beca o ayuda. Manifestando que no se conoce ninguna beca o apoyo para estudiar la educación secundaria o el nivel básico. El promedio de hijos en mujeres de estas colonias es de 2.3 y la mayoría en edad escolar, por lo que la madre tiene que dedicar parte de su tiempo a la realización de tareas escolares, solo un 7.8% mencionó que no lo hace, pero la mayoría dedica de 15 a 30 minutos.

El 8% de las mamás consideran que el lenguaje académico que utilizan sus hijos, no es comprensible para ellas, identificando matemáticas como la materia con más dificultad seguida por ciencias sociales. Y solamente al 14% no se les dificulta ninguna materia. El 24.8 % no recibe ningún apoyo para la educación de sus hijos, los esposos en un 48% son los que aportan alguna cantidad para la educación de los hijos. Un 73.67% consideran el desempeño de sus hijos dentro de la escuela va de Regular a Excelente, se cree que es una respuesta que tiene sesgo por lo que se considera un error de socialización dentro de la investigación (contestar lo socialmente aceptado) encontrando que no concuerda con nuestra hipótesis de que las mujeres con mayor preparación tienden a tener hijos con un mejor aprovechamiento en el aula. Si la gran mayoría de las mujeres tiene hasta secundaria, se pensó que tendrían hijos con un pobre aprovechamiento, esto deberá ser motivo de un estudio más exhaustivo de este punto en particular.

Del 21.63 % de las mujeres que tienen nivel medio o carrera técnica, podemos observar que el trabajo y la falta de dinero no permiten que estas mujeres encuestadas continuaran sus estudios. Manifestaron que les gustaría seguir estudiando pero no les es posible por falta de recursos y tiempo para realizarlos. Otra forma de discriminación en el núcleo familiar con respecto a la educación, se da al limitar las oportunidades de estudio a las mujer y favorecer la preparación en mayor grado a los hombres. Las madres comentaron, “que a pesar de que la madre tenga estudios o no, buscará los medios para que sus hijos puedan superarse y motivarse a aspirar la oportunidad, que tal vez ella no tuvo”. Algunos de los puntos en los que los participantes estuvieron de acuerdo, es que para todos es muy importante que la mujer se supere, y que complemente su preparación personal con una profesión, es parte del buen ejemplo que puede dar a su familia, los estudios de la madre, son la base para poder sacar adelante una familia, para mejorar el sustento que puede ser junto con el padre o en caso de ser madre soltera de manera individual. Sin embargo a pesar de coincidir en la necesidad de la superación y la ayuda económica que representa el hecho de que la madre se prepare o lleve a cabo labores fuera de casa, insistieron los participantes, en que es bueno que la mujer desarrolle dichas actividades, “siempre y cuando no desatienda a los hijos y al hogar”, se agregó: “que podría desencadenar en problemas más graves, de tipo social “. Por lo que concluimos que, para nuestro segmento de investigación, sigue siendo la figura materna la única y principalmente responsable de la educación, valores morales y comportamiento de los hijos. Se reconoció que en gran medida el futuro de la familia depende de la visión y actitud de la mujer, así como los

objetivos y metas de la misma para llevar a todos los miembros de su núcleo familiar, a enfrentar las distintas situaciones que presenta la vida. Lo que da una visión matriarcal de la organización del hogar.

### Emprendedurismo

Las mujeres son más organizadas que los hombres debido a que sus padres les inculcan el orden más que al varón por el hecho de que en nuestra cultura la mujer es la que está en casa y el hombre es el que sale a trabajar. Con base en los resultados que arrojó la encuesta, el 62% de las mujeres toma la decisión en cuanto a la distribución del dinero en la casa, mientras que el 25% de los hogares la mujer es la que aporta la mayor parte de los ingresos, cabe destacar en cuanto a quien toma la decisión hubo una marcada diferencia entre las colonias con mayor antigüedad en donde aparece el hombre como el tomador de decisiones mientras que en las colonias nuevas la mujer es la que distribuye el gasto.

El 67.5% de las mujeres encuestadas trabajan, el 26.5% se auto emplea principalmente en área comercial, con edades entre 36 y 40 años, al 60% le gustaría emprender su propio negocio. Las actividades que más se mencionaron como atractivas, fueron: estética, una boutique, negocios de comidas y en menor proporción abarrotes o vender zapatos. ¿Por qué no ha podido iniciar un negocio? La causa más mencionada con un 65.6% por falta de dinero. El 92.2 % de las mujeres no tienen conocimiento alguno acerca de los programas de financiamiento gubernamentales. Por otra parte las entidades que proporcionan créditos, informaron que el 60% de las solicitudes provienen de mujeres emprendedoras. Las que no trabajan, un 19.6%, no lo hacen principalmente porque son solteras y estudian y el 32% las labores del hogar no les permite trabajar, o bien la falta de experiencia y el 29% mencionó que por la edad. Solo el 2% comentó que no hay vacantes.

### Salud

En el ámbito de la Salud, según la Dra. Teresa María Uranga Urías, médico general del IMSS comentó, “La mayoría de los pacientes que se reciben diariamente en el IMSS son mujeres. Todos los días teníamos desde partos, complicaciones en el embarazo, síntomas de la menopausia, mujeres diabéticas, enfermedades más graves como la osteoporosis, el cáncer de mama, la infertilidad o ver morir a bebés en el parto, verdaderamente la mujer es el pilar de la familia y si esta se enferma, la familia se ve desorientada”. En este tema se puede agregar estadísticas proporcionadas de las enfermedades más comunes en la mujer, pero lo que realmente se pretende es ver que apreciación tiene la población, acerca de la salud de la mujer. El 95% de las mujeres cuenta con servicio médico, el 47% cuenta con Seguro social, el 27% por el esposo y el 29% por su trabajo.

El 84% califica de regular a excelente solo un 14% lo califica como malo o muy malo. Consideran que es un servicio barato o muy barato, que tiene las instalaciones básicas, sin embargo piensan que su puede mejorar el tiempo de espera de cita, la actitud del personal y la disponibilidad de medicamentos, como aspectos que requieren una solución inmediata. Están conscientes de que las enfermedades más comunes son: el cáncer de mama, la diabetes y el cáncer cervicouterino. Solo un 11% manifestó que tiene más de 5 años que no asiste al ginecólogo, lo que parece lógico dado que la mayoría de las encuestadas está en edad reproductiva, o bien contestaron de manera socialmente aceptada, porque al aplicar la pregunta filtro de que “medidas preventivas debían de tomar” no supieron la respuesta adecuada. Muchas de ellas comentaron, que no acuden a hacerse un Papanicolaou porque pierden hasta dos días de trabajo. Falta mucho por hacer en la salud de la mujer, aunque los programas de gobierno cubren casi el 100% de la población femenil, falta mucha difusión y prontitud en los servicios, muchos más médicos especialistas y una alimentación adecuada aquellas madres que están en estado de gestación.

## CONCLUSIONES

Se pudo observar durante la realización de las investigaciones: que existe poca preparación entre las mujeres de las colonias de bajos recursos, ya que las condiciones económicas únicamente alcanzan para lo más esencial, lo que obliga a muchas de ellas a trabajar, dejando el cuidado de los hijos a guarderías o bien a la abuela, cuando es posible. Otro dato interesante, es todas desean tener una empresa que les genere mayores ingresos, no por el aspecto de superación personal, esto casi no se contempla, son mayores sus necesidades primarias, además de que no hay suficiente conocimiento de programas de apoyo a la pequeña empresa y micro empresa, otro factor que reprime el emprendedurismo en la mujer, es el machismo, algunas opinaron que no pueden tener mayores ingresos que el hombre, por lo que se contentan con un trabajo pobremente remunerado, se pudo observar, que la discriminación sigue presente en nuestra sociedad sobre todo en el ámbito laboral, que falta difusión por parte del gobierno tanto en campañas de Derechos Humanos, para lograr que se defienda la causa de la igualdad en el ámbito laboral,

En cuestión de salud, están “conformes” con el servicio médico, pero cuando se le permite externar las quejas en contra del mismo sus opiniones parecen contradecirse, conocen también, de la existencia de medicina preventiva, pero no les llegan los programas a sus colonias, ir al médico representa perder uno o más días de salario. En suma, existe mucho trabajo que hacer para poder remediar las condiciones de vida de las mujeres de las colonias pobres, que es necesario que gobierno y sociedad pongan más empeño en la difusión de los programas y la capacitación de las mujeres de nuestro municipio. Hacer llegar más a fondo los apoyos para que continúen estudiando, para que establezcan su salón de belleza o su pequeña empresa, que los programas de salud sean inmediatos y no a tres o cuatro meses cuando “les toque” la cita con el ginecólogo. Son muchas las necesidades y los recursos son escasos, solo queda esperar que las autoridades los sepan distribuir con equidad y eficiencia.

## TRABAJO A FUTURO

Faltaría hacer un comparativo entre los distintos municipios del Estado o del país, contra el municipio de Chihuahua, así como, determinar el Índice de Desarrollo de Género a nivel colonia y conocer el punto de vista del hombre con respecto a la mujer.

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# CALIDAD DE SERVICIO QUE PROPOCIONA LAS INSTITUCIONES DE EDUCACION SUPERIOR EN MÉXICO

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## RESUMEN

*La importancia que tiene hoy en día la educación a nivel superior es de gran relevancia ya que por medio de esta se busca tener una educación sustentable para los educandos, mas sin embargo si no se cuenta con servicios de calidad adecuados es un tanto difícil el poder lograr este objetivo. En este articulo se abordara la situación a la que se esta enfrentando las Instituciones de Educación Superior (IES) en México analizando la preocupación que existe por la calidad, eficiencia y productividad que se está generando al interior de dichas Instituciones. Tomando como referencia para esta investigación a la Universidad Autónoma de Baja California, Facultad de Ciencias Administrativas realizando un estudio observacional a los usuarios para conocer las circunstancias del servicio que está proporcionando dicha institución y hacer un comparativo con las demás IES de México y dar a conocer la situación actual.*

**PALABRAS CLAVES:** Calidad, Servicio, Educación Sustentable, Educandos, Instituciones de Educación Superior (IES)

## QUALITY OF SERVICE THAT PROVIDES THE HIGHER EDUCATION INSTITUTIONS IN MEXICO

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## SUMMARY

*The importance of today's higher level education is relevance since through this seeks to have a sustainable education for learners, but if you do not have adequate quality service is difficult to achieve this goal. In this article we address the situation that is facing the Higher Education Institutions (IES for its acronym in Spanish) in Mexico, analyzing the concern for quality, efficiency and productivity that is being generated within those institutions. With reference for this investigation to the "Universidad Autonoma de Baja California", "Facultad de Ciencias Administrativas" conducting an observational study for users to know the circumstances of the service that is providing the institution and make a comparison with other Institutions in Mexico and release the current situation.*

**JEL:** I23

**KEY WORDS:** Quality, Service, Sustainable Education, Learners, Higher Education Institutions (IES for its acronym in Spanish)

## INTRODUCCIÓN

La educación superior, en México, debe enfrentar retos particularmente difíciles: debe formar profesionales capaces no simplemente de adaptarse a los imprevisibles cambios de la sociedad y de las actividades técnicas, científicas y sociales, sino de generar y conducir dichos cambios; debe encontrar las formas de incidir de manera cada vez más decidida, permanente y eficaz en la sociedad en todos sus

ámbitos; también, y cada vez de manera más amplia, debe superar el economicismo educativo que reduce la educación a un insumo de la producción, y al ser humano a "recursos humanos" y rescatar el valor cultural de la educación. Estos son algunos de los aspectos en que se concreta el reto de mejorar la calidad de la educación superior. Un instrumento que cada vez con más insistencia se plantea como adecuado para estimular el mejoramiento de la calidad de la educación es aplicar indicadores que nos muestren realmente cual es la situación actual obteniendo como resultado líneas de acción para mejorar dicho servicio.

En la presente investigación se aplicaron encuestas a los alumnos de la Universidad Autónoma de Baja California, Facultad de Ciencias Administrativas para obtener datos que pudieran ser de relevancia en la calidad educativa que se esta proporcionando.

## REVISIÓN LITERARIA

El objetivo de la Gestión de la Calidad Total (GCT) (Crosby, 1979; Feigenbaum, 1983; Deming, 1989; Juran y Gryna, 1993; Ishikawa, 1994; Camisón, 1999a) en cualquier organización es satisfacer las necesidades del cliente, siendo la clave de su implantación la comprensión de las necesidades de esos clientes. La mayoría de las investigaciones llevadas a cabo en GCT se han orientado hacia las empresas industriales y las empresas de servicios comerciales en general. En lo referente al entorno universitario basándose en una experiencia práctica dicho entorno no es tan distinto al de los servicios comerciales.

Algunos autores como Bemowski (1991) ya reconocen explícitamente la obligación necesaria por parte de las instituciones académicas de aplicar un sistema de GCT como medio para sobrevivir en un futuro. De ahí que en la actualidad estén emergiendo una serie de estudios que intentan adaptar dichos conceptos de la GCT tradicional, a campos como el de la educación superior, sobre todo desde finales de la década de los ochenta (Sallis, 1993).

## METODOLOGÍA

En la presente investigación se realizó una encuesta tomando como referencia a una población de estudiantes de 5,000 por medio de la siguiente fórmula se determinó la muestra para la aplicación de dicha encuesta con un grado de confianza de 99% y un nivel de error de 2% así determinando la siguiente muestra.

$$n = \frac{6^2 N p q}{e^2 (N-1) + 6^2 p q} \quad (1)$$

$$n = \frac{2.54^2 (5000)(.50)(.50)}{.02^2 (5000 - 1) + 2.54^2 (.50)(.50)} \quad (2)$$

$$n = \frac{6.4516 (5000)(.25)}{1.9996 + 1.6126} = \frac{8064.50}{3.6122} = 2,232.5729 \quad (3)$$

Se encuestó a 2,233 alumnos (mirar encuesta en la parte de anexos)

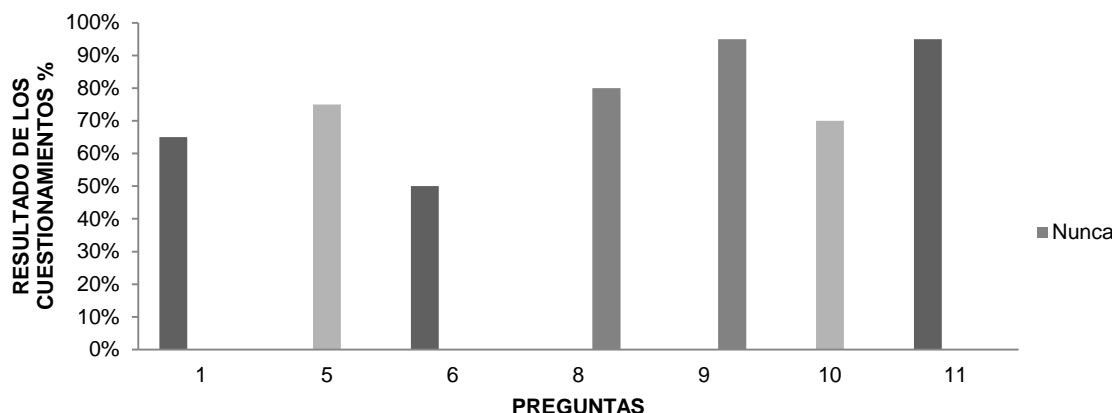
## RESULTADOS

Aplicando la metodología antes mencionada se obtuvieron los siguientes resultados teniendo con un índice de respuesta más alto los siguientes cuestionamientos; Pregunta 1.- Estoy satisfecho con el sistema de enseñanza que llevan a cabo mis maestros, 5.- El horario del áreas académicas y administrativas asegura que se pueda acudir a él siempre que se necesita, 8.- Los laboratorios y préstamo de equipo ofrecen atención, equipo en condiciones óptimas y servicios de calidad, 9.- Cuando acudo a la biblioteca encuentro el material que necesito, 10.- Existen espacios para que yo como estudiante exprese mi opinión

sobre algunas deficiencias de las áreas académicas y administrativas. (Ver la parte de anexos para comprender el orden de las preguntas e interpretación de la Figura 1).

Estos cinco cuestionamientos tuvieron como respuesta casi nunca o nunca, a continuación se muestran las graficas de estos resultados globales.

Figura 1: Respuesta Global de los Cuestionamientos



*Ver la parte de anexos para comprender el orden de las preguntas e interpretación de la Figura 1.*

## CONCLUSIONES

No se puede seguir brindando educación sin dejar de medir los resultados en la calidad de servicios que se ofrecen a los alumnos es por ello que es de suma importancia el aplicar estos indicadores que nos muestren estas áreas de oportunidad para poder brindar un buen servicio de calidad y poder cumplir con el objetivo principal que es proporcionar una educación sustentable para los educandos cuidando siempre las variables en la educación como los son fuerza de trabajo intelectual congruente con las tareas de gestión intelectual, tiempo invertido al aprendizaje (número de horas dedicados trabajo intelectual), información humanística, científica y tecnológica de la mejor calidad (insumo educativo), habilidades en la autogestión del conocimiento (educación sustentable), productos intelectuales generados (evidencia de aprendizaje) la alerta y el uso eficiente de la tecnología (habilidades y visión tecnológica), lenguaje profesional incorporado (variable principal de valuación de la calidad educativa), socialización tutor-alumno, valuación sistemática (Valoración de criterios de ocurrencia del aprendizaje).

Si realmente se cuidaran todos estos aspectos hoy en día la calidad de los servicios proporcionados en la educación superior estarían dentro de los estándares más altos a nivel mundial.

Haciendo un comparativo con las universidades de México a nivel nacional existen varios aspectos de relevancia a considerar como lo es el prestigio de las universidades que está estrechamente relacionado con tres ponderaciones: la selectividad de la admisión, la dimensión de la matrícula y la magnitud del cuerpo docente para cursos de postgrado así mismo en contraste con la mera reputación, la calidad académica o educativa percibida está muy vinculada con la selectividad en el pregrado y tiene poco que ver con el tamaño o el énfasis en los estudios de posgrado, una vez tomada en cuenta la selectividad.

El prestigio de las instituciones, en particular el que se relaciona con la selectividad, tiende a mantener una notable estabilidad durante periodos relativamente prolongados. Las razones de esa estabilidad se verán con más claridad cuando consideremos las dos siguientes perspectivas empleadas para estimar la calidad educativa. (Alexander W. Astin),

La ponderación de los recursos. Cuando los educadores tienen necesidad de efectuar evaluaciones operativas de la calidad académica, en general equiparan esa calidad a los recursos con que cuenta una institución educativa: profesores con gran capacitación y prestigio, abundancia de medios y estudiantes brillantes. (Asimismo, estos tres tipos de recursos tradicionalmente han proporcionado la base empírica más importante para acreditar la reputación institucional). La competencia profesional del cuerpo docente puede determinarse sobre la base del porcentaje de profesores que poseen un doctorado, mientras que su prestigio comúnmente se valora según las publicaciones que establece; en la reputación de que goza cada uno de ellos entre sus colegas de una determinada disciplina. Se aprecia la riqueza institucional de acuerdo con distintos criterios: las dotaciones, el gasto por estudiante, la planta física, los fondos para investigación, las existencias bibliotecarias, la remuneración de los docentes, la proporción estudiantes/profesor, etcétera. La calidad de los estudiantes se mide, por supuesto, según la selectividad, es decir, la capacidad académica media de los alumnos de primer año, determinada por los puntos obtenidos en las pruebas de admisión. La selectividad, por lo tanto, cumple una doble función en la evaluación de la calidad institucional: por una parte, puede ser considerada como un indicador del prestigio de la universidad y, por otra, como una medida de sus recursos. (Alexander W. Astin), El criterio de que las instituciones necesitan adoptar una perspectiva más orientada hacia los estudiantes en la planificación y la administración, implica algunos métodos de evaluación de la calidad que se apartan mucho de los enfoques tradicionales. Así, en el mareo de esta nueva perspectiva, una institución de educación superior de gran calidad es la que conoce lo que está pasando con sus estudiantes y proporciona a docentes y administradores oportunidades concretas de perfeccionar sus habilidades académicas en condiciones conminatorias mínimas. La institución de alta calidad tiene un sistema de evaluación y retroalimentación de información sobre la formación del estudiante que le permite practicar los ajustes apropiados en los programas o las políticas cuando se plantea la necesidad de cambios o mejoramiento. En otras palabras, la calidad se identifica no con el prestigio o las instalaciones físicas, sino más bien con un proceso permanente de autocrítica que hace hincapié en la contribución de la institución a la formación intelectual y personal de los estudiantes. (Alexander W. Astin), (Figura 2 parte de anexos)

## ANEXOS

### Universidad Autónoma de Baja California Facultad de Ciencias Administrativas Encuesta de Calidad

**Instrucciones:** Contesta la siguiente encuesta marcando con una X la respuesta que mejor consideres siendo lo más honesto posible.

**Género:**      M                      F

**Estoy satisfecho con el sistema de enseñanza que llevan a cabo mis maestros.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

**El trato de maestros y administrativos con los alumnos es considerado y amable.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

**Los maestros y administrativos se muestran dispuestos a ayudar a los alumnos.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

**Los maestros y administrativos dan una imagen de honestidad y confianza.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

**El horario de las Áreas académicas y administrativas asegura que se pueda acudir a él siempre que se necesita.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

**Las Áreas académicas y administrativas informan de una manera clara y comprensible a los alumnos.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

**Las Áreas académicas y administrativas dan respuesta rápida a las necesidades y problemas de los alumnos.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

**Los laboratorios y préstamo de equipo ofrecen atención, equipo en condiciones óptimas y servicios de calidad.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

**Cuando acudo a la biblioteca encuentro el material que necesito.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

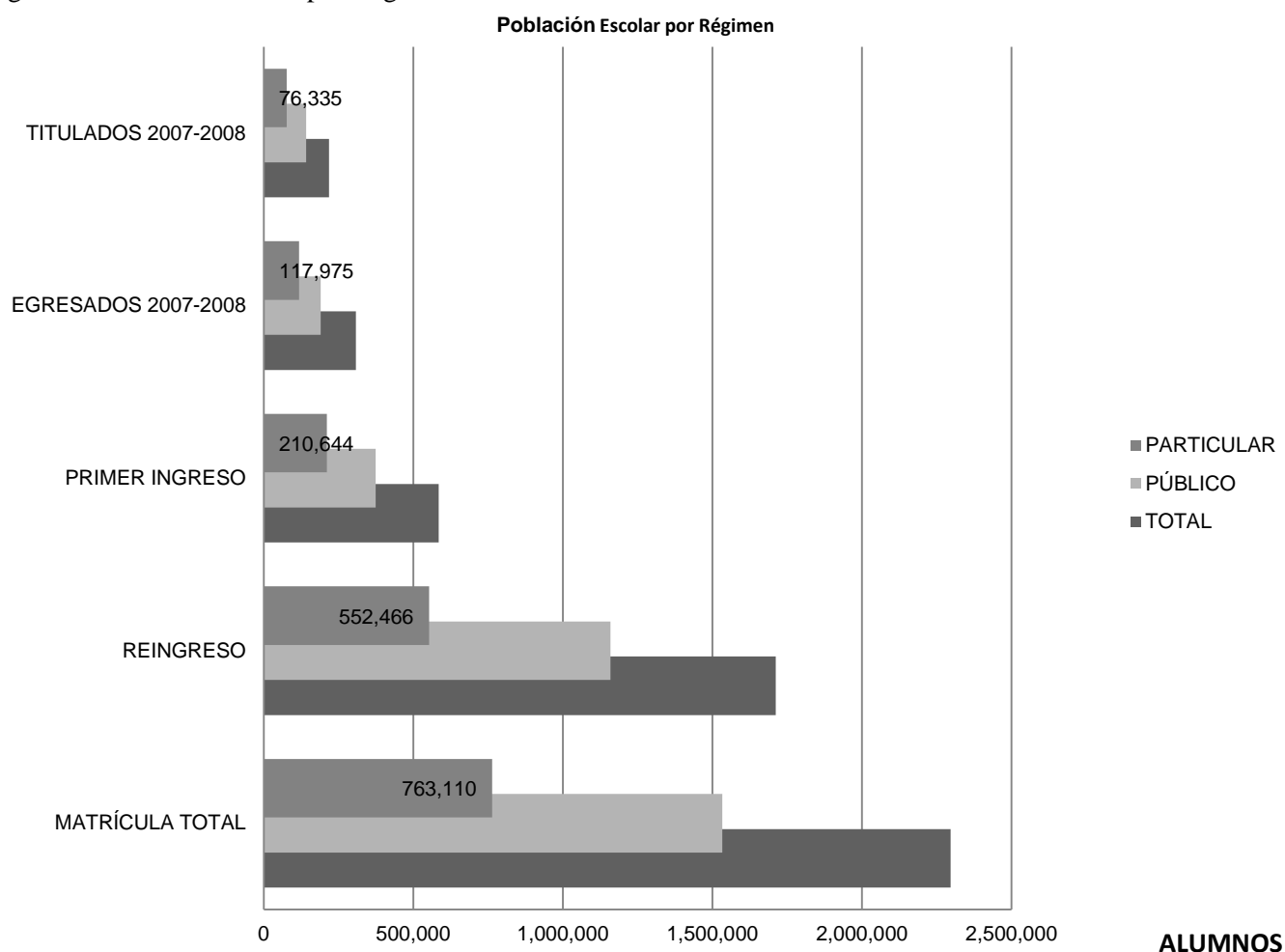
**Existen espacios para que yo como estudiante exprese mi opinión sobre algunas deficiencias de las áreas académicas y administrativas.**

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

En general estoy satisfecho con mi experiencia como estudiante de la Facultad de Ciencias Administrativas.

Siempre      Casi siempre      A veces      Casi Nunca      Nunca

Figura 2: Población Escolar por Régimen



Fuente: elaboración propia con datos del Formato 911.9A. Ciclo escolar 2008-2009 La información corresponde exclusivamente a la modalidad escolarizada y a la Licenciatura Universitaria y Tecnológica.

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# REDES DE CONOCIMIENTO Y PROCESO DE CREACIÓN DE UNA MICROEMPRESA

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## RESUMEN

*El objetivo del artículo consiste en indagar la importancia de las redes sociales en el proceso de creación de una microempresa de frutas deshidratadas en la ciudad de Puebla, México. De acuerdo a (Johannisson, 1998) la interacción del emprendedor con otros actores (familiares y amigos, otros empresarios, instituciones del entorno) constituye un aspecto crucial del proceso de creación de una empresa que debe ser particularmente estudiado. Se parte del supuesto que es a partir de estas redes como el emprendedor puede acceder a distintos tipos de recursos como: financiamiento, know how tecnológico, know how administrativo y know how empresarial, que de otra manera quedarían fuera de sus posibilidades. El enfoque teórico – conceptual de esta investigación incorpora diversos planteamientos derivados del marco analítico de las redes sociales en el que se piensa el emprendedurismo como un proceso enraizado en un contexto social, encauzado y facilitado o restringido e inhibido por la posición de las personas en el tejido social. A través de una estrategia metodológica basada en el estudio de casos se analizan los vínculos que el emprendedor va estableciendo con diferentes agentes clave, con la finalidad tener acceso al capital y a otros recursos que le permitan aprovechar las oportunidades percibidas.*

**PALABRAS CLAVE:** emprendedurismo, redes sociales

## INTRODUCCIÓN

El objetivo principal de este trabajo es analizar la importancia de las redes sociales en el proceso de creación de una empresa productora de fruta deshidratada. En la formación de cualquier empresa es común tomar en cuenta y analizar aspectos relacionados con el financiamiento, con la localización, con la comercialización, aspectos de tipo legal y desde luego la tecnología, pero muy pocas veces se toman en cuenta la importancia que en este proceso tienen aspectos como las redes sociales. Esto ha sido así, porque el enfoque tradicional sobre la investigación en emprendedurismo rechaza la naturaleza relacional del proceso. Por consiguiente, tratan a los emprendedores ya sea como tomadores de decisiones atomizados, operando como entidades autónomas, o como prisioneros de su ámbito cultural, predispuestos al emprendedurismo. La posición que se adopta en este trabajo, por el contrario, ve al emprendedurismo arraigado en un contexto social, encaminado y facilitado o restringido e inhibido por la posición de las personas en el tejido social. El trabajo se divide en cuatro secciones; en la primera de ellas se desarrolla el marco analítico de la investigación, el cual aborda el concepto de emprendedurismo, espíritu empresarial o actividad empresarial (en este trabajo se tomarán como sinónimos) desde la perspectiva de las redes sociales, así como la estrategia metodológica centrada en el estudio de caso. En la segunda, se describe el escenario de las empresas productoras de fruta deshidratada en México y particularmente en el estado de Puebla, enfatizando sus capacidades, así como las características del mercado en el cual participan. En la tercera sección se analizan las diferentes interacciones entre las emprendedoras (las dueñas) de la empresa productora de fruta deshidratada, y sus amigos, colegas, familiares e instituciones de educación superior (en adelante IES) a través de las cuales tuvieron acceso a diferentes recursos como información, experiencias y los conocimientos acerca de la tecnología, aspectos de gestión y de la actividad empresarial que eventualmente apoyaron a la consolidación del proyecto.

## REVISIÓN LITERARIA

### La Actividad Empresarial

En el escenario empresarial y particularmente en el ámbito de las instituciones de educación superior, de gobierno y no gubernamentales el concepto de actividad empresarial, espíritu empresarial o emprendedurismo en los años recientes ha sido objeto de una gran difusión y promoción. Instituciones como el Banco Interamericano de Desarrollo en el año 2004, publicó un trabajo coordinado por Kantis, donde recopilaba las experiencias sobre este tema en distintos países de América Latina, sur de Europa, este de Asia y América del Norte en un intento por aglutinar en este documento las mejores prácticas sobre el desarrollo emprendedor. El interés suscitado por este tema parece encontrar su referente inmediato en la necesidad de acelerar el proceso de creación de empresas que permita generar una demanda de empleos que el actual modelo económico no ha sido capaz de realizar, para una población que no obstante tener un nivel de educación mayor al que se tenía hace 20 o 30 años, no encuentra en el mercado de laboral un empleo congruente con este nivel de preparación y que a la vez le provea una remuneración que les permita aspirar a disfrutar de una calidad de vida cada vez mejor; esto último sobre todo resulta ser una prioridad para los países en desarrollo.

Los enfoques tradicionales de la investigación sobre la iniciativa empresarial olvidan la naturaleza relacional del proceso. Por consiguiente, tratan a los emprendedores ya sea como tomadores de decisiones atomizados, operando como entidades autónomas, o como prisioneros de su ámbito cultural, predispuestos a la actividad empresarial. El enfoque que se adopta en este trabajo, por el contrario, se enfoca en la actividad empresarial como arraigada en un contexto social, canalizada y facilitada o restringida e inhibida por la posición de las personas en el tejido social (Aldrich y Zimmer, 1985). Para realizar el análisis de la actividad empresarial desde la perspectiva de las redes sociales, es necesario tomar en cuenta la perspectiva demográfica, la cual plantea esencialmente que las ganancias netas de las empresas reflejan la operación de cuatro procesos evolutivos: variación, selección, retención y difusión, y la lucha por la existencia (Aldrich y Zimmer, op cit).

De acuerdo a esta perspectiva, la variación es entendida como cualquier tipo de cambio, intencional o no intencional, con el cual da inicio el proceso evolutivo. Algunos empresarios son impulsados por un solo propósito en su mente en su intento de adaptar sus planes a las exigencias ambientales. Otros empresarios tropiezan con oportunidades y recursos por casualidad, tal vez nunca intentaron crear una nueva empresa hasta que una coyuntura accidental de eventos se presenta. El proceso de creación organizacional depende únicamente de la aparición de variaciones y no del nivel de ambición, la previsión o la inteligencia que la gente aporta al proceso. La selección se refiere al proceso a través del cual se eligen aquellas variaciones en la formación de nuevas empresas, que han provocado más beneficios que otras en la adquisición de recursos en un ambiente competitivo. Los criterios de selección son fijados a través de la operación de las fuerzas del mercado, las presiones competitivas, la lógica de la estructura interna organizacional, y otras fuerzas generalmente más allá del control de los emprendedores individuales. En cuanto a la retención, es el proceso que permite a los empresarios y a sus empleados conservar las competencias de un grupo de organizaciones. Las variaciones conservadas son transmitidas, con más o menos variación, de las empresas sobrevivientes a aquellas quienes las siguen y de los viejos a los nuevos empleados, algunos de los cuales pueden salir para formar sus propios negocios. Los vínculos entre las empresas facilitan la difusión de las variaciones benéficas, mientras que las organizaciones aisladas contribuyen poco o nada a futuras generaciones. No todas las variaciones son difundidas a los nuevos empresarios (a causa de la hostilidad, resentimiento, errores, estupidez, poca voluntad para aprender, etcétera), introduciendo un gran elemento de incertidumbre en el proceso. Mientras que la lucha por la existencia se refiere a la competencia por los recursos y las oportunidades, alimentando la selección del proceso. Algunas oportunidades son tan diversas y los recursos tan abundantes que una elevada proporción de empresarios tiene éxito y la población de empresas crece rápidamente.



En industrias nuevas los pioneros tienen ventajas sustanciales y gozan de un rápido crecimiento. Sin embargo, cuando las industrias evolucionan, o los recursos llegan a ser más escasos, se presenta una mayor competencia incrementándose la tasa de mortalidad de las empresas, con muchas de ellas estancadas o en decadencia (Aldrich y Zimmer, op cit, p. 10). La perspectiva demográfica hace suposiciones mínimas acerca de las capacidades cognitivas de las personas como procesadores de información y hace prácticamente irrelevante cualquier especulación acerca de las personalidades empresariales. La gente llega a convertirse en emprendedor a través de la conjunción de los cuatro procesos delineados anteriormente, y la iniciativa empresarial toma significado solamente dentro del contexto de estos procesos. Los ambientes, como estructuras de oportunidad, son diversos, inciertos y percibidos imperfectamente, y es muy raro que un individuo en particular llegue a tener al mismo tiempo una visión exacta y sea consciente de ello. Las personas están limitadas por las fronteras de la racionalidad, padecen de información limitada o parcial y comunicación deficiente y están sujetos a procesos de influencia social y de reconstrucción de la realidad. Por lo tanto, una explicación completa de la iniciativa empresarial debe incluir el contexto social de la conducta, especialmente las relaciones sociales a través de las cuales la gente obtiene información, recursos y apoyo social (Ibídem p. 11).

### Las Redes Sociales

Siguiendo a Aldrich y Zimmer (op cit), el punto de inicio para estudiar la actividad empresarial a través de las redes sociales es una relación o transacción entre dos personas. Las relaciones pueden analizarse a partir de: (1) el contenido de la comunicación, o la transferencia de información de una persona a otra; (2) el contenido del intercambio, o los bienes y servicios que dos personas pueden intercambiar; y (3) el contenido normativo, o las expectativas que las personas tienen una de otra como consecuencia de una característica especial o atributo. La fortaleza de los lazos depende del nivel, frecuencia y reciprocidad entre las personas, y varían de débiles a fuertes. Un interés central de los teóricos de las redes, ha sido encontrar la forma de asignar límites significativos para el ámbito de la unidad social objeto de la investigación. El concepto de conjunto – función, conjunto - acción y redes proporcionan algunas herramientas para establecer tales fronteras. El conjunto función consiste de todas aquellas personas con quienes una persona focal tiene relaciones directas. En el caso de los empresarios su conjunto función estaría determinado por sus relaciones con socios, proveedores, clientes, inversionistas, banqueros, acreedores, distribuidores, cámaras de comercio y miembros de la familia. Uno de los puntos más destacados por el concepto de conjunto - función tiene que ver con el conflicto producido por las diferentes expectativas de quienes forman parte del conjunto función del empresario. La sobrevivencia de la empresa dependerá de las estrategias que adopten los empresarios para resolver tales conflictos.

Un conjunto - acción es un grupo de personas quienes han formado una alianza temporal con un propósito limitado. En vez del análisis egocéntrico de los estudios del conjunto - función, la investigación del conjunto - acción examina el comportamiento útil de un agregado completo de personas. Los conjuntos - acción pueden tener su propia división interna del trabajo, normas de comportamiento con relación a otras personas, o principios definidos claramente para el reclutamiento de miembros nuevos. Un conjunto acción puede centrarse alrededor del comportamiento de un individuo como en los consorcios de firmas de alta tecnología conducidos por la empresa con el mayor poder de mercado. Una red es definida como la totalidad de todas las personas conectadas por un cierto tipo de relación y es construida hallando los vínculos entre todas las personas de una población bajo estudio, independientemente de cómo está organizada en conjuntos - función y en conjuntos - acción. Dado un sistema acotado, los investigadores identifican todos los vínculos entre la gente dentro de tal sistema. El análisis de redes asume que la red restringe o facilita la acción de la gente y los conjuntos acción y así es más que la suma de los vínculos individuales que la constituyen.

### Dimensiones críticas de las redes

De acuerdo a Aldrich y Zimmer (op cit), las tres dimensiones de las redes sociales útiles en el análisis social son: densidad, accesibilidad y centralidad. La densidad de un red se refiere a la extensión de los lazos entre las personas y es medida mediante la comparación del número total de lazos actuales con el número total de lazos potenciales si alguien en la red se conectara con alguien más. Las medidas más simples de la densidad únicamente consideran la presencia o ausencia de un lazo, pero medidas más sofisticadas toman en cuenta la fortaleza de los lazos. La accesibilidad se refiere a la presencia de una ruta entre dos personas sin importar la distancia. Las personas pueden clasificarse por el número de intermediarios que transitan antes de que una persona esté indirectamente relacionada con otra. La centralidad de una persona en una red está determinada por dos factores: (1) la distancia total de una persona focal hacia muchas otras, y (2) el número total de otras personas que pueden acceder a la persona focal. La mayor cantidad de personas que pueden ser alcanzadas y la distancia más corta de la distancia total a estas personas definen la mayor centralidad de la persona focal.

Sin dejar de reconocer la importancia de las tres dimensiones de las redes sociales: densidad, accesibilidad y centralidad, mencionadas por Aldrich y Zimmer, para el desarrollo del espíritu emprendedor, hay que agregar lo planteado por Granovetter sobre los vínculos fuertes y débiles. La propuesta afirma que nuestros conocidos casuales (lazos débiles) son menos propensos a estar socialmente involucrados entre si como lo están nuestros amigos más cercanos (lazos fuertes). De este modo, el conjunto de personas formado por cualquier individuo y sus conocidos casuales constituirá una red de baja densidad, mientras que un conjunto de personas que consiste del mismo individuo y sus amigos más cercanos será un tejido más denso. La importancia de esta diferencia radica en que el lazo débil entre el emprendedor potencial y su conocido casual es por lo tanto “no meramente un vínculo circunstancial trivial sino más bien un puente crucial entre dos tejidos muy densos de grupos de amigos cercanos”, que eventualmente pueden llegar a proporcionar información crucial. Mientras que los individuos con pocos lazos débiles estarán privados de información de lugares distantes del sistema social y estarán confinados a las noticias providenciales y a los puntos de vista de sus amigos más cercanos.

Además, hay que tener en cuenta lo mencionado por Lin (1982), quien sugiere, que en una estructura social jerárquica, una persona en una posición más cercana a la cima de la estructura tiene un mayor acceso y control de los recursos valiosos no solamente porque los recursos más valiosos estén intrínsecamente ligados a la posición, sino también a causa de la mayor accesibilidad de su posición a las posiciones de otros. Por consiguiente, no todos los lazos débiles son igualmente valiosos para la adquisición de recursos sociales, solamente aquellos cuyos contactos disfrutan de una posición social alta proporcionarán un mayor acceso a los recursos sociales.

### El mercado de las frutas deshidratadas

No obstante que a nivel mundial el consumo per capita de frutas deshidratadas es bastante pequeño, en el corto y mediano plazo se prevé un incremento, como resultado de algunos cambios que se han observado en las preferencias del consumidor. Este supuesto, se fundamenta en algunas megatendencias referentes a la salud, conveniencia, sentidos y cambio de valores; que conllevan a una mayor preocupación por la calidad de vida, el medio ambiente y la sociedad. Las frutas deshidratadas se encuadran perfectamente en estas tendencias, ya que están consideradas como un producto saludable que aporta grandes cantidades de vitaminas y nutrientes que el cuerpo necesita con un porcentaje bajo en grasas. Además de que pueden consumirse en cualquier momento, pues no necesitan cocción, y la amplia gama de frutas deshidratadas especialmente las exóticas y/o tropicales permiten ajustarse a gustos muy variados. En términos generales se puede decir que existen dos segmentos de mercado para el sector de las frutas deshidratadas: El segmento menor, constituido por el consumidor final, que degusta las frutas deshidratadas, solas o combinadas como un snack saludable. El segmento más grande, compuesto por la industria del

procesamiento de alimentos, puesto que utilizan frutas deshidratadas como materia prima en la elaboración de cereales o en la pastelería. Asimismo, a nivel mundial los grandes mercados son la Unión Europea, especialmente para el mango y la papaya deshidratada; el de Estados Unidos, en particular para el mango deshidratado y Japón igualmente para el mango deshidratado (Aguilera, 1998).

Para México y particularmente en el caso de la ciudad de Puebla, puesto que la microempresa sujeto de estudio tiene este mercado local como objetivo, se realizó una encuesta que consistió en tomar una muestra aleatoria de 250 amas de casa, bajo el supuesto de que ellas son el medio para inculcar a sus hijos el consumo de este tipo de alimentos. Entre los resultados más significativos que se obtuvieron están los siguientes: Del total de 250 amas de casa entrevistadas, el 86% les dan fruta a sus hijos (sin importar si es fruta fresca o deshidratada).

Pregunta	¿Sus hijos consumen fruta?	
Respuestas	Total	Porcentaje
si	216	86.40%
no	34	13.60%

En lo que concierne al consumo, la mayor frecuencia encontrada fue de 4 y 5 veces por semana, en cada caso el porcentaje encontrado fue de 24.4% y 23.2%, respectivamente.

Pregunta	¿Cuántas veces a la semana consumen fruta?	
Respuestas	Total	Porcentaje
6	12	4.80%
7	24	9.60%
2	30	12.00%
3	31	12.40%
0	34	13.60%
5	58	23.20%
4	61	24.40%

Otra de las preguntas incluidas en la encuesta se refirió a si se consideraba la fruta deshidratada como una alternativa de alimentación saludable para sus hijos. La respuesta fue positiva en el 74.8% de los amas de casa encuestadas

Pregunta	¿Considera la fruta deshidratada como una alternativa de alimentación saludable?	
Respuesta	Total	Porcentaje
Sí	187	74.80%
No	63	25.20%

En cuanto a la pregunta sobre donde les gustaría comprar el producto, la mayoría, un 78%, respondió que en las tiendas minoristas

Pregunta	¿Dónde le gustaría comprar la fruta deshidratada?	
Respuestas	Total	Porcentaje
Tienda minorista	146	78.10%
Mercado	0	0.00%
Supermercado	41	21.90%
Centro comercial	0	0%
Anulados	63	25.20%

Otra pregunta que se consideró muy importante fue saber la cantidad preferida de fruta deshidratada y lo que estarían dispuestas a pagar por ella. Encontrándose que la presentación preferida fue la 100 a 150 grs. y lo más que pagarían \$10 por 100 grs.

Pregunta	¿De cuantos gramos le gustarían las presentaciones?	
Respuestas	Total	Porcentaje
50 - 100 gramos	1	0.40%
100 - 150 gramos	178	71.20%
Más de 150 gramos	8	3.20%
Nulo	63	25.20%

Finalmente se les preguntó a las amas de casa sobre qué tipo de fruta deshidratada prefieren, obteniéndose que las frutas preferidas son: piña, manzana y mango.

Pregunta	¿Qué fruta deshidratada es de su preferencia?	
Respuestas	Total	Porcentaje
Piña	66	26.40%
Manzana	57	22.80%
Mango	64	25.60%
Pera	0	0.00%
Nulo	63	25.20%

De acuerdo a los resultados presentados se puede decir que hay una demanda potencial para la fruta deshidratada en el mercado de la ciudad de Puebla, dado que se considera una alternativa alimenticia importante y se observa una alta frecuencia de consumo por semana. Asimismo, otros datos de mercado significativos son: que las amas de casa prefieren comprarla en las tiendas minoristas en presentaciones de 100 grs., estando dispuestas a pagar por esta presentación del producto una cantidad de \$10,00 y que sus frutas deshidratadas preferidas son la piña, la manzana y el mango.

Complementado el estudio de mercado se realizó un análisis de las principales marcas y centros de distribución que comercializan la fruta deshidratada en el mercado de la ciudad de Puebla, encontrándose que los competidores principales son: Balmoro, Chedraui, Xochucuaalli y frutohart, quienes comercializan el producto principalmente en centros comerciales, autoservicios y ferias naturistas, en presentaciones que fluctúan entre los 60 y 100 grs. con un precio promedio de aproximadamente \$20.00 por bolsa de la cantidad señalada, en sabores de mango, manzana y piña. Por lo tanto, en el aspecto de la competencia, se puede afirmar que no obstante que en el mercado de fruta deshidratada de la ciudad de Puebla existen 4 productores, uno de ellos de una cadena de supermercados, existe la posibilidad de competirles en cuanto a precio, calidad del producto y en los canales de comercialización.

## METODOLOGÍA

El trabajo se desarrolló a través de una investigación principalmente cualitativa, bajo el método del estudio de casos. El diseño incluyó un estudio de campo, que se realizó a través de una guía de entrevista, llevando a cabo entrevistas a profundidad con dos de las integrantes (las directoras) del proyecto de empresa de frutas deshidratadas.

Asimismo, fue necesario complementar el trabajo de campo con una investigación cuantitativa, retomando algunos datos del estudio de mercado realizado por las integrantes del proyecto de la empresa analizada. La encuesta como ya fue señalado en párrafos anteriores, se aplicó a una muestra de 250 amas de casa de la ciudad de Puebla, bajo el supuesto de que ellas podrían ser un buen termómetro para estimar el gusto, la preferencia, la presentación y el precio sobre la fruta deshidratada.

## RESULTADOS

### Origen De La Idea

La idea de desarrollar este modelo surge como una inquietud de dos alumnas (hermanas, una de ellas ingeniera química y la otra ingeniera industrial) de la maestría de administración de la Facultad de Contaduría de la Benemérita Universidad Autónoma de Puebla. Al respecto comentan:

*“Mucho tuvo que ver el hecho de que un amigo de una de nosotras estaba haciendo su tesis en el proceso de producción de frutas deshidratadas mediante el uso de energía solar, que es una energía limpia o también llamada energía verde, decidimos iniciar de igual modo este proyecto tomando en consideración el problema de obesidad que presenta en la actualidad nuestro país, enterándonos de éste a través de familiares y amigos que tienen hijos en edades preescolares y escolares de primaria que presentan esta problemática”.*

Además, otro factor que influyó para que se aventuraran en este proyecto fue el énfasis de algunos de sus profesores de la maestría sobre la importancia del emprendedurismo. Así como la inquietud por probar la rentabilidad del proyecto y poder desarrollarlo en un mediano plazo.

### La Socialización De Los Conocimientos

Como ya se señaló, los primeros conocimientos adquiridos fueron por parte de la tesis de un amigo, sobre todo en la parte técnica. En el aspecto financiero, su formación como maestras en administración les proporcionó las herramientas para estudiar la rentabilidad del proyecto. Por lo tanto, se puede decir que los primeros antecedentes del desarrollo del modelo de microempresa fueron en la escuela y por medio de amigos cercanos (el que les proporcionó la tecnología) y de conocidos casuales (aquellos profesores que les animaron para continuar con su proyecto de empresa). Con estos antecedentes y conocimientos adquiridos, es posible afirmar, que en un primer momento fue posible tener una idea sobre que tecnología utilizar y sobre la estructura organizativa de la empresa. Respecto a la estructura, está quedó definida de la siguiente manera: un encargado del área de producción y dos encargados y responsables del área administrativa que involucrarían las áreas de contabilidad, ventas y administración en general, esto independientemente del personal requerido para llevar a cabo las operaciones de producción y ventas.

Para definir el tipo de productos que se iban a producir y comercializar, primeramente, se llevó a cabo una encuesta vía internet con amigos, familiares y conocidos, es decir con algunas redes sociales, con el fin de sondear superficialmente el mercado, sin meterse en un estudio de mercado más definido. Este estudio de mercado se empleo más adelante, en el proceso del desarrollo del modelo. Con la información que se obtuvo, se decidió que los productos más pertinentes serían piña, manzana, pera y mango deshidratado. Otro factor que influyó en la definición de los productos, fue la visita que hizo una de las emprendedoras a la feria de emprendedores que se desarrolló a principios del año 2009 en la ciudad de Puebla, donde se presentaron dos de sus competidores directos, que se localizan en el estado y que son empresas que se encuentran en funcionamiento, una de ellas funciona desde el año 2000 y fue de la que se obtuvo mayor información. La asistencia a esta feria sirvió además, para reconocer la importancia que este tipo de actividades tiene para los empresarios, pues se trata de un escaparate donde tanto clientes potenciales, como competidores, instituciones de gobierno e instituciones de educación superior confluyen intercambiando experiencias y conocimientos, lo mismo sobre aspectos de mercado, que sobre tecnologías, fuentes de financiamiento o sobre pos cosecha.

Algo más que se puede calificar como esencial para el desarrollo del proyecto de empresa fue la experiencia adquirida en las empresas donde las dos estudiantes, ahora maestras en administración han prestados sus servicios. Al respecto una de las hermanas menciona:

*“La intención de todo negocio es generar dinero, para ello, por nuestra experiencia en las empresas que hemos trabajado, todas ellas del giro automotriz, pero específicamente por las enseñanzas de nuestros jefes, hemos aprendido que no hay cosa más importante para generar buenas ventas que la calidad de los productos; sin ésta, hay reclamaciones e inconformidades con los clientes, muchas veces estos costos alcanzan un nivel muy alto lo que lleva a la empresa a sacrificar sus ganancias para solventar los costos por mala calidad”. “Sobre este aspecto de la calidad, un conocimiento que también ha sido útil es el que hemos adquirido en la universidad. En pláticas con nuestros maestros o en la impartición de su cátedra, hemos entendido y valorado la importancia de la calidad en la fabricación de nuestros productos, por ello este factor será tomado en cuenta de manera primordial en el desarrollo de nuestro modelo”.*

En lo referente al mercado, lo que se propone en el modelo es introducir los productos en las tiendas minoristas o también llamadas “tienditas de la esquina” con la finalidad de hacer llegar a un mayor número de gente este tipo de productos a fin de que no parezca que son un lujo sino crear conciencia en el consumo de frutas, en particular las frutas deshidratadas. Esta decisión surgió a partir de algunos comentarios hechos con conocidos, colegas y amigos. En cuanto a la decisión de ubicar la empresa en la ciudad de Puebla, las hermanas comentan:

*“Obedeció en primera instancia que somos oriundas de esta ciudad, y como razones adicionales es que sabemos que podemos ser ejemplo para otros emprendedores. Además, de que en nuestro estado son pocas las empresas que comercializan este tipo de productos, la mayoría se encuentran ubicadas en el Estado de México y las que se encuentran en el estado de Puebla solo distribuyen sus productos en tiendas naturistas limitando su alcance de mercado”.*

En relación a los proveedores, no se tiene aun bien identificados a las personas que podrían venderles la fruta a un precio competitivo, de momento y de manera inicial se pretende abastecerse a través de la central de abasto que se encuentra ubicada en el extremo nororiente de la ciudad. Sobre este aspecto algo que vale la pena subrayar, es que no se han tenido las relaciones o los “contactos” que permitan tener un trato directo con los proveedores, sin intermediarios. Respecto a las fuentes de financiamiento, se planea iniciar con recursos propios además de analizar otras alternativas de financiamiento: bancarias y por medio de socios. En este sentido se comenta:

*“Nuestros profesores de la maestría nos han informado sobre algunos lugares a donde podemos acudir para obtener dichos financiamientos a tasas preferenciales. Asimismo, algunos compañeros se han interesado para participar como accionistas en nuestro proyecto”.*

Sobre el aspecto de tecnología una de las grandes ventajas de las hermanas emprendedoras, es su formación como ingenieras y haber estudiado la maestría en administración. Durante esta trayectoria académica, las relaciones establecidas con profesores y amigos, les ha permitido socializar y tener acceso a conocimientos sobre la deshidratación de las frutas a través de hornos de energía solar, así como a conocimientos sobre la actividad y el escenario empresarial. Por otra parte, sus experiencias en el trabajo, les ha permitido adquirir conocimientos en el área administrativa y en algunas otras como procesos de producción y calidad.

## DISCUSIÓN

Tomando como referencia lo mencionado en los párrafos anteriores, queda claro la importancia que para el desarrollo de la actividad emprendedora tiene el tejido social en el que se encuentran inmersos los emprendedores. Que desde luego de ninguna son tomadores de decisiones atomizados ni mucho menos se observa una propensión a la actividad empresarial predeterminada. Y que en el caso de estas emprendedoras tal como lo señala la perspectiva demográfica, se puede suponer que la intención de formar una empresa fue por la presencia de una situación coyuntural (pues durante el periodo en el que estaban estudiando la maestría al menos alguna de ellas estuvo desempleada), por que de alguna manera tropezaron casualmente con algunos recursos (el amigo que les proporcionó la tecnología), por que tropezaron con ciertas oportunidades, como el nicho de mercado sobre la fruta deshidratada que identificaron en la ciudad de Puebla y cuya selección de tal alternativa estuvo fundamentada por las fuerzas del mercado, (pues si bien existía una ligera sospecha sobre el potencial de este producto, la decisión final se apoyó en un estudio de mercado), así como de otros factores que estuvieron fuera del control del par de emprendedoras (como que en ese “momento”, se hubiera “desatado una demanda por las frutas deshidratadas y el uso de energías limpias).

Respecto a las dimensiones de las redes sociales, se puede decir, que las emprendedoras están insertas en un red poco densa, pues básicamente el número de vínculos que se pueden observar es con amigos, maestros, jefes (de trabajos anteriores) y familiares. En el caso de la accesibilidad, se tiene que la comunicación con los agentes señalados es muy directa, sin ningún tipo de intermediario. Y en cuanto a la centralidad se puede afirmar que la centralidad de las dos emprendedoras es muy reducida, pues si bien es cierto que la distancia entre las emprendedoras y sus amigos, familiares y maestros es reducida, el número de personas que pueden acceder a ellas aun es muy limitado. Por otra parte, retomando a Granovetter, se observa la presencia de los vínculos fuertes y los vínculos débiles. Como ejemplo de los vínculos fuertes se puede señalar el parentesco de las dos emprendedoras (ambas son hermanas) y como ejemplo de los vínculos débiles sus maestros y jefes de trabajos anteriores. Sobre este aspecto destaca la importancia que representó para las emprendedoras esta relación, pues como bien se señala les proporcionó información crucial y les compartió puntos de vista diferentes y valiosos para la realización del proyecto.

Respecto a lo mencionado por Lin, sobre la importancia de la posición jerárquica, se puede decir, que esto aplica una vez más para sus profesores de la maestría y antiguos jefes, pues dentro de las estructuras de conocimiento, académicas o laborales es posible afirmar que por su posición tienen acceso a información privilegiada que compartieron con las emprendedoras. Asimismo, es pertinente agregar, que en el análisis realizado no se encontraron evidencias que pudieran dar cuenta de algunos aspectos mencionados en el marco de referencia, como los procesos evolutivos de retención y difusión y lucha por la sobrevivencia planteados por la perspectiva demográfica, ni tampoco fue posible, en cierta medida por la etapa de desarrollo en que se encuentra esta empresa realizar un análisis más puntual de las dimensiones de las redes sociales.

## CONCLUSIONES

Una de las conclusiones a las que se puede llegar, es que el espíritu empresarial, desarrollo de la actividad empresarial o emprendedurismo, debe ser analizado tomando en cuenta el tejido social dentro del cual se encuentra inmerso el emprendedor. Que el desarrollo de la actividad empresarial requiere necesariamente de establecer vínculos con diversos agentes clave del proceso, posiblemente algunos de estos vínculos de manera obligatoria y otros de manera voluntaria pero ambos igualmente de importantes. Finalmente, es necesario agregar, la importancia de entender que el espíritu empresarial no es algo que tenga un carácter predeterminado, ni tampoco los emprendedores son decisores atomizados altamente efectivos, sino más bien el desarrollo de la actividad emprendedora debe ser entendido como un proceso en arraigado en el contexto social que facilita o restringe esta actividad dependiendo de la posición que el individuo ocupe en el tejido social.

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# DERECHO COMPARADO: OBLIGACION DE CONTRIBUIR Y PRINCIPIOS TRIBUTARIOS DE ECUADOR Y MEXICO

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## RESUMEN

*La República del Ecuador y Los Estados Unidos Mexicanos guardan similitudes políticas, económicas, sociales, culturales y jurídicas profundas, dado su antecedente histórico y contexto actual en el que se desarrollan. En tal sentido, el derecho comparado como instrumento eficaz para hacer parangones de normas, instituciones o decisiones jurisprudenciales concretas o de los ordenamientos jurídicos tomados en su conjunto, respecto de dos o más países, constituye una herramienta valiosa en la realización de un comparativo de tales Estados americanos en cuanto a la obligación tributaria de sus gobernados, la presencia y ubicación específica de tal deber en sus códigos políticos, las analogías, diferencias y alcances advertidos de su institución a rango constitucional, la definición doctrinal y apreciación particular tanto de los principios constitucionales tributarios como de los tributarios constitucionalizados que rigen en ese sector, determinando con base en tal análisis, el grado de evolución y avance jurídico alcanzado y avizorar eventuales adecuaciones en sus cartas fundamentales que fortalezcan la responsabilidad contributiva de los sujetos implicados en tal relación, la que indudablemente constituye el sustento y la base de todo Estado de Derecho.*

**PALABRAS CLAVE:** Constitución, derecho comparado, obligación contributiva, principios constitucionales tributarios, principios tributarios constitucionalizados.

## COMPARATIVE LAW: TAXES AND DUTIES AND TAXATION PRINCIPLES OF ECUADOR AND MEXICO

### ABSTRACT

*The Republic of Ecuador and The Mexican United States share striking similarities on politics, economics, society, culture and legal system due to their historical records and current context by which they develop. Comparative law serves as a valuable tool when comparing such American States when relating to taxation duties, the presence and specific location of such duties in their political codes, analogies, differences and achievements informed by the constitution, doctrinal resolutions and particular interpretation of the taxation principles that govern that sector. It is also an effective instrument when considering norm comparisons, institutional or concrete jurisprudential decisions or when referring to law regulations as a whole. Based on the current analysis, the degree of progress and legal advances constitute the foundations of every Rule of Law.*

**KEY WORDS:** Constitution, comparative law, taxes and duties, constitutional taxation principles, constitutional principles of taxation

## INTRODUCCIÓN

Sin duda los ejercicios de derecho comparado permiten obtener una perspectiva muy favorable respecto de las normas, instituciones o decisiones jurisprudenciales concretas o de los ordenamientos jurídicos tomados en su conjunto, entre dos o más países, lo que eventualmente posibilita establecer el grado de evolución, rezago o avance jurídico que se posee sobre el tema específico explorado en un determinado lugar, proponiendo así alternativas viables de adecuación de las instituciones legales en búsqueda de la plena coherencia, independencia, autonomía y eficacia del sistema normativo en consulta y el fortalecimiento del sistema jurídico en general. Por tal motivo en el presente trabajo se efectúa un análisis comparativo de las Constituciones Políticas del Ecuador y de México, especialmente por lo que concierne a la obligación contributiva a la que se sujeta a sus nacionales, estableciendo, en ambos casos, su ubicación precisa en el texto fundamental, la determinación realizada por el constituyente al instituirlos, destacando en primer lugar las analogías y diferencias que tal estudio aporta.

Asimismo se establece la importancia que revisten en cualquier sistema jurídico, sobre todo en cuanto a interpretación doctrinal y judicial se refiere, los principios generales del Derecho, privilegiando el examen de éstos en referencia al ámbito tributario. Es así como se determina el significado y alcance de los principios constitucionales tributarios y de los principios tributarios constitucionalizados, enunciando, puntualmente, en los casos ecuatoriano y mexicano, los mismos y señalando las disposiciones normativas que los consagran. El resultado es un interesante comparativo que da la pauta para arribar a las conclusiones que se exponen, encaminadas las mismas a brindar un panorama claro que sobre el tema se presenta en ambos Estados de Derecho y que sin duda pueden ser referencia de futuras enmiendas, en aras de fortalecer al sistema tributario de las naciones implicadas.

### El Derecho Comparado Y Su Utilidad

El derecho comparado es aquella parte de la ciencia jurídica ocupada del estudio de los sistemas legales de diversos países, analizándolos como modelo de respuesta a problemas jurídicos definidos en términos generales, es decir en abstracción del Estado concreto en que se plantean, aunque también se le utiliza para realizar un comparativo de normas u ordenamientos vigentes en distintas entidades o localidades dentro de una misma nación. Tiene como objeto hacer comparaciones de normas, instituciones o decisiones jurisprudenciales concretas o de los ordenamientos jurídicos tomados en su conjunto.

La doctrina lo define como “...la ciencia que trata de las semejanzas y diferencias entre los ordenamientos jurídicos de dos o más países” (Palomar de Miguel, 1981: 404).

García Maynez (2009: 177) sobre el tema, refiere que es una disciplina consistente en “*el estudio comparativo de instituciones o sistemas jurídicos de diversos lugares o épocas, con el fin de determinar las notas comunes y las diferencias que entre ellos existen, y derivar de tal examen conclusiones sobre la evolución de tales instituciones o sistemas y criterios para su perfeccionamiento y reforma*”.

La instancia judicial mexicana ha señalado al respecto que: “...el derecho comparado, cuya disciplina está considerada como fuente del derecho mexicano,...estudia a los diversos sistemas jurídicos existentes, a efecto de determinar las semejanzas y diferencias entre éstos y que, en su caso, permitiría una mayor comprensión del derecho nacional....” (IUS 2009: 199622).

La función del estudio comparativo es básica en el contexto jurídico actual, dado al aumento extraordinario de los intercambios económicos, personales y culturales entre las naciones, con el consiguiente incremento de las relaciones jurídicas a nivel transnacional.

Debe señalarse que como no es propiamente una rama del derecho, por ese motivo el derecho comparado puede aplicarse a cualquier área legal, realizando estudios específicos sobre temas particulares como la ecología, las comunicaciones vía satélite, la informática, etc. o generales como los valores en el campo

de los derechos humanos, tendencias judiciales, sociales, organizaciones políticas y económicas multinacionales, lo que eventualmente permite la elaboración de proyectos de reformas jurídicas. Su utilidad entonces es variada, tanto para la doctrina como para la jurisprudencia y el legislador.

Así la doctrina jurídica estudia con detenimiento casos de otros ordenamientos, para realizar su estudio y comentario del derecho positivo. La jurisprudencia por su parte en ocasiones acude al derecho comparado para interpretar las normas jurídicas; en este sentido se trata de aplicar una analogía amplia, a nivel internacional, para interpretar la ley interna. El legislador a su vez regularmente toma ideas y modelos del exterior o en el ámbito interno, para implantarlos en nuevas leyes que buscan solucionar problemas que se plantean localmente. En el ámbito del derecho tributario destaca la importancia de esta disciplina, pues a partir de la misma tanto la doctrina, como la jurisprudencia y el legislador se colocan en aptitud de desarrollar estudios comparativos de instituciones o sistemas jurídicos tributarios de diversos Estados nacionales, las tendencias de momento en el ámbito fiscal internacional, sus alcances y consecuencias, con el fin de establecer las semejanzas o las diferencias que entre ellos existen y su trascendencia en el orden social, derivando de tal análisis conclusiones sobre la eventual evolución o rezago de esas instituciones o sistemas en el ámbito interior, quedando en posición de definir criterios para su perfeccionamiento y adecuación. De ahí que este trabajo tenga por objetivo precisar analogías y discrepancias respecto de la obligación de contribuir y los principios tributarios que a nivel constitucional rigen en las Leyes Fundamentales del Ecuador y México, naciones con innegables semejanzas en el contexto cultural y jurídico, pero con concepciones diferentes de su realidad contributiva.

#### Identificación De La Obligación De Contribuir En Las Constituciones De Ecuador Y México

Según afirmación del jurista argentino Juan Bautista Alberti *“El Tesoro y el Gobierno son dos hechos que se suponen mutuamente. El país que no puede costear su Gobierno no puede existir como nación independiente, porque no es más el Gobierno que el ejercicio de su soberanía por sí misma”* (citado por Vallejo, 2009: 2).

Aseveración extrema sin duda, pero no menos realista en el contexto mundial donde invariablemente todos los gobiernos tienen necesidades fiscales que determinan su actuación, siendo el dinamismo económico el que provee la recaudación que las solventa. Aspecto además que no es ajeno a los contextos gubernamentales de las naciones ecuatoriana y mexicana. En esa tesitura, se procede a identificar en los textos constitucionales de ambos países, las normas específicas de donde deriva la obligación de contribuir, precisamente para el sostenimiento del gasto público y sus implicaciones. En la República del Ecuador, donde no puede soslayarse el hecho de que a lo largo de su historia independiente el constituyente ha contado con escaso reposo, ya que hasta la época actual ha promulgado un total de diecinueve leyes supremas, la obligación contributiva se identifica con claridad en el título II de los “Derechos”, capítulo noveno de las “Responsabilidades”, artículo 83 fracción 15 y en el título VI del “Régimen de Desarrollo”, capítulo cuarto de la “Soberanía Económica”, sección quinta del “Régimen Tributario”, artículos 300 y 301, de la reciente Constitución del Ecuador (CE) aprobada y vigente a partir del 2008, que disponen: “Art. 83.- Son deberes y responsabilidades de las ecuatorianas y los ecuatorianos, sin perjuicio de otros previstos en la Constitución y la ley: ....15. Cooperar con el Estado y la comunidad en la seguridad social, y pagar los tributos establecidos por la ley”.

“Art. 300.- El régimen tributario se regirá por los principios de generalidad, progresividad, eficiencia, simplicidad administrativa, irretroactividad, equidad, transparencia y suficiencia recaudatoria. Se propiciarán los impuestos directos y progresivos. La política tributaria promoverá la redistribución y estimulará el empleo, la producción de bienes y servicios, y conductas ecológicas, sociales y económicas responsables”. “Art. 301.- Sólo por iniciativa de la Función Ejecutiva y mediante ley sancionada por la Asamblea Nacional se podrá establecer, modificar, exonerar o extinguir impuestos. Sólo por acto normativo de órgano competente se podrán establecer, modificar, exonerar y extinguir tasas y contribuciones. Las tasas y contribuciones especiales se crearán y regularán de acuerdo con la ley”. Por lo

que hace a los Estados Unidos Mexicanos, por cierto con seis Constituciones después de independizarse, la obligación de contribuir se identifica en el título primero, capítulo segundo “De los Mexicanos”, artículo 31 fracción IV de la vigente Constitución (CM) promulgada en 1917, que dispone:

“Artículo 31. Son obligaciones de los mexicanos: ....IV.-Contribuir para los gastos públicos, así la Federación, como del Distrito Federal o del Estado y Municipio en que residan, de la manera proporcional y equitativa que dispongan las leyes”.

#### Analogías Y Diferencias En Cuanto A La Obligación Contributiva

Acorde a la definición precisada en los textos Constitucionales ecuatoriano y mexicano, se advierte una coincidencia en lo concerniente a la ubicación de la obligación o deber contributivo, dado que en ambos casos se le coloca en sus apartados de responsabilidades u obligaciones de los nacionales (artículos 83 fracción 15 de la CE y 31 fracción IV de la CM).

No obstante lo anterior, se distinguen asimismo aspectos que entrañan divergencias desde el punto de vista de la semántica y que precisan de mención, sobre todo por encontrarse elevadas a rango constitucional. En efecto, el artículo 83 de la CE inicia estableciendo: “*Son deberes y responsabilidades de las ecuatorianas y los ecuatorianos...*” determinando enseguida, en su fracción 15, “*...pagar los tributos establecidos por la ley*”.

Por su parte la CM en su dispositivo 31, en primer término indica: “*Son obligaciones de los mexicanos:*”, para más adelante precisar, en la fracción IV, “*Contribuir para los gastos públicos...*”. De esto se colige, primeramente, que mientras la CE refiere el “*deber y responsabilidad*” de sus nacionales de pagar tributos, la CM menciona ser “*obligación*” de los mexicanos el contribuir, lo cual determina diferencias, pues por “*deberes*”, término proveniente del verbo “*deber*”, según el Diccionario de la Lengua de la Real Academia Española (2001), se comprende “*el estar obligado a algo por la ley divina, natural o positiva; tener la obligación de corresponder a alguien en lo moral; cumplir obligaciones nacidas en respeto, gratitud y otros motivos.*”

“*Responsabilidad*” por su parte, alude al “*cargo u obligación moral que resulta para alguien del posible yerro en cosa o asunto determinado; la capacidad existente en todo sujeto activo de derecho para reconocer y aceptar las consecuencias de un hecho realizado libremente.*” El mismo diccionario define el término “*obligación*” como “*el vínculo que sujeta a hacer o abstenerse de hacer algo, establecido por precepto de la ley, por voluntario otorgamiento o por derivación recta de ciertos actos; correspondencia que alguien debe tener y manifestar al beneficio que ha recibido de otra persona.*”

De tales definiciones queda claro que mientras la CE otorga a la obligación contributiva una especie de valor, de acto moral e interno a cargo de los sujetos pasivos, la CM le da un significado diferente, al determinarla como conducta externa que prescinde de lo moral, de lo interno, compeliendo por autoridad a que se realice. Otra circunstancia a destacar y que sugiere disconformidad, la constituye el hecho de que la CE refiere el vocablo “*pagar*” tributos, en tanto la CM establece el término “*contribuir*”, de donde se infiere que para el primer ordenamiento constitucional, acorde al aludido diccionario de la Real Academia Española (2001), la obligación de contribuir la ubica en el contexto de “*dar o satisfacer lo que se debe, corresponder al beneficio*”; mientras que para la segunda Carta Suprema dicha obligación la supedita a “*dar o pagar la cuota que cabe por un impuesto o repartimiento, concurrir con otros al logro de un fin.*”

Palomar de Miguel (1981: 957 y 322) define “*pagar*” como “*dar uno a otro o satisfacer una deuda de dinero*”; y “*contribuir*” indica que es “*pagar o entregar cada uno la cuota que le corresponde por un impuesto.... y cuyo destino es cubrir gastos gubernamentales.*”

Es claro entonces que en este particular la CE se mantiene en una aparente postura (dado la real obligatoriedad de contribuir) de conceder a la obligación en análisis un carácter de prerrogativa o libertad para los ecuatorianos, ligado de alguna forma también al deber moral e interno, de satisfacer lo debido al Estado por las contraprestaciones recibidas de éste; en tanto que para la CM tiene un claro carácter imperativo, externo, de aportar por obligación lo necesario para la satisfacción del gasto público. Por otra parte, cabe y debe resaltarse que mientras la CM dispone como finalidad del acto contributivo los gastos públicos, la CE ubica en un objetivo más específico al pago de los tributos, pues atentos al contenido del segundo párrafo del mencionado artículo 300, *“La política tributaria promoverá la redistribución y estimulará el empleo, la producción de bienes y servicios, y conductas ecológicas, sociales y económicas responsables”*. Lógicamente el destino de las contribuciones o tributos al que aluden ambos ordenamientos supremos implica fines análogos, pero en el caso del país andino es notorio que resulta más explícito en cuanto a sus objetivos. Al respecto, el jurisconsulto Gabino Fraga (2003: 326 y 327) menciona que *“existe cierta dificultad para precisar en términos definidos lo que debe entenderse por gastos públicos, pues aunque ellos se encuentran señalados en el presupuesto de egresos, la formulación de éstos supone que previamente ha sido resuelto el problema. Creemos que por gastos públicos deben entenderse los que se destinan a la satisfacción atribuida al Estado de una necesidad colectiva, quedando por tanto excluidos de su comprensión los que se destinan a la satisfacción de una necesidad individual”*.

Consecuentemente se puede concluir que por “gasto público” debe entenderse toda erogación en dinero prevista en el presupuesto de egresos de la nación que incide sobre las finanzas del Estado y que este destina al cumplimiento de sus fines administrativos o económicos-sociales, es decir los llamados gastos corrientes equivalentes a las erogaciones efectuadas para cubrir el funcionamiento del aparato gubernamental en su conjunto (sueldos de funcionarios, rentas de oficinas, pago de servicios, mantenimiento de equipos, etc.), y los gastos realizados para cubrir las necesidades generales de la población. En cuanto a la CE, como oportunamente se indicó, el destino de los tributos pagados por sus administrados encuentra una más amplia aclaración, acorde al segundo párrafo del citado artículo 300, que delimita con precisión el alcance y fines de la política tributaria.

Aclaración que se ve robustecida a la luz de lo preceptuado por el artículo 6 del Código Tributario ecuatoriano, que establece: *“Los tributos además de ser medios para recaudar ingresos públicos, servirán como instrumento de política económica general, estimulando la inversión, la reinversión, el ahorro y su destino hacia los fines productivos y de desarrollo nacional, atenderán a las exigencias de estabilidad y progreso sociales y procurarán una mejor distribución de la renta nacional”*

Resulta interesante mencionar que la doctrina ecuatoriana sostiene que *“...el gasto público es una actividad erogatoria con el propósito de hacer efectivos los derechos e instituciones constitucionales, supuesto dentro del cual se deben analizar los aspectos económicos, sociológicos y administrativos.... erogar es una simple actividad registrable de carácter contable, en tanto que gastar es erogar algo y con algún sentido....”* (citado por Troya, 2009: 254 y 255). Se indica además que *“Ya no cabe afirmar únicamente que los tributos son ingresos que financian el gasto público, pues hoy en día cumplen un importante papel como instrumentos de política económica”* (Troya, 2009: 255).

En los términos apuntados, es nítido que el país sudamericano relaciona su sistema tributario con las condiciones sociales y económicas de su población y el papel del propio Estado frente a esas condiciones, procurando a través de su sistema recaudatorio objetivos precisos como el pleno empleo, desarrollo económico, estabilidad, eficiencia distributiva, equilibrio en la balanza de pagos, entre otros, destacándose en ello que prioriza y determina tales fines de una forma mucho más clara y específica que la CM y las leyes de naturaleza fiscal, pues como se apuntó en este caso se ha requerido de interpretación doctrinal y jurisprudencial para establecer sus reales alcances.

Por último, otro aspecto a destacar y que desde una óptica amplia no revista mayor trascendencia pero que es válido cuestionar, lo constituye el hecho de que mientras la CM refiere la obligación de contribuir a cargo de “*los mexicanos*”, la CE alude al género específico al determinar “*son deberes y responsabilidades de las ecuatorianas y los ecuatorianos... pagar los tributos establecidos en la ley*”, lo cual no deja de resultar innovador y de hecho atender a connotaciones de estricta índole política, de discurso, antes que a otros supuestos o reivindicaciones. Ello es así pues de acuerdo a las reglas gramaticales del español o castellano, idioma oficial por disposición constitucional en el Ecuador, el plural en masculino implica a ambos géneros y establecerlos por separado sólo es correcto cuando el femenino y el masculino son palabras diferentes, verbigracia damas y caballeros, hombres y mujeres, caso al que se ajusta la redacción del Código Político mexicano.

### Los Principios Tributarios En Los Códigos Políticos De Ecuador Y México

Acorde con la doctrina y la legislación, los principios son aquellas pautas que establecen los lineamientos primordiales de un ordenamiento jurídico, que otorgan un sentido determinado al derecho positivo y puede afirmarse que constituyen su fuente de validez; por tal motivo todo aquél problema jurídico que no encuentre una respuesta satisfactoria en el derecho vigente y la jurisprudencia aplicable, puede hallar válida solución en los principios que modelen a cada ordenamiento jurídico concreto.

Sobre su utilidad, la doctrina señala que “*en donde los principios desempeñan una labor fundamental es en el campo de la interpretación sistemática. Los principios dan consistencia y coherencia a todo el sistema jurídico, constituyen los puntos centrales de referencia para el sistema interno del derecho. La idea de coherencia y la idea del legislador racional son ideas regulativas de todo el entramado jurídico, y es ahí donde los principios ordenan, conforman y estructuran al sistema en su conjunto*” (Cárdenas, 2007: 119). “*Cuando se habla de principios constitucionales, en general, se trata de los límites materiales que establece la máxima ley de un sistema jurídico al resto de la normativa y de los valores que un grupo de individuos constituidos en la forma de Estado han decidido adoptar. Esta función dual que deben cumplir estos principios se concreta en el ámbito tributario al constitucionalizarse la materia financiera*” (Figuerola, 1997: 108). En ese tenor, en materia tributaria podemos identificar dos clases de principios: *Los principios constitucionales tributarios y los principios tributarios constitucionalizados*.

Los primeros son aquellos de índole general que recoge la constitución y que resultan aplicables a todo el ordenamiento jurídico, incluido el ámbito tributario; en tanto que los segundos, son exclusivos del ámbito tributario, pero han sido incorporados en las cartas magnas a efecto de garantizar su observancia, respeto y aplicación en beneficio de los gobernados. Preciado lo anterior, enseguida se procede a mencionar los principios tributarios consignados en las Constituciones de Ecuador y México, iniciando con el país andino.

#### Ecuador

De la CE se desprenden una serie de principios tributarios, tanto constitucionales como constitucionalizados, encontrando en la primer categoría los de legalidad, universalidad o igualdad, equidad, transparencia, de sujeción o imperio de la ley, de limitación, de motivación, de responsabilidad, de seguridad jurídica y de impugnabilidad de los actos del poder. En cuanto a los segundos, es decir los principios tributarios constitucionalizados, los mismos se infieren con meridiana claridad de los artículos 83 fracción 15, 300 y 301, apreciándose los de legalidad, generalidad, progresividad, eficiencia, simplicidad administrativa, irretroactividad, equidad, transparencia, suficiencia recaudatoria y capacidad contributiva.

## México

En el caso mexicano, de su Carta Fundamental se infiere igualmente la presencia de varios principios, tanto constitucionales aplicables al ámbito tributario, como tributarios constitucionalizados. De los primeros se puede atisbar los de legalidad, igualdad, seguridad jurídica, proporcionalidad, generalidad y razonabilidad. En cuanto a los segundos, saltan a la vista sin mayor asomo por derivarse del artículo 31 fracción IV, los de igualdad, capacidad contributiva, proporcionalidad, reserva de ley y destino del gasto público.

## **CONCLUSIONES**

Del ejercicio comparativo efectuado en el presente estudio, es nítido que la Carta Magna ecuatoriana, es precisa y clara al determinar la obligación contributiva de sus nacionales y en tratándose de principios, tanto constitucionales tributarios como tributarios constitucionalizados, ha recogido en su texto las tendencias internacionales en la materia, pero muy especialmente son producto de la influencia que la actividad judicial, específicamente del Tribunal Constitucional, ha determinado a través su labor interpretativa, abonando en un progreso evidente. Este adelanto manifiesto es explicable también, en función de las numerosas constituciones con las que ha contado el Estado ecuatoriano a lo largo de su vida independiente, donde en una especie de dinámica de prueba y error, se han superado las diferentes problemáticas y deficiencias que representa la relación contributiva, procurándose progresivamente un alcance mayor y más sólido de sus principios, cuya destino y fin único no puede ser otro que el de blindar la obligación tributaria. Luego entonces es razón más que suficiente para entender y justificar la presencia de poco más de diez principios constitucionales tributarios y de otro número igual de tributarios constitucionalizados, en el Código Político del Ecuador, los cuales incluso y en éste último ámbito, de forma taxativa y sin margen a la confusión se precisan en sus numerales.

Ello es signo inequívoco del interés y cuidado que tuvo el Constituyente en el 2008, para determinar en las disposiciones de la Ley Fundamental, gama tan variada de principios, con el nítido objetivo de velar por los intereses esenciales de los gobernados en esa nación andina, frente a la actuación del poderío estatal. En este contexto es que a diferencia de lo que acontece en México, por lo que atañe a los principios tributarios constitucionalizados, en el país sudamericano se tuvo especial empeño de plasmar en el artículo 300 de su Ley Suprema los de legalidad, generalidad, progresividad, eficiencia, simplicidad administrativa, irretroactividad, equidad, transparencia, suficiencia recaudatoria y capacidad contributiva.

Caso distinto al mexicano, donde la Constitución Política de 1917 sólo atiende a determinar, en esta categoría, la mitad de principios que en el caso ecuatoriano, es decir los contenidos en el artículo 31 fracción IV de igualdad, capacidad contributiva, proporcionalidad, reserva de ley y destino del gasto público, advirtiéndose con meridiana claridad que sobre dicho particular ambos ordenamientos fundamentales sólo coinciden en asentar el principio de capacidad contributiva, más no en forma expresa sino implícita. Otro aspecto a rescatar lo constituye la circunstancia de que en la ley superior mexicana, se estipula como finalidad de los tributos “el gasto público”, concepto ambiguo que ha requerido en repetidas ocasiones de interpretación, tanto judicial como doctrinal, ya que sus alcances no son objeto de definición legal. No es el caso del Ecuador, donde el objetivo es con mucho más explícito al determinar el segundo párrafo del señalado artículo 300, que “la política tributaria promoverá la redistribución y estimulará el empleo, la producción de bienes y servicios, y conductas ecológicas, sociales y económicas responsables”, prescindiendo de las ambigüedades que caracterizan a su ordenamiento análogo mexicano. En las apuntadas condiciones, resulta notorio que actualmente el grado de evolución y avance que sobre el tema abordado presenta el Estado ecuatoriano en su Ley Suprema, evidencia una arquitectura legislativa más acabada al instituir la obligación contributiva y determinar los principios tributarios, hecho que bien puede ser motivo de análisis en el ámbito jurídico mexicano y constituir un área de oportunidad para enmendar la Carta Superior adecuándola al contexto internacional y al propio judicial y

doctrinal nacional, en aras de contar con bases fundamentales mucho más sólidas y de rango constitucional, que rijan en la relación tributaria y salvaguardar así con mayor amplitud los legítimos intereses de los sujetos inmersos en la misma.

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# **EL EFECTO DE LOS IMPUESTOS SOBRE EL COSTO DE CAPITAL: ESTUDIO DE UN CASO EN COLOMBIA – ALMACENES ÉXITO S.A. PERIODO 2006 -2010**

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## **RESUMEN**

*El sistema tributario colombiano es complejo ya que cuenta con una diversidad de tratamientos especiales. Dada esta diversidad y desde la perspectiva de la gestión financiera, algunas reformas pueden aportar al incremento de los flujos de caja de las empresas o a disminuir su costo de capital, mediante incentivos tributarios que incrementen su valor. Por lo que el presente trabajo pretende mediante un estudio de caso de la empresa Almacenes Éxito S.A. período 2006-2010, conocer el efecto que tienen los impuestos en el costo de capital. Para observar el efecto de los impuestos se tomó como marco conceptual las principales Propositiones de Modigliani y Miller. Encontrándose que el efecto de los impuestos corporativos en el costo de capital de Almacenes Éxito S.A. no genera una disminución en el período de estudio, pudiendo inferir que Almacenes Éxito S.A. no tiene un significativo beneficio tributario en el costo de capital obtenido de la financiación con deuda, por lo que el incentivo para Almacenes Éxito S.A. de buscar financiación con deuda son sus decisiones de inversión.*

**PALABRAS CLAVE:** Costo de Capital, Impuestos Corporativos, beneficio tributario, deuda

# **THE EFFECT OF TAXES ON THE CAPITAL COST : A CASE STUDY IN COLOMBIA - ALMACENES ÉXITO S.A. PERIOD 2006 -2010**

## **ABSTRACT**

*The tributary Colombian system is complex since it possesses a diversity of special treatments. Given this diversity and from the perspective of the financial management, some reforms can support to the increase of the cash flows of the companies or to diminishing its capital cost, by means of tributary incentives that increase its value. Due to it what the present work claims by means of a study of case the company Almacenes Exito S.A. period 2006-2010, to know the effect that the taxes have in the capital cost. To observe the effect of the taxes the principal Propositions of Modigliani and Miller were taken as a conceptual frame. As a result, it could evidence that the effect of the corporate taxes in the capital cost of Almacenes Exito S.A. does not generate a decrease in the period of study, being able to infer that Almacenes Exito S.A. does not have a significant tributary benefit in the cost of the capital obtained of the financing with debt, thus the incentive for Almacenes Exito S.A. of looking financial with debt are its decisions of investment.*

**KEYWORDS:** Capital cost, Corporate Taxes, tributary benefit, debt

# METODOLOGÍA DE GESTIÓN LOGÍSTICA PARA EL MEJORAMIENTO DE PEQUEÑAS EMPRESAS

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## RESUMEN

*Las pequeñas empresas generalmente no cuentan con los recursos económicos para pagar una consultoría en logística. Esto implica que el manejo de sus procesos al interior de la organización se convierta en un problema para el empresario o en una oportunidad de mejoramiento. En este trabajo se presenta una metodología de apoyo para mejorar las operaciones logísticas de los pequeños negocios. El primer paso propuesto es realizar un diagnóstico a partir de una línea base conformada por indicadores de aprovisionamiento, almacenamiento, inventarios, transporte, distribución, servicio al cliente, logística inversa, responsabilidad social y costos logísticos. Adicionalmente se han diseñado herramientas para cada una de las áreas anteriormente mencionadas que permiten mejorar los problemas de logística interna de las empresas. Conforme a los resultados del diagnóstico la empresa debería decidir cuál de estas herramientas responden a sus necesidades para buscar un mejoramiento. Los primeros resultados de esta implementación se dan a conocer en este documento. Actualmente se está desarrollando la fase final de la metodología que corresponde a la elaboración de planes de mejoramiento logístico.*

**PALABRAS CLAVES:** Gestión Logística, Pequeños empresarios, Toma de decisiones

# LOGISTICS MANAGEMENT METHODOLOGY FOR THE IMPROVEMENT OF SMALL BUSINESSES

## ABSTRACT

*Small businesses generally lack the financial resources to pay for a logistics consulting. This implies that management of processes within the organization to become a problem for the employer or an opportunity for improvement. This paper presents a methodology for support to improve logistics operations of small businesses. The first step proposed is to make a diagnosis from a baseline composed of indicators of procurement, warehousing, transportation, distribution, customer service, reverse logistics, social responsibility and logistics costs. Further tools are designed for each of the above areas that improve internal logistics problems of companies. According to the diagnostic results the company should decide which of these tools meet their needs to find an improvement. The first results of this implementation are disclosed herein. Is currently developing the final phase of the methodology that corresponds to the development of logistics improvement plans.*

**JEL:** L11, L14, L19, L29, L69, L91, M14, M41, O18, R41

**KEYWORDS:** Logistics Management, Small Business, Decision Making

## INTRODUCCIÓN

Las pequeñas empresas generalmente no cuentan con los recursos económicos para pagar una consultoría en logística. Esto implica que el manejo de sus procesos al interior de la organización se convierta en un

problema para el empresario o en una oportunidad de mejoramiento. En este trabajo se presenta una metodología de apoyo para mejorar las operaciones logísticas de los pequeños negocios.

El primer paso propuesto es revisar desde la literatura los indicadores que pueden ayudar a evaluar las deficiencias a nivel de logística en las empresas. Posteriormente se presenta un modelo de diagnóstico conformado por indicadores de aprovisionamiento, almacenamiento, inventarios, transporte, distribución, servicio al cliente, logística inversa, responsabilidad social y costos logísticos, que define una línea base en un momento del tiempo. Esta línea es medible y evaluable en otro segundo momento. Una vez se han detectado las debilidades en las áreas mencionadas, un grupo experto de consultores diseña un conjunto de herramientas, para mejorar los problemas de logística interna de las empresas. Conforme a los resultados del diagnóstico, la empresa decide cuál de estas herramientas responden a sus necesidades para buscar un mejoramiento. Los primeros resultados de esta implementación se dan a conocer en este documento. Actualmente se está desarrollando la fase final de implementación en otras empresas de la muestra seleccionada. Esta investigación tiene la siguiente organización. En la sección de revisión de la literatura se plantean los argumentos que sustentan la construcción de la línea base y las herramientas para el mejoramiento empresarial. Posteriormente se presenta la metodología utilizada, en donde se describe como se seleccionó la muestra, el procedimiento para la elaboración del diagnóstico y la selección de las herramientas. Después de lo anterior se presentan los resultados de la investigación. Finalmente, las conclusiones, limitaciones y futuras líneas de investigación.

## REVISIÓN DE LITERATURA

En el mundo los profesionales de diferentes áreas se han interesado por diseñar metodologías que les permitan elevar su competitividad. En el tema del mejoramiento logístico se han estudiado y diseñado metodologías para la toma de decisiones en operaciones, compras, almacenamiento, transporte, servicio al cliente, infraestructura y comunicaciones. Para realizar un diagnóstico logístico es necesario tener en cuenta indicadores que permitan evaluar el desempeño en las áreas mencionadas.

En aprovisionamiento es importante medir pedidos efectivos, entregas a tiempo, desabastecimiento, medición del trade off y nivel de intermediación (Gómez, 1996; Del Rio, 2002; Heredia, 2007; Makridakis y Wheelwright, 1994; Montoya, 2002); en almacenamiento capacidad utilizada, costo por metro cuadrado, índice de rotación de mercancías, cantidad de mercancía averiada, cantidades óptimas de pedido, distribución del espacio (Muller, 2004; Ballou, 2004; Casanovas y Cuatrecasas, 2003; Sunil y Meindl, 2008; Soret, 2004; Presencia, 2004); en distribución incidencias de pedido, costos de transporte, seguridad en el transporte, rutas de distribución, ejercicios de inteligencia de transporte (Díaz, 1997; Bagchi, Bergougnoux, 2000; Blythe, 2007; Braun, 1987; Carvalho, 2007; Clifton, y Scuderi, 2007; Cohen, 2010; Der-Hong, Shin-Ting y Chandrasekar, 2004; Guisande y Subirada, 2001; Haluzová, 2008; Il-Gyo, Susan, y Chi-hyuck, 2007; Jiwattanakulpaisarn, Noland y Polak, 2008; Kamal, 2004; Kelly, 2006; Kumar, 2003; Lau, Choy, Tsui, y Choy, 2004; Montero, Codina, Barceló, y Barceló, 2001; Shawe, De Bie, y Cristianini, 2006; Sheng, Dianhai y Hongsheng, 2010; Stolzer, y Halford, 2007); en servicio al cliente entregas perfectas, indicador de quejas, devoluciones, revisión de órdenes de compra (Barabba y Zaltman, 1992; Albrecht y Zemke, 2000; Domínguez, 2006; Leppard y Molyneux, 2003; López, 2004; Lovelock, 2009; Newell, 2001; Serna, 1996; Serna, 1999; Lehmann, y Winer, 2007) y en costos logísticos todo lo relacionado con el costo pedir, manejar inventarios, empaque, embalaje, almacenamiento, costos financieros, stock averiado, entre otros (Mauleón, 2006). Para la elaboración de las herramientas también se consideraron recomendaciones sobre logística empresarial, manejo de la información y administración de operaciones (Ballou, 2004; Carranza, 2005; Christopher, 2000; Casanovas y Cuatrecasas, 2003; Chase, Jacobs, y Aquilano, 2009; Durán, 2001; Martin, 1999; Sunil y Meindl, 2008; Soret, 2004). El mejoramiento de la logística debe considerarse de manera integral en la cadena de valor. Fundamentalmente es necesario analizar los altos costos logísticos que enfrentan las empresas. Este

estudio permitiría identificar los costos logísticos de los empresarios y generar una política de mejoramiento, logrando un impacto a nivel científico, tecnológico, económico, ambiental y social.

## METODOLOGÍA

En este estudio se utilizan dos muestras, la primera es una muestra de empresas a las cuales se les realizó el diagnóstico y seleccionaron herramientas de mejoramiento entre el año 2010 y 2011, la segunda, es una muestra de empresas a las cuales se realizó el mismo procedimiento entre el año 2011 y 2012. Estas empresas se encuentran en Colombia ubicadas en ocho ciudades del país (Ver tabla 1).

Tabla 1: Distribución de la muestra por ciudades y periodo. Elaboración propia.

CIUDAD	CALI	MEDELLIN	ORITO	CUCUTA	TIBÚ	B/BERMEJA	CARTAGENA	VILLAVICENCIO	NEIVA	YOPAL	TOTAL
NÚMERO DE EMPRESAS 2010-2011	12	7	11	8	7	15	8	6	10	0	<b>84</b>
NÚMERO DE EMPRESAS 2011-2012	0	0	0	10	0	10	10	10	10	6	<b>56</b>

*Esta tabla presenta la distribución de las empresas seleccionadas para esta investigación, por periodo y ciudad de Colombia donde están ubicadas.*

Una vez seleccionada la muestra se realizó un diagnóstico empresarial a cada una de las empresas. Este diagnóstico evaluó aspectos de aprovisionamiento, almacenamiento, inventario, transporte y distribución, servicio al cliente y costos logísticos. Los aspectos evaluados se muestran en la tabla 2.

Tabla 2: Aspectos evaluados en la línea base. Elaboración propia.

Aspectos Considerados Para Realizar El Diagnóstico	
Indicadores De Aprovisionamiento	Indicador De Servicio Al Cliente
1 Pedidos Efectivos	10 Entregas Perfectas
2 Entregas A Tiempo	11 Indicador De Quejas De Clientes
3 Desabastecimiento	12 Devoluciones
4 Nivel De Intermediación	13 Revisión De Ordenes De Compra
Indicadores De Almacenamiento	Indicadores De Inventario
5 Capacidad Utilizada	14 Índice De Rotación De Mercancías
6 Costo Por Metro Cuadrado	15 Índice De Mercancía Averiada
Indicadores De Transporte Y Distribución	Indicadores De Costos Logísticos
7 Incidencias De Pedido	16 Costos Logísticos Totales
8 Costo De Transporte	17 Ventas Perdidas
9 Seguridad Industrial En El Transporte	

*Esta tabla muestra los 17 aspectos evaluados en cada una de las empresas al realizar el diagnóstico de la situación logística.*

Este diagnóstico determina si la logística está incorporada como un tema clave en la organización, si existen indicadores y mecanismo de medición y análisis de la información que permitan la toma de decisiones y por ultimo si se ha desarrollado un enfoque para el desarrollo de la cadena de abastecimiento. Después de realizado el diagnóstico se realizó una capacitación de 120 horas los empresarios de la muestra seleccionada. En lo posible se sugirió que los asistentes fueran el gerente y el responsable de logística. Esta capacitación se inicio con una sensibilización al cambio en las organizaciones, la competitividad, el contexto global, fundamentos de logística y posteriormente se estudiaron cada una de las áreas consideradas en el diagnóstico.

A través de un focus group realizado con cinco expertos en logística se diseñaron 15 herramientas para el mejoramiento logístico (Ver tabla 3).

Tabla 3: Herramientas para el mejoramiento logístico. Elaboración propia.

HERRAMIENTAS DISEÑADAS PARA EL MEJORAMIENTO EMPRESARIAL		
MÓDULO	NOMBRE DE LA HERRAMIENTA	BREVE DESCRIPCIÓN
Aprovisionamiento	1. Trade off	El trade Off es una herramienta de trabajo que permite la visualización de los tiempos de aprovisionamiento y de las condiciones de trabajo con cada uno de los proveedores.
	2. Políticas de aprovisionamiento	Busca desarrollar en la empresa un perfil de políticas generales de abastecimiento que se identifique la filosofía empresarial.
	3. Evaluación de proveedores	Es una matriz que permite generar una evaluación para los proveedores, permitiendo determinar objetivamente su rendimiento.
Almacenamiento	4. Distribución en planta	Desarrolla la habilidad en el usuario de optimizar el área dedicada al almacenamiento de sus mercancías.
	5. Indicadores de inventario	Identifica puntos de gestión en el almacenamiento de mercancías mediante indicadores de sencillo entendimiento
	6. Planeación del inventario	Mediante la construcción de modelo óptimo identifica los ahorros en costos de la gestión del inventario
Distribución	7. Rutas optimas	Permite construir el ruteo de un vehículo dados unos puntos de entrega donde se puede economizar el mayor kilometraje posible.
	8. Matriz DRP	Permite la Planeación de los Recursos de Distribución (DRP). Se dirige principalmente a mejorar la gestión del inventario de producto final y al control del transporte de productos en la cadena de distribución.
	9. Exactitud en la entrega	Identifica los errores más comunes en la entrega de productos y retroalimenta al usuario para subsanarlos
	10. Costo de Vehículo	Identifica y controlar los costos asociados al uso de vehículos.
Costos	11. Estimación de costos logísticos	Permite estimar los costos logísticos de la compañía o puede estimarlos por proceso: Compras, almacenamiento, inventarios, demoras, distribución, transportes, servicio al cliente, gestión de desperdicios, transportes, entre otros. Puede asociarlos a un producto o servicio en particular o también a un proyecto de crecimiento de la empresa.
	12. Logística inversa	Diagnóstica y sugiere la construcción de actividades de mejoramiento en la logística inversa de la compañía.
Servicio al Cliente	13. Encuesta de autodiagnóstico para la gestión de clientes y de mercados	Examina la prioridad e importancia que les da la empresa a sus clientes y usuarios finales, y la efectividad de los sistemas utilizados para conocer, interpretar, determinar y satisfacer sus necesidades, antes durante y después de la entrega de sus productos y servicios.
	14. Encuesta de satisfacción	Examina la visión que los clientes tienen acerca del servicio al cliente prestado por la compañía.
	15. Política de servicio al cliente	Busca desarrollar en la empresa un perfil de políticas generales de servicio al cliente que se identifique la filosofía empresarial.

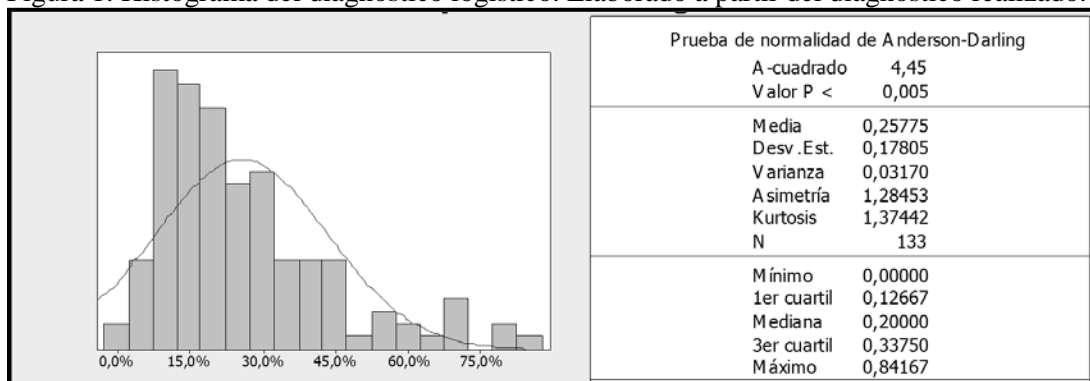
- Esta tabla muestra las catorce herramientas diseñadas por el grupo de expertos en logística para el mejoramiento empresarial.

La capacitación tuvo como objetivo que cada una de los asistentes por parte de las empresas se apropiara del conocimiento en logística y además seleccionara dos herramientas de las diseñadas para aplicarlas en su organización. Con base en los resultados obtenidos a partir de la primera muestra de empresas donde se realizó el diagnóstico, se evidenció el desconocimiento de los costos logísticos de la organización y la necesidad de su reducción, por lo cual se diseñó en el año 2011 una herramienta adicional que permite evaluar los costos logísticos de las empresas. En la tabla tres es la herramienta número 11. Finalmente, cuando el empresario conoce sus costos logísticos, el objetivo es llegar a su reducción. Para esto se propuso una estructura de Plan de Mejoramiento Logístico que incluye: problema, actividad, descripción de la actividad, meta, indicador, cronograma, fuente de financiación y resultado.

## RESULTADOS

Aplicando la metodología descrita en la primera muestra de empresas se identificó a partir del diagnóstico que el puntaje promedio de las organizaciones analizadas es de 25,78%. El histograma muestra que la mayoría de las organizaciones tiene un puntaje entre 0% y 30%, lo cual permite inferir que son organizaciones que pueden mejorar la logística interna. Aunque tienen definidas algunas actividades relacionadas con la logística no han definido procesos sistemáticos o mecanismos de medición.

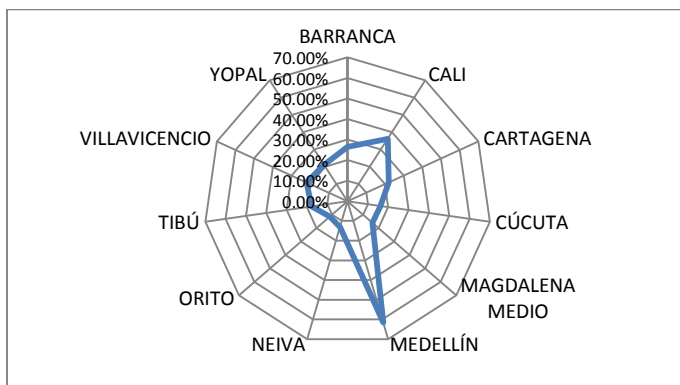
Figura 1: Histograma del diagnóstico logístico. Elaborado a partir del diagnóstico realizado.



Esta figura muestra el histograma de puntuación frente al diagnóstico empresarial realizado.

En la escala definida para el diagnóstico se considera que la madurez y el desarrollo de la gestión organizacional es “confiable” para calificaciones superiores al 40%, “en desarrollo” para calificaciones entre el 20,1% y el 40% y es “incipiente” para calificaciones del 20% o menos.

Figura 2: Perfil de la gestión logística en las organizaciones por ciudad. Elaborado a partir del diagnóstico realizado.



Esta figura permite evidenciar el desarrollo en el tema logístico en las diferentes ciudades de la muestra seleccionada.

A partir de los resultados se evidencia un desarrollo superior en los procesos de gestión de las organizaciones de Medellín y Cali, que son ciudades capitales de zonas industrializadas de Colombia. En estas ciudades se observan resultados del 60% en la madurez de la gestión logística de las empresas de Medellín y del orden del 40% en las empresas de Cali. Las empresas de la primera muestra seleccionaron las herramientas de trabajo, evaluaron sus costos logísticos a finales del año 2011 y estructuraron su plan de mejoramiento logístico para el 2012. Las empresas de la segunda muestra actualmente están en la fase de selección de herramientas y evaluación de sus costos logísticos. La selección de las herramientas evidencia que los intereses de los empresarios principalmente apuntan a tener una buena selección de proveedores, planear la distribución, administrar inventarios y brindar un buen servicio al cliente. El 97% de las empresas de la muestra número uno ya ha implementado la herramienta de costos logísticos. A partir de la evaluación de esta herramienta se detectó que los mayores problemas estaban en el control de inventarios, stock averiado, faltantes, existencias obsoletas y evaluación de proveedores. El estado de avance de esta investigación está en un 90%. Actualmente se está desarrollando la fase final de la metodología que corresponde a la elaboración de los planes de mejoramiento logístico para cada una de las empresas.



Tabla 4: Herramientas seleccionadas por los empresarios. Elaboración propia.

Herramienta Implementada	Número de empresas que la han utilizado	Porcentaje Utilización
Evaluación de proveedores	17	96%
Matriz DRP	12	98%
Autodiagnóstico servicio al cliente	11	100%
Planeación de inventario	11	93%
Costo de vehículo propio	8	98%
Indicadores de gestión de inventario	7	90%
Política de compras	7	99%
Trade off	7	94%
Distribución en planta	6	98%
Política de servicio al cliente	3	80%
Encuesta de satisfacción	2	100%
Total general	91	96%

Esta tabla muestra para cada herramienta el número de empresas donde fue implementada, así como el porcentaje de implementación en todas las empresas de la muestra número uno.

## CONCLUSIONES

Las empresas localizadas en las ciudades de Cali y Medellín cuentan con el mejor manejo logístico de la muestra seleccionada. Por esta razón para el año 2012 no se incluyó muestra de estas dos ciudades. Las empresas apartadas de las zonas capitales como Tibú y Orito tienen menores niveles de gestión logística. En general pueden decirse que la logística para estas dos ciudades es incipiente y para Yopal, Villavicencio, Cúcuta, Cartagena y Neiva está en desarrollo. Lo que se encuentra es que la forma como se manejan los procesos de negocio en las empresas seleccionadas puede mejorarse. La herramienta esencial es la de costos logísticos, porque a partir de esta evaluación se pueden identificar debilidades y utilizar las otras herramientas para disminuir costos por áreas.

La conclusión que se deduce de los resultados obtenidos es que a partir de la identificación de los costos logísticos, se pueden identificar problemas a solucionar mediante un plan de mejoramiento logístico, donde las herramientas diseñadas pueden contribuir a la disminución de costos, mejoramiento de procesos y por tanto al aumento de la competitividad de las pequeñas empresas. Dentro de las limitaciones hay que resaltar, por una parte, que el construir la estructura de costos logísticos requiere asesoría por parte de personal conocedor de esta metodología. Futuras investigaciones podrán evaluar si es posible el diseño de un software de gestión logística integral. Esta metodología es replicable a cualquier empresa pequeña en cualquier sector económico ya que la muestra incluyó empresas pequeñas dedicadas a diferentes negocios.

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# **EVALUACIÓN DE LA DENOMINACIÓN TURÍSTICA JOYAS DE VERACRUZ COMO APOYO A LA COMPETITIVIDAD MUNICIPAL**

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## **RESUMEN**

*De manera específica esta investigación, partiendo de una denominación de turismo del estado de Veracruz, conocida como “Joyas de Veracruz”, se realizó un diagnóstico de este programa y de los municipios que han recibido la denominación mencionada, para realizar un posterior análisis global del mismo y finalmente hacer una propuesta de mejoras para impulsar este programa de apoyo al turismo veracruzano.*

## **EVALUATION OF DESIGNATION TOURISM JEWELS OF VERACRUZ IN SUPPORT OF THE COMPETITIVENESS COUNCIL**

### **SUMMARY**

*Specifically this research, based on a designation of tourism in the state of Veracruz, known as the "Jewels of Veracruz", was made a diagnosis of this program and of the municipalities that have received the name in question, further analysis for overall it and finally make a proposal for improvements to promote this program to support tourism Veracruz.*

## **INTRODUCCIÓN**

El turismo cada día va creciendo su importancia en la toma decisiones económicas de varios países, y las secretarías y ministerios de cada país están dejando gradualmente de ser oficinas de segundo nivel para ser consideradas actualmente como uno de los principales puestos de los gabinetes de varios países al involucra aspectos como la economía, la salud, los medio de comunicación, de transporte y de seguridad nacional. Pero al mismo tiempo que va creciendo su importancia, de manera paralela en países como México, va creciendo el riesgo de aspectos negativos que inciden en problemas para su desarrollo y consecuentemente en los beneficios a la sociedad. Buscando mejorar la posición de México, se debe de fortalecer el programa de certificaciones de calidad, para efecto de alcanzar una competitividad real de los servicios que ofrecen las diversas poblaciones que componen el país, y en el que es fundamental la participación de todos los miembros de la sociedad Mexicana.

De manera específica esta investigación analizó lo anterior, partiendo de una denominación de turismo del estado de Veracruz, conocida como “Joyas de Veracruz”, en el cual se realizó un diagnóstico de este programa y de los municipios que han recibido la denominación mencionada, para realizar un posterior análisis global del mismo y finalmente hacer una propuesta de mejoras para impulsar este programa de apoyo al turismo veracruzano. Esta investigación forma parte de un programa de investigaciones encaminadas a conocer y fortalecer la actividad turística municipal en México y de manera particular en el Estado de Veracruz, y que estudia la situación actual el turismo municipal, sus tendencias, y desarrollo de productos turísticos y programas de desarrollo intermunicipal, así como capacitar a los mandos medios y altos, en la actividad turística y la gestión de organizaciones de administración y promoción del turismo municipal.

## Desarrollo

La importancia de las certificaciones y denominaciones en el sector turístico, son cada día mayores, y cada vez más considerados por parte de los agentes económicos, políticos y sociales que intervienen en la dinámica del turismo. Los siguientes datos del Banco mundial y del banco de México, reflejan el grado de importancia de la actividad turística mexicana en el contexto internacional.

Según la Organización Mundial del Turismo (OMT, 1994), “el turismo comprende las actividades que realizan las personas durante sus viajes y estancias en lugares distintos a su entorno habitual, por un periodo de tiempo consecutivo inferior a un año, con fines de ocio, por negocios y otros”. En Noviembre del 2010 el Secretario de la Organización Mundial de Turismo (OMT), mencionó que México está recibiendo 22 millones de turistas anualmente. Así mismo el número de turistas que se transportó de Enero a septiembre de este año, creció 6.4% en comparación con el mismo periodo del año pasado, e incluso este aumento es superior a lo captado en el 2008 (datos mencionados por la secretaria de turismo, según el boletín 145 de prensa de la dependencia). El turismo es uno de los sectores económicos más importantes y dinámicos en el mundo actual, tanto por su nivel de inversión, participación en el empleo, aportación de divisas, como por la contribución al desarrollo regional. Aporta alrededor del 11% de la producción mundial y genera uno de cada once empleos. Se estima que en los próximos 20 años viajarán por el mundo 1.6 millones de turistas que dejarán una derrama económica de dos millones de millones de dólares. La importancia del turismo para la economía mexicana es indudable, sus beneficios no sólo se refleja en ser una industria que genera empleos y detonador del desarrollo regional, sino que además es factor de difusión de atractivos culturales y naturales.

México ofrece una extensa variedad de atractivos turísticos: la herencia de civilizaciones prehispánicas y el desarrollo de sitios arqueológicos como símbolos de identidad nacional, la incomparable belleza de sus playas, el encuentro de los vestigios de culturas milenarias conjugadas con grandes urbes, extensas áreas naturales con elementos históricos que lo hacen único en el mundo, así como una infraestructura turística de vanguardia internacional. Las cifras oficiales del Banco de México de lo que va del año en México en 2010, en su enfoque de turismo internacional, nos refleja el impacto en la economía nacional. La promoción turística juega un papel importante para mantener y consolidar a México como una potencia mundial, al generar una mayor demanda para los destinos y atractivos del país. México se ubicó en el lugar 10 en llegadas de turistas internacionales y en el lugar 20 en ingreso de divisas por turismo internacional. Se estima que el número de empleos directos generados por el sector sea de 2.1 millones de trabajadores, se estima que la participación sea del **5.5%**.

México ha sido desde hace mucho tiempo un país receptor de visitantes extranjeros. De hecho, es el octavo país del mundo en captación de turistas internacionales y el catorceavo en captación de divisas. Con estas cifras, el turismo supone más del 8% del PIB mexicano, genera más de 1,8 millones de empleos remunerados y es una de las actividades que más divisas genera en la economía mexicana. Este sector se ha convertido en uno de los impulsores del desarrollo económico y social del país.

A continuación se presentan dos cuadros correspondientes a las llegadas de turistas internacionales a México de acuerdo al SIOM contextualizado a manera de Ranking para evaluar el desempeño de los diferentes mercados emisores para México. El cuadro de la izquierda muestra el ranking de los países emisores al cierre de 2009, con su comparativo con 2008, mientras que el cuadro de la derecha muestra el ranking de lo que va del 2010, comparando con el mismo periodo de 2008 y 2009. La siguiente tabla nos presenta las fortalezas y debilidades que enfrenta el turismo veracruzano, y de manera específica, los municipios turísticos. Análisis de riesgos en imagen de México.

Imagen Turística De México.		Fortalezas	Debilidades
		Presencia de la imagen de México en algunos segmentos del mercado tradicionalmente sol y playa.	Imagen de la inseguridad y violaciones a Derechos Humanos. Contaminación y destrucción del medio ambiente. Falta de capacitación.
Oportunidades		Fortalezas Oportunidades	Debilidades Oportunidades
Los avances tecnológicos en las telecomunicaciones permiten un mayor acceso más amplio y directo para la promoción de valores turísticos en México,		Proyectar una imagen más completa y diversificada de los recursos turísticos de México a través de sistemas de telecomunicaciones y promover nuevos productos turísticos.	Riesgo de no aprovechar las tecnologías para distribuir mensajes confusos por falta de coordinación y prensa negativa.
Amenazas		Fortalezas Amenazas	Debilidades Amenazas
Existe el riesgo de que por medio de las nuevas tecnología de comunicación, se difunda información negativa sobre México, referente a la inseguridad, contaminación y destrucción del medio ambiente, así como las violaciones a Derechos Humanos.		Reforzamiento de imagen de inseguridad y pérdida de imagen en segmentos vulnerables a informaciones negativas, pérdida de oportunidades de abrir nuevos nichos de mercado y alcanzar nuevos mercados de turismo.	Pérdida de mercado. Pérdida de ingresos. Pérdida de empleos en el sector turismo.

*Elaborada por los autores*

A nivel estatal se presentan las variables que si bien inciden en sus fortalezas y debilidades de manera general, se van diferenciando cuando se agregan aspectos propios del estado, como extensión, población, recursos naturales, educación, legislación, Conciencia cívica, y educación ambiental. El turismo en Veracruz. Veracruz tiene de un 85 a 90 % de turismo nacional y el resto de turismo americano y Europeo, según datos de la Secretaría de turismo, y si bien cuenta con un potencial de turismo de cruceros, mientras no se desarrolle infraestructura ex profesa a esta actividad, difícilmente serán regulares los turistas que vengan por esta vía. Es el tercer estado con mayor biodiversidad. La situación presentada, nos permite visualizar que se debe emplear la creatividad para posicionar al estado de Veracruz, y no limitarse a ofrecer lo mismo con diferentes variantes de promoción, esto es paquetes que ofrecen el mismo producto turístico, y la falta de atractivos que justifiquen la permanencia del turista en los municipios veracruzanos. Como primer paso se debe hacer un estudio de diagnóstico a nivel municipal, para conocer de manera particular las fortalezas y debilidades de cada uno de ellos. También es fundamental la integración de los diferentes sectores económicos y de las diversas dependencias municipales y en su caso estatales, que confluyen finalmente es el ofrecimiento de servicios y facilidades a los turistas ya sean nacionales o extranjeros.

### Limitaciones

A diferencia de otros destinos, en Veracruz los empleados de las industrias hotelera, gastronómica y de transporte no están suficientemente capacitados para atender a turistas internacionales, por lo que urge mejorar su desempeño, subrayó el presidente de la Canaco. “La capacitación empresarial tanto de empresarios como colaboradores es también muy importante, es fundamental. El servicio al cliente, la lengua extranjera, las habilidades gerenciales y empresariales son algunos de los temas obligados para que el personal de contacto deje en el turista la experiencia de un trato y servicio de excelencia y garantice que nos recomiende y que se repita su visita”. Mientras en Cancún, Los Cabos y Acapulco, los meseros, camareros, bell-boys, recepcionistas, taxistas e incluso agentes de Tránsito hablan inglés y algunos hasta francés, en Veracruz son monolingües, salvo contadas excepciones, lo cual es evidente en los cafés, bares, hoteles, puestos de artesanías y en las calles.

### Descripción Del Programa Joyas De Veracruz.

Ante la negativa de ser denominados “Pueblos Mágicos”, varios municipios veracruzanos, En diciembre del 2008, la SECTURC emitió una convocatoria para que los municipios que pretendieran obtener la denominación “Joyas de Veracruz”, dicha convocatoria duraría tres meses, para posteriormente en el

segundo trimestre, la comisión calificadora, procediera a realizar las evaluaciones a las peticiones y determinar que municipios cumplieran los requisitos y posteriormente dar el paso a un periodo de 6 meses donde se iniciarían obras antes de que se concluyera el 2009, entre los requisitos estaban:

- No rebasar los 60,000 habitantes.
- Contar con bellezas naturales y de valor histórico.
- Monumentos esculturales
- Y servicios turísticos adecuados.

Entre los municipios que obtuvieron la denominación de “Joya de Veracruz” en el 2010 están:

Xico.

Naolinco.

Zozocolco.

La Antigua.

Misantla.

Durante el 2011 se suspendió el otorgamiento de nuevas denominaciones por encontrarse en reestructuración el programa.

## **METODOLOGÍA A DESARROLLAR**

La metodología a desarrollar es de tipo mixto, y se realizarán encuestas, trabajo de exploración del espacio físico y revisión documental. Resultados previos. Se realizó un trabajo exploratorio de todas las potencialidades individuales de cada uno de los municipios galardonados, y adicionalmente de los que son candidatos, como punto de partida, y cotejándolo con el manual de procedimientos, a desarrollar por los que aspiran esta denominación y, por otra parte se está evaluando, el mismo manual para obtener una referencia en el sentido estricto de su cumplimiento y apoya el desarrollo de un municipio turístico.



# DE ALTOS INVENTARIOS A JUSTO A TIEMPO SRV-SERVICIOS

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## RESUMEN

*El siguiente es un estudio de caso de tipo cualitativo y cuantitativo que tiene como objetivo mostrar el mejoramiento de la empresa SRV-Servicios a partir de la implementación de herramientas que permiten obtener información clave para planificar la demanda. La unidad de análisis se limita a la empresa. Para la realización de este ejercicio se midió una línea base que consideró indicadores de aprovisionamiento, almacenamiento, inventarios, transporte, distribución, servicio al cliente y costos logísticos. Posteriormente se realizó un diagnóstico donde se evidenciaron falencias principalmente en el área de servicio al cliente, causadas por la falta de disponibilidad de producto. El método utilizado fue en principio la exploración y descripción de la forma como funcionaban los procesos de servicio al cliente en la empresa. Durante el desarrollo del estudio se implementaron herramientas de mejora para las áreas evaluadas en la línea base. Posteriormente se realizó el análisis de resultados, contrastando la información final con la medición inicial. Este estudio confirma la utilidad que tiene la implementación de las herramientas como Matriz DRP, Trade Off, Evaluación de Proveedores y Estudio del Entorno Macro y Micro para lograr el mejoramiento a nivel empresarial.*

**PALABRAS CLAVES:** Logística, Justo a tiempo, Cadena de Suministro, Comercio Electrónico.

# HIGH INVENTORIES AND JUST IN TIME SRV-SERVICES

## ABSTRACT

*The following is a case study of qualitative and quantitative aims to show the improvement of the SRV-services company from implementing tools that allow key information to plan demand. The unit of analysis is limited to the company. To perform this exercise was measured baseline indicators deemed procurement, warehousing, transportation, distribution, customer service and logistics costs. Later a diagnosis was made where weaknesses were evident mainly in the area of customer service, caused by lack of product availability. The method used was in principle the exploration and description of how processes worked customer service in the company. During the course of the study were implemented enhancement tools to the areas assessed at the baseline. Then performed the analysis of results, comparing the final information with the initial measurement. This study confirms the usefulness of implementing the PRA tools such as Matrix, Trade Off, Supplier Evaluation and Study of Macro and Micro Environment to achieve enterprise-wide improvement.*

**JEL:** L11, L14, L19, L29, L69, L91, M14, M41, O18, R41

**KEYWORDS:** Logistics, Just in time, Supply Chain, e-commerce

## INTRODUCCIÓN

SRV-SERVICIOS está ubicada en la ciudad de Orito, departamento del Putumayo, al sur de Colombia. Esta empresa se dedica a comercializar productos del sector eléctrico, aire acondicionado, refrigeración, productos químicos, equipos de cómputo y es distribuidor de plásticos y de muebles. Cuando empezó la

actividad de la empresa se conocía con el nombre de REFRIELECTRICOS ORITO. Para ese entonces el fin era suplir la necesidad de productos especializados en refrigeración y electricidad. Después de un año, dedicados a estas dos líneas, se vio la necesidad de ampliar el portafolio con el fin de incrementar los ingresos y de esta forma mantenerse en el mercado.

Refrielectricos Orito en el 2007 tenían un área de 15m<sup>2</sup> y tres empleados. Su operación estaba conformada por tres eslabones de la Cadena de Suministro: Aproveccionamiento, Almacenamiento e Inventarios y Servicio al cliente. Cuando algún cliente pedía volúmenes considerables de mercancías también se realizaban operaciones de distribución. Para el 2008 las ventas se incrementaron considerablemente, así que la empresa empezó a comprar grandes volúmenes de mercancía y tener altos inventarios para abastecer la demanda, sin embargo dos años después de estar funcionando y al observar la perdida de productos y de dinero ya fuera por deterioro de la mercancía, obsolescencia del inventario o por perdida del mismo, empezaron a entender lo que representaba tener altos inventarios. Es en este momento cuando la empresa decide empezar a agotar las existencias pero sin alterar el servicio al cliente ofrecido hasta el momento. La principal preocupación fue cómo no afectar el nivel de servicio. Para lograr lo anterior se apalancó en una página web para recibir sus pedidos y realizó alianzas estratégicas con competidores del mismo sector y empresas de distribución.

Esta investigación tiene la siguiente organización. En la sección de revisión de la literatura se plantean los argumentos que sustentan la utilización de las herramientas Matriz DRP, Trade Off, Evaluación de Proveedores, Estudio del Entorno Macro y Micro y el modelo de negocio electrónico. Posteriormente se presenta la metodología utilizada, en donde se describe el por qué se seleccionaron las herramientas y como se conformó la plataforma web. Después de lo anterior se presentan los resultados de la investigación. Finalmente las conclusiones, limitaciones y futuras recomendaciones de investigación.

## REVISIÓN DE LITERATURA

Para lograr un desempeño logístico óptimo se pueden mejorar las estrategias de aprovisionamiento con la medición del Trade Off, que es la medición de los tiempos de entrega de aprovisionamiento y la Evaluación de los proveedores en términos de calidad, confiabilidad, precio, etc. (Gómez, 1996; Del Rio, 2002; Heredia, 2007; Makridakis y Wheelwright, 1994; Montoya, 2002); en almacenamiento se deberían calcular cantidades óptimas de pedido (Muller, 2004; Ballou, 2004; Casanovas y Cuatrecasas, 2003; Sunil y Meindl, 2008; Soret, 2004; Presencia, 2004). Dentro de los principales costos de almacenamiento se encuentran el manejo de inventarios, empaques, embalajes, costos financieros y stock averiado, entre otros (Mauleón, 2006). Algunos autores hacen énfasis en la importancia de disminuir inventarios, realizar clasificaciones según rotación de las mercancías y tratar de alcanzar el justo a tiempo, reduciendo las cantidades almacenadas de producto (Ballou, 2004; Carranza, 2005; Christopher, 2000; Casanovas y Cuatrecasas, 2003; Chase, Jacobs, y Aquilano, 2009; Durán, 2001; Martin, 1999; Sunil y Meindl, 2008; Soret, 2004). Otros autores sugieren el análisis de la distribución y análisis de entorno macro y micro para mejorar los negocios (Díaz, 1997; Newell, 2001; Serna, 1996; Serna, 1999). En la actualidad el comercio electrónico es una gran oportunidad de negocio en el contexto global (Abuhamdieh,

Kendall y Kendall, 2008; Carnaghan, Downer, Klassen, y Pittman, 2004; Chan, Al-Hawamdeh, 2002; Kolettis, 2001; Lo, 1999; Piturro, 1999; Weil, 2000; Willis, 2004. Algunos factores como la confiabilidad, la distribución, las distancias y la forma de pago afectan el crecimiento de los negocios electrónicos (Chen y McQueen, 2008; Sumanjeet, 2010; Duffy y Dale, 2002; Fryad Henari y Mahboob, 2008; Kabanda, y Brown, 2010; Subramani y Walden, 2001; Ratnasingam, 2005); los modelos electrónicos son accesibles a las pequeñas empresas (Lopez-Bassols y Vickery, 2001; Lopresti, 2007; MacGregor y Vrazalic, 2006; Plana, Cerpa y Bro, 2006).

## METODOLOGÍA

El ejercicio realizado es un estudio de tipo descriptivo, correlacional y explicativo, que permite inferir juicios sobre el impacto de la implementación de las herramientas Evaluación de Proveedores, Análisis del Entorno Macro y Micro, Matriz DRP, Trade Off, en el mejoramiento del área de Aprovisionamiento y Servicio al Cliente. En cuanto al alcance, la investigación es de carácter mixto, en principio es cuantitativa por ser correlacional, ya que se midió una línea base de entrada y en un segundo momento una línea base de salida con indicadores asociados. También es de carácter cualitativo ya que se evidencian los problemas en la empresa por visita directa. La investigación es de tipo longitudinal porque los datos se recolectan en dos momentos en el tiempo. Finalmente todo el procedimiento termina en un tipo de investigación explicativa porque se comprobará la hipótesis de que a partir de la implementación de las herramientas logísticas seleccionadas combinadas con una plataforma de comercio electrónico es posible lograr el mejoramiento empresarial.

La hipótesis que se plantea es que el conocimiento de los costos logísticos de la organización permite la selección y la implementación de herramientas en diferentes áreas que impactan el nivel de servicio y por tanto en la rentabilidad de la organización. Para la medición de la línea base se realizó un diagnóstico de la empresa donde se identificaron debilidades por áreas. Posteriormente, en un segundo momento, se evaluaron los indicadores de cada uno de los componentes de la cadena de suministro y finalmente se identificaron los costos logísticos, para implementar un plan de mejoramiento.

Tabla 1: Aspectos evaluados en la empresa SRV en la línea base

Aspectos Considerados Para Realizar El Diagnóstico	
Indicadores De Aprovisionamiento	Indicador De Servicio Al Cliente
1 Pedidos Efectivos	10 Entregas Perfectas
2 Entregas A Tiempo	11 Indicador De Quejas De Clientes
3 Desabastecimiento	12 Devoluciones
4 Nivel De Intermediación	13 Revisión De Ordenes De Compra
Indicadores De Almacenamiento	Indicadores De Inventario
5 Capacidad Utilizada	14 Índice De Rotación De Mercancías
6 Costo Por Metro Cuadrado	15 Índice De Mercancía Averiada
Indicadores De Transporte Y Distribución	Indicadores De Costos Logísticos
7 Incidencias De Pedido	16 Costos Logísticos Totales
8 Costo De Transporte	17 Ventas Perdidas
9 Seguridad Industrial En El Transporte	

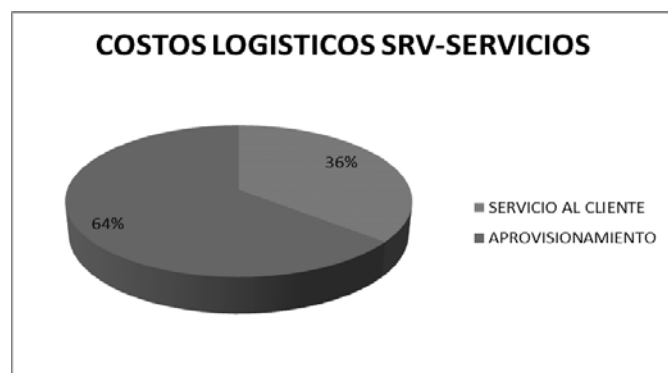
*Esta tabla muestra los 17 aspectos evaluados en la empresa SRV-Servicios al realizar el diagnóstico de la situación logística.*

Este diagnóstico determinó que los principales problemas de la empresa se encontraban en el almacenamiento y aprovisionamiento, lo cual estaba afectando el servicio al cliente. El primer paso fue reevaluar el mercado objetivo y el portafolio ofrecido hasta el momento con la herramienta “Análisis del Entorno Macro y Micro”, esto permitió saber cómo operaba la competencia y cómo se podía mejorar la empresa por medio de un ejercicio de benchmarking. En el año 20120 la empresa inicia el proceso de planeación y sincronización de los componentes de la Cadena de Suministro. En este proceso se observó el comportamiento histórico del consumo de los productos, esta labor se realizó utilizando la herramienta Matriz DRP, donde básicamente se podía tener un muestreo del comportamiento del consumo de los productos de manera diaria, semanal, mensual y anual, adicionalmente se reflejaba el comportamiento de la empresa al responder a la demanda en determinado momento, ya fuera por reacción desde los inventarios, planeación o por situaciones imprevistas. Cabe destacar que para este momento la empresa ya estaba caminando hacia la filosofía de no tener inventarios, pero para dar este gran paso, era necesario contar con datos claves en cada una de las áreas de la Cadena de Suministro. Por ejemplo, en

Aprovisionamiento o Compras era necesario tener un importante número de proveedores que pudieran suplir las necesidades de la empresa, las cuales se centraban principalmente en calidad, tiempo de respuesta en términos de tiempo y volúmenes de entrega, cumplimiento de documentación, precio y servicio posventa. Era ahí cuando se hacía indispensable evaluar la base de proveedores existente para seleccionar el mejor proveedor y realizar excelentes negociaciones. Aunque el área de Almacenamiento e Inventarios ya se encontraba en proceso de extinción era necesario recopilar los datos históricos del comportamiento del producto, considerando que la información más importante que se tenía que sustraer eran los indicadores de rotación del producto. Esto sería de mucha utilidad para la el pronóstico de la demanda que debería ser lo más aproximado posible. En el área de servicio al Cliente la información más importante era monitorear los nuevos comportamientos de compra que se estaban presentando por parte de los clientes. Por criterio experto se sugirió medir el Trade Off de los proveedores, diseñando un cuadro de tiempos de entrega para cinco regiones del país desde ocho centros de distribución. Esto permite el análisis de los tiempos de aprovisionamiento y las condiciones de entrega de cada proveedor. Posteriormente se evaluaron los proveedores y se llegó a la conclusión que algunos artículos se podían conseguir con mejores condiciones de compra como menor precio, mayor tiempo de garantía, menor tiempo de entrega, descuentos, mayor calidad, etc.

Se realizó también una matriz de Planeación de los Recursos de Distribución DRP para mejorar la gestión del inventario de producto final y el control del transporte de productos en la cadena de distribución. Con base en los resultados obtenidos se propuso llevar los inventarios a cero, por lo cual ya no se necesitaba un espacio de almacenamiento. En este momento el modelo de negocio cambió y fue necesario diseñar una estrategia de comercio electrónico, realizar alianzas estratégicas con proveedores y empresas transportadoras, definiendo como espacio de trabajo nueve regiones de Colombia. Finalmente, cuando SRV conoce sus costos logísticos, el objetivo es llegar a su reducción. Para esto se propuso una estructura de Plan de Mejoramiento Logístico que incluye: problema, actividad, descripción de la actividad, meta, indicador, cronograma, fuente de financiación y resultado. Para conocer la distribución de los costos logísticos de la organización se realizó el ejercicio de calcular los costos logísticos como se muestra en la figura 1.

Figura 1: Costos logísticos en la empresa SRV-Servicios



*Esta figura muestra la distribución de los costos logísticos en la empresa SRV.*

La promesa de servicio ofrecida por la empresa se mantiene al cambiar la estrategia de negocio de tener un almacén al implementar una estrategia de comercio electrónico. Al realizar la medición de salida se concluye que al haber implementado las herramientas de Evaluación de Inventarios, Trade Off, Matriz DRP, Análisis del Entorno Macro y Micro y Cálculo de Costos Logísticos, se obtuvo el resultado, de mantener la Política de Cero Inventarios, permitiendo mayor flujo de dinero para la empresa.

## RESULTADOS

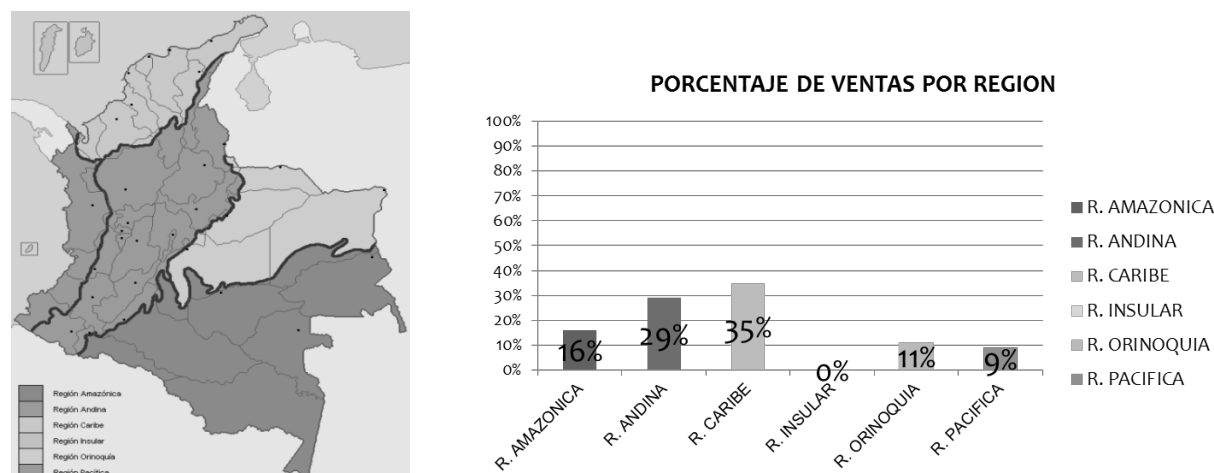
La empresa identificó donde estaban los Costos más altos de toda la operación. Fue así que para octubre SRV-Servicios, reconoció que los costos logísticos se centraban principalmente en Aprovisionamiento con un 64% y Servicio al cliente en un 36%. Aunque la empresa había realizado una exhaustiva selección de proveedores y una importan mejora en el área de atención al cliente, no estaba planificando su demanda de manera adecuada, razón por la cual no respondía de forma inmediata cuando el cliente solicitaba un producto. Esta respuesta inmediata implicaba costos más altos a los que comúnmente se manejaban por no tener inventarios. Sin embargo tenerlos no era la solución, pues ya se había avanzado bastante logrando la reducción de inventarios por parte de la empresa, así que el procedimiento consistió en empezar a realizar actividades que proporcionaran información para planificar mejor las compras con el fin de cumplir la promesa de servicio ofrecida, siguiendo con la metodología de cero inventarios.

Para este gran reto se le recomendó a la empresa implementar las herramientas Trade Off, y continuar con la implementación de la Matriz DRP, adicionalmente se le recomendó reevaluar el método de Calificación de proveedores. Posteriormente se examinaron los resultados obtenidos mediante la utilización de las herramientas. Por ejemplo, la herramienta Trade off le proporcionó a la empresa la información sobre el tiempo de respuesta efectivo para poder alinear la promesa de servicio ofrecida a los clientes, de acuerdo a la capacidad real tanto de la empresa como de sus proveedores. Por otro lado se retomó la información de los Indicadores de Inventarios y la información de la Matriz DRP para poder tener tendencias de comportamiento de la demanda. Esto permitió solicitar pedidos con anticipación de manera adecuada. La empresa implementó su negocio en una plataforma de comercio electrónico.

Esta implementación dio vuelco a la cadena de suministro utilizada a la fecha, teniendo como entrada la solicitud de los clientes mediante la tienda virtual, en la cual se tiene montados los catálogos online ofrecidos por la empresa con sus respectivas descripciones y la condiciones en las cuales será entregado el producto en esta operación. Se conformó la herramienta Trade off, hacia el cliente, donde además de incluir el tiempo que demora la empresa en tener el producto, el cliente tiene la posibilidad de saber según su ubicación en cuanto tiempo tendrá su producto y el costo final que pagara, después de que el cliente realiza clic en comprar, la empresa empieza a realizar contacto con el cliente recordándole las características del producto y la condiciones en las cuales serán entregado, esto se realiza con el fin de que siempre se tenga una entrega perfecta con las condiciones de lugar, tiempo, cantidades, precio, documentación, y especificaciones acordadas. Una vez se realiza la verificación, se establece comunicación con los proveedores seleccionados para que despachen el producto.

Cabe resaltar que algunos de los proveedores seleccionados realizan los despachos y en algunos se tienen alianzas con transportadores para que realicen el despacho de la misma, adicionalmente la empresa tiene ubicado a nivel nacional ocho centros de distribución que reciben el pedido según la ubicación del cliente. Los centros de distribución están ubicados en Barranquilla, Montería, Medellín, Bogotá, Cali, Pasto, Ipiales y Orito, esta ubicación estratégica y la forma de entrega sobre pedido se realiza con el fin de disminuir los costos de transportes y almacenamiento para poder competir ante las grandes plataformas de almacén que ofrecen los mismos productos. Estos centros de distribución en realidad son proveedores en cada ciudad. SRV-Servicios ofrece los mejores precios con la comodidad de entrega en la puerta de su casa o negocio, cumpliéndole al cliente final con la promesa de servicio vendida por la empresa, con la calidad solicitada, en el tiempo pactado, las cantidades solicitadas, con la documentación legal y el precio acordado. Hoy la empresa tiene ventas en todo el país, donde su mercado potencial no se encuentra en la zona donde está ubicada la empresa si no en la región del caribe al otro extremo de la ubicación de SRV-SERVICIOS. Como lo podemos observar en la Figura 2.

Figura 2: Regiones de negocio de la empresa SRV-Servicios en Colombia



Esta figura muestra como el mayor porcentaje de ventas de SRV está en la región Caribe, al norte del país, siendo que la empresa se encuentra ubicada en la Amazonia, al sur del país.

## CONCLUSIONES

El caso estudiado, confirma la potencialidad del manejo adecuado y correcto de herramientas de optimización por áreas de la cadena de suministro para impactar el mejoramiento de la forma como se realizan los procesos en una organización. El análisis sirvió como apoyo a la toma de decisiones, en relación a las herramientas que pueden implementar organizaciones con características similares para mejorar su nivel de servicio logístico, mejorando su competitividad y por tanto su desempeño en el mercado. En todo caso, más allá del interés que pueda derivarse de los hallazgos de esta investigación, la misma debe interpretarse como una contribución al análisis de la logística. A partir de este ejercicio se puede mejorar y entender los impactos de la implementación de herramientas logísticas. Este estudio permite comprobar como el alcanzar el justo a tiempo es posible en pequeñas empresas y cómo el comercio electrónico sirve de plataforma en el caso de estudio para mejorar las condiciones de un negocio que contaba con altos costos de almacenamiento.

En este estudio se comprobó que el comercio electrónico es una buena plataforma para disminuir los inventarios y para trabajar con metodología sobre pedido. Esto requiere contar con información de calidad en la planeación de la demanda y teniendo aliados estratégicos durante la cadena de suministro. El comercio electrónico es una plataforma que logra que el reconocimiento de la empresa se realice de forma más rápida, como lo muestran los resultados de ventas al otro extremo del país donde está ubicada. La principal dificultad que se encontró fue pronosticar el comportamiento de la demanda para realizar pedidos de forma adecuada, anticipándose a lo solicitado por el cliente. En estudios futuros se recomienda a la empresa llevar un control del comportamiento del consumo de los productos ofrecidos y observar las tendencias de los mismos para poder abastecerse de manera racional.

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Carlos Alberto González Camargo está realizando actualmente su trabajo de tesis doctoral en Logística y Dirección de la Cadena de Suministro en la Universidad Popular Autónoma del Estado de Puebla. Profesor Asociado de la Universidad Jorge Tadeo Lozano. Se puede contactar en el Departamento de Ingeniería, Programa de Ingeniería Industrial, Universidad Jorge Tadeo Lozano, Carrera 4 No. 22-61 Módulo 7A piso 4, oficina 404, Bogotá, Colombia. Correo electrónico [carlosa.gonzalez@utadeo.edu.co](mailto:carlosa.gonzalez@utadeo.edu.co)

# OPORTUNIDADES DE EXPORTACION DE LA NUEZ PECANERA PRODUCIDA EN EL MUNICIPIO DE HERMOSILLO, SONORA, MEXICO

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## RESUMEN

*El árbol pecan es el único nogal de origen americano cultivado en la parte norte de México, su fruta es conocida como nuez pecanera, se le conoce como la reina de las frutas secas, se distingue de otras nueces por tener excelentes cualidades de sabor, aroma agradable, buena apariencia, alto valor nutricional y por ser una fruta seca que ofrece beneficios a la salud; ésta es producida en estados de la zona norte del país y puede venderse al consumidor final ya sea descascarada o con cáscara, así como también al sector industrial a granel y descascarada. El estado de Sonora se coloca como el tercer productor de nuez a nivel nacional, después de Chihuahua y Coahuila. Los principales compradores de la nuez Mexicana son: Estados Unidos en primer lugar y China en segundo, siendo este último el principal destino de la producción sonoreense. Incrementar la superficie de siembra representa la oportunidad para el agricultor del Municipio de Hermosillo de obtener mayor cantidad de toneladas de cosecha, así como la diversificación de los destinos de exportación, y mejorar el precio pagado por tonelada exportada, así como también la reducción del riesgo que se presenta al exportar a un solo mercado.*

**PALABRAS CLAVE:** Nuez, producción, exportación, mercados, destinos de exportación.

## EXPORT OPPORTUNITIES FOR PECAN TREE PRODUCED IN THE COUNTY OF HERMOSILLO, SONORA, MEXICO

### ABSTRACT

*The pecan tree is the only walnut tree grown in the northern part of Mexico its fruit is known as the queen of dried fruits it is distinguished from other nuts because of its excellent qualities of taste, nice scent, good appearance, high nutritional value and for all these qualities this dried fruit offers health benefits. It is produced in the northern states of the country and can be sold to the final consumer either shelled or unshelled as well as to the industrial sector in bulk and unshelled. The state of Sonora stands as the third largest national producer after Chihuahua and Coahuila. The main buyers of Mexican walnut are in the first place the United States and in the second one China, this later country, is the principal destination for the production of the state of Sonora. Increasing the sowing area represents the opportunity for farmers in the county of Hermosillo to have a largest harvest and a diversification of export destinations and to improve the price for exported ton, as well as risk reduction that occurs when exporting to an only one market.*

**JEL:** M11,L17, M21,M31

**KEYWORDS:** Pecans, market, commerce, business income.

### INTRODUCCIÓN

El árbol pecan es el único nogal de origen americano, nativo del norte de México y sur de Estados Unidos, su conocida nuez pecanera es la semilla de su fruto, se encuentra dentro de una cáscara indehisciente o endocarpio leñoso, formada de dos lóbulos carnosos comestibles. Este cultivo se ha implementado en México desde los años cuarenta y cincuenta a la fecha, según datos oficiales de la organización de las Naciones Unidas para la Alimentación y la Agricultura (FAO), México ocupa el segundo lugar, después de Estados Unidos, como productor mundial de nuez pecanera, las principales variedades cultivadas son Western, Wichita y Criollas, cuyo periodo de cosecha transcurre entre los meses de octubre y diciembre.

De acuerdo a las estadísticas de la Secretaría de Agricultura, Ganadería, Desarrollo Rural y Pesca (SAGARPA), los productores sonorenses de nogal han concentrado sus exportaciones en el mercado chino, país al que lograron exportar alrededor del 80 % de su producción en la temporada 2009-2010; en este periodo el volumen de producción de nuez creció de siete mil 888 toneladas a 15 mil 782 toneladas; su valor de producción se disparó de 271.3 millones de pesos a 802.3 millones de pesos, como resultado de los buenos precios que alcanzó el fruto en el mercado internacional, y mejores rendimientos por hectárea.

Los principales estados productores de nuez en México son Chihuahua en primer lugar, Coahuila en segundo y Sonora en tercero, a través de los años estas entidades han ido incrementando su siembra aplicando tecnologías para el manejo de los recursos como el agua, la fertilización y el manejo de sanitario, esto contribuye a mantener estándares de calidad necesarios para ingresar a mercados internacionales.

Como se mencionó anteriormente el 80% de la producción sonorense tiene como destino principal China, sin embargo es importante continuar con la siembra del nogal ya que según los datos del Sistema de Información Agropecuaria (SIAP), el rendimiento del municipio de Hermosillo es mayor al del principal productor a nivel nacional (Chihuahua), lo que representa una oportunidad de negocio para los agricultores del municipio de Hermosillo; y en consecuencia es importante la diversificación de los mercados de exportación de la nuez.

## REVISIÓN DE LITERATURA

La producción comercial de nuez pecanera en México se inició a partir de 1946, desde entonces se han desarrollado sistemas de producción sustentables y competitivos. La industria nogalera en México comenzó con plantaciones que contaban con un gran número de variedades (más de 15) de las cuales, como es de esperarse, no todas tuvieron la adaptación adecuada, esto limitaba el potencial productivo de nuez durante los primeros 30 años, hasta que se definieron que las variedades Western Schley y Wichita, variedades con alrededor de 180 días de ciclo vegetativo (de brotación a cosecha) y con un potencial de rendimiento de 2000 kg/ha, requieren una lámina de riego de 1.4 m para la región del Desierto Chihuahuense, sin embargo, son susceptibles a la viviparidad de la nuez (nuez germinada), a pesar de ello, fueron las de mejor adaptación para todo el norte de México, motivo por el cual ocupan el 85% de las variedades de nogal pecanero actualmente cultivadas y se han implementado en las nogaleras nuevas .

El nogal es un cultivo que se caracteriza por tener una excelente adaptación a las condiciones climáticas del norte de México, comprendidas entre las 50 a 600 unidades frío y 3000 o más de unidades calor y baja humedad ambiental y de precipitación. El cultivo requiere la aplicación de riego en las huertas (1.40 m/año), implicando con ello la consiguiente tecnificación de los sistemas productivos con nuevos métodos de aplicación de agua y fertilizantes, con la utilización de los conceptos de fertirrigación, mínima labranza en el manejo de suelos y control integrado de plagas, con lo que se ha evolucionado al desarrollo de sistemas de producción de nuez poco contaminantes y muy competitivos .La generación de criterios de producción confiables en nuestro país se hace evidente sobre la producción de nuez mexicana, la cual alcanza los estándares de calidad más altos a nivel internacional; de tal forma que actualmente se exporta alrededor de 50% de la producción anual nacional, a los Estados Unidos de Norte América, por lo cual

debemos generar nuevas tecnologías confiables y de bajo riesgo que garanticen la competitividad productiva de la producción de nuez en México. (MJ Nuñez, GB Valdez, DG Martínez 2010). De acuerdo a la información proporcionada por SAGARPA, los productores sonorenses de nogal han encontrado un atractivo nicho de mercado en China, en la temporada 2009-2010; en este período el volumen de producción de nuez creció de siete mil 888 toneladas a 15 mil 782 toneladas; su valor de producción se disparó de 271.3 millones de pesos a 802.3 millones de pesos, como resultado de los buenos precios que alcanzó el fruto en el mercado internacional y mejores rendimientos por hectarea (\$40,000.00).

Sonora se coloca como el tercer productor de nuez a nivel nacional; sus productores buscan consolidar su crecimiento aplicando nuevas tecnologías para el manejo de agua, fertilización, poda y manejo sanitario que les permitan mantener la calidad necesaria para acceder a nuevos mercados. En 2010, el estado registró una superficie sembrada de ocho mil 603 hectáreas y una producción de 15 mil 782 toneladas de nuez, con un valor comercial de 802 millones 326 mil pesos, el 37.8% de la producción se utiliza en el mercado nacional, donde la mayoría de los productores venden el producto a granel, habiendo un intermediario el cual procesa la nuez en las presentaciones que requiera el consumidor final, el producto también es vendido al sector industrial encabezado por panaderías y la industria de la confitería, además de fábricas de helados y botanas quienes adquieren la nuez descascarada.

La nuez pecanera es conocida como “Reina de Las Frutas Secas”, se distingue de otras nueces por tener excelentes cualidades de sabor, aroma agradable, buena apariencia, alto valor nutricional y por ser una fruta seca que ofrece beneficios a la salud ya que es rica en ácidos grasos mono y poli insaturados como los Omega 3, benéficos para la salud humana, es fuente de proteína rica en arginina, de fitoesteroles y compuestos fotoquímicos que tienen el efecto modulador del colesterol sérico, de Vitamina E con efectos anti oxidantes; de Vitaminas del Complejo B, de Hierro fácilmente asimilable, y de fibra, así como también se destacan características insuperables como: ácidos grasos no saturados en mayor porcentaje que otras frutas secas comúnmente conocidas. Estos aceites son los que no ocasionan colesterol ni otros problemas circulatorios o cardíacos por lo que la nuez es un producto “Netamente Saludable”. Dentro de los aceites vegetales supera en calidad al de maíz y soja, siendo comparable al de oliva. Teniendo en cuenta que cada día se considera más importante la calidad de los alimentos para mejorar la “Calidad de Vida”, es de esperar que ocupe un lugar privilegiado dentro de las dietas a nivel mundial, principalmente en países desarrollados.

México concentra las exportaciones de nuez de nogal con cáscara a los Estados Unidos como principal destino, la cercanía geográfica permite a los productores que sea elegido este mercado como destino natural para su cosecha; sin embargo existen otros mercados que demandan el producto, como por ejemplo España, Italia y Alemania, en la siguiente tabla se muestran los principales importadores de nuez en el mundo.

Como se puede observar, el principal comprador a nivel mundial en el periodo 2009-2010, es Hong Kong, este comprador que adquiere el 17% del total de las ventas a nivel mundial, la tasa del impuesto de importación ad valorem es del 0% , lo que propicia que aumenten considerablemente las importaciones y su mercado tenga un crecimiento anual del 83%, en segundo lugar se encuentra Italia, con una participación en el mercado internacional del 16.3% y un crecimiento interno del 30% en las compras, otro comprador es Turquía, país que compra el 9.1% de las importaciones mundiales, con un crecimiento anual de las importaciones del 20%, sin embargo la tasa de importación de la nuez es del 43% ad valorem, factor que podría limitar las exportaciones mexicanas hacia ese mercado.

No se debe descartar a otros países compradores, como España, Alemania y Vietnam, quienes compraron el 8.3, 7.1 y 6.7% respectivamente, sin embargo el crecimiento de las importaciones para España y Alemania se ubican entre el 3 y el 5% mientras que Vietnam tuvo un crecimiento del 85%. De igual manera, es importante analizar la dinámica internacional del comercio de la nuez, ya que esta actividad

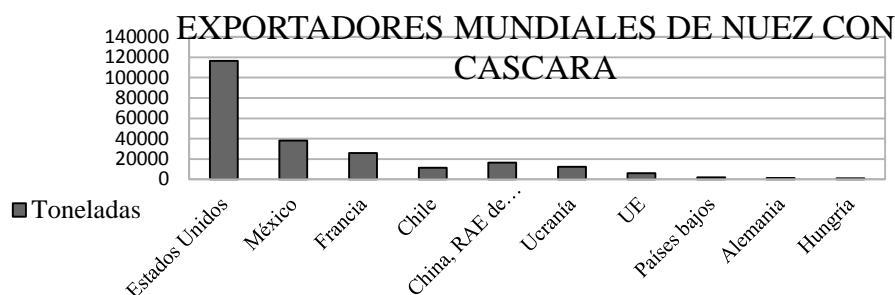
comercial tiene una actividad constante dentro las exportaciones que se generan en México, por ende es imprescindible identificar los principales competidores en la venta mundial de la nuez. Ver figura 1:

Tabla 1: Importadores mundiales de nuez pecanera.

Importadores	Indicadores comerciales				Arancel	
	Valor importada en 2010 (miles de USD)	Cantidad importada en 2010	Valor unitario (USD/unidad)	Tasa de crecimiento anual en valor entre 2009-2010 (%)	Participación en las importaciones mundiales (%)	equivalente ad valorem aplicado por el país (%)
Mundo	555221	203304	2731	25	100	
Hong Kong (China)	95000	32002	2969	83	17,1	0
Italia	90249	26571	3397	35	16,3	0,4
Turquía	50519	27369	1846	20	9,1	43
México	47189	15963	2956	-25	8,5	14,1
España	46314	15242	3039	3	8,3	0,4
Alemania	39566	12795	3092	5	7,1	0,4
Viet Nam	37340	16009	2332	85	6,7	5,9
China	30914	14962	2066	76	5,6	28,2
Emiratos Árabes						
Unidos	19377	5569	3479	78	3,5	...
Países Bajos (Holanda)	8909	2885	3088	9	1,6	0,4
Brasil	8557	2299	3722	90	1,5	9,6
Canadá	6333	2079	3046	40	1,1	0

En la presente tabla se muestra los principales importadores de nuez de nogal; así como participación en las importaciones mundiales. Fuente: Cálculos del CCI basados en estadísticas de COMTRADE, Análisis e Investigación de Mercados, Centro de Comercio Internacional (ITC); Genova Suiza, Febrero del 2012.

Figura 1: Exportadores mundiales de nuez con cáscara.



En la presente figura se muestra los principales exportadores de nuez con cáscara a nivel mundial; así como la cantidad de las exportaciones y su precio. Fuente: Organización de las Naciones Unidas para la Alimentación y la Agricultura, (FAO) Febrero del 2012.

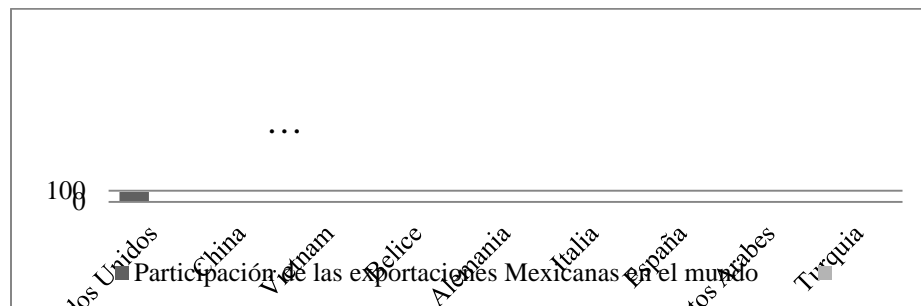
Como se puede observar en la Figura 2 Estados Unidos tiene el primer lugar de venta en el mundo, seguido por nuestro país, en tercer posición se encuentra Francia y después Chile, quedando China en 5to. lugar y Ucrania en 6to., la participación de estos países en el mercado internacional marca las tendencias de venta para aquellos productores que desean incursionar en el mercado mundial.

Según los datos generados por el Centro de Comercio Internacional, basados en estadísticas de COMTRADE, las exportaciones de nuez en México representa el 11.5% del total de las ventas de nuez en el mundo, con 18,547 toneladas y encontrándose en tercer lugar como productor y exportador mundial, la producción total es de aproximadamente de 79 millones de toneladas, de las cuales el principal destino es Estados Unidos siendo la calidad su principal pase de entrada al país anglosajón, con un 89.9 % de participación en las exportaciones del país, teniendo como beneficio el pago del 0% de arancel para la importación, esto permite que el producto sea más atractivo en precio para el comprador estadounidense. Estados Unidos también es uno de los principales países exportadores de nuez de nogal, sobre todo

tomando en cuenta que muchas de las importaciones que manejan son originarias de México.

Por su parte China desde hace más de tres años atrás ha ido demandando cada vez mayor cantidad nuez pecanera, México envía aproximadamente el 7% de su producción y al igual que en Estados Unidos no tiene impuesto de importación, ya que su tasa es del 0%, en el año 2010 se exportaron 1,391 toneladas de nuez con un valor de 5.542 millones de dólares, China comenzó a comprar nuez mexicana a partir del 2006.

Figura 2: Principales destinos de las exportaciones de nuez mexicana:



En la presente figura se muestra los principales importadores de nuez de nogal; así como participación en las importaciones mundiales. Fuente: Cálculos del CCI basados en estadísticas de COMTRADE, Análisis e Investigación de Mercados, Centro de Comercio Internacional (ITC); Genova Suiza, Febrero del 2012.

## METODOLOGÍA

El diseño de la exploración partió de una investigación propiamente documental y descriptiva, se realizó una investigación de campo; es decir, se consultó a organismos oficiales y de gobierno para afianzar datos e información estadística sobre el tema investigado; así como también, sitios y/o bases de datos oficiales nacionales e internacionales, para el uso de la información estadística, de las exportaciones de nuez pecanera en los distintos mercados del mundo. Por lo anteriormente expuesto, el análisis de los aspectos para determinar las oportunidades comerciales de la nuez se dividió en dos grandes áreas: El mercado mundial y sus compradores y la producción en el mercado nacional y su destino. Para el estudio de la demanda de los mercados internacionales, se analizaron las tendencias en producción y el comercio en México y los países con altos índices de compra a nivel mundial. Para el análisis de los protocolos de negociación se eligieron aquellos países que más adquieren el producto a nivel mundial como posibles compradores de la nuez con cáscara; para analizar las tendencias de la comercialización de nuez, se tomó en cuenta el crecimiento del mercado, así como también, su participación en las importaciones mundiales (fuente: COMTRADE, Febrero del 2012). La Tabla 1, contiene los principales importadores mundiales de nuez pecanera.

## RESULTADOS

El desarrollo de la actividad nogalera se ha enfocado y ha impactado primordialmente al sector primario, quedando pendiente el desarrollo de las actividades enfocadas a integrarse a cadenas productivas hortícolas, como son la transformación, empaque y la conservación del producto; esto trae como consecuencia el desarrollo de mercados alternativos que permitan la consolidación de la industria nogalera a través de la mejora de la infraestructura y organización integrada de los actores involucrados. Se debe considerar que aún existen retos difíciles por superar en la comercialización de nuez pecanera, estas amenazas deberán ser atendidas para lograr mejorar la productividad y desarrollar mercados nuevos y estables para la nuez pecanera de Hermosillo. Es importante considerar los países que actualmente se encuentran en los primeros lugares como compradores de nuez en el mundo, esto permitirá al productor

diversificar su actividad comercial e incrementar sus ganancias, permitiendo con esto impactar directamente en la economía del municipio de Hermosillo y la de la región. De acuerdo al estudio realizado los países compradores potenciales para la nuez son: Italia, España y Alemania.

## CONCLUSIONES

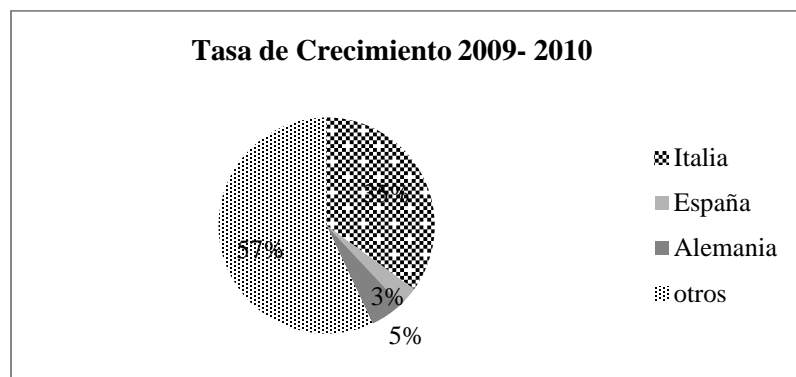
La producción de nuez pecanera en México, ha sido altamente redituable para los productores, por su excelente calidad; esta característica la ubica como una de las mejores del mundo, esta situación es una oportunidad para el productor, ya que debe considerar para el incremento de la superficie de siembra, la buena adaptación del cultivo a los suelos y clima Hermosillense. La introducción e implementación de nuevas tecnologías, así como la incorporación de buenas prácticas agrícolas, sistemas de manejo integrado del cultivo, nuevos agroquímicos de acción específica y de baja contaminación, además de la búsqueda de nuevas variedades con ventajas competitivas sobre las actuales, permitirán alcanzar una mayor productividad, rentabilidad y competitividad al productor de la zona agrícola del municipio de Hermosillo.

El empresario debe contar con información económica del sector a nivel mundial con el fin de facilitar la percepción de la siembra y cosecha como un negocio rentable, además es importante fortalecer la organización entre los productores nogaleros para que incrementen las ventas a nivel nacional; con la integración de los agricultores pueden generar mayor sinergia e ingresar a mercados con mayores volúmenes de venta, logrando satisfacer la demanda de mercados alternativos grandes como Hong Kong, además de otros destinos alternativos como Vietnam y España.

De acuerdo al análisis de cada uno de los mercados elegidos como destinos alternos para la exportación de nuez pecanera Sonorense, los siguientes países son los que representan la oportunidad de negocio para los productores: Italia importó en el año 2010 un total de 26,571 toneladas de nuez pecanera con cáscara, con un valor de 3,397 dls. Con una paridad peso dólar: 12.50, que nos da como resultado: 42,462.5 pesos por tonelada, si el productor sonorense continúa vendiendo el producto en su fábrica y el comprador italiano se interesa por adquirirlo, con la venta se obtiene una ganancia de \$2,462.5 pesos, comparativamente hablando con el precio que se paga por la exportación a Estados Unidos (\$40,000) según el Sistema de Información Agropecuaria (SIAP). La tasa de crecimiento de las importaciones fue del 35%, según los datos de Trade map. Esto representa una oportunidad diferenciada en precio y destino la exportación de nuez.

Para el mercado Español, se encontró que la cantidad de toneladas importadas en el año 2010 fue de 15,242, se pagó un precio de \$37,987.5 pesos por unidad; este país tiene un crecimiento anual del 3%. Comparativamente en México en el 2010 se pagaron \$40,000 pesos por ton. Promedio, sin embargo el análisis estadístico del Sistema de Información Agropecuaria (SIAP) incluye los precios pagados en el año 2009 y 2008, en dichos años se pagó un promedio de \$35,000 pesos, si se toma en cuenta la variación del precio promedio, el pago por tonelada en España es redituable para el productor Mexicano. Alemania es otro de los destinos propuestos en la venta de la nuez con cáscara, este país compró un total de 12.795 tons. en el año 2010, pagando un promedio de \$38,650 pesos por unidad, este mercado tiene un crecimiento entre el año 2009 y 2010 del 5%, si se maneja un precio promedio de compra también podría considerarse como un mercado de destino de la exportación de la nuez.

Figura 3: Tasa de crecimiento 2009-2010 países compradores de Nuez



En la presente figura se muestra el crecimiento de los posibles compradores de nuez pecanera Sonorense Fuente: Cálculos del CCI basados en estadísticas de COMTRADE, Análisis e Investigación de Mercados, Centro de Comercio Internacional (ITC); Genova Suiza, Febrero del 2012

## ANEXOS

*Anexo 1:* Una vez analizados los compradores de nuez en el mundo es importante para el productor que decide diversificar su actividad exportadora, conocer los puntos más importantes de los protocolos de negociación de sus posibles clientes. Para esta actividad se tomaron en cuenta los principales compradores de nuez en el mundo, con la finalidad de que el productor pueda preparar una negociación de compra venta de nuez en igualdad de condiciones con su contraparte.

**Italia:** Los aspectos de imagen y forma de acercamiento así como el respeto por los productos italianos son determinantes a la hora de cerrar un acuerdo con interlocutores italianos, las normas de protocolo son más laicas que en otros países, los italianos prefieren hacer negocios con quien ya conocen o con aquellas empresas que han sido introducidas a través de contactos.

En el caso de presentaciones y despedidas el saludo más habitual es el apretón de manos y en muchas ocasiones agarrar con la otra mano el antebrazo del interlocutor, el trato es formal y se presenta a las personas de mayor rango en primer lugar. En cuanto a los temas de conversación sienten cómodos en situaciones de excesiva formalidad. Las negociaciones pueden ser largas y cuanto más importante es el negocio, más tiempo de análisis se requiere y más tiempo se demora la decisión por esto las tácticas de presión para provocar una decisión positiva son interpretadas como signo de debilidad. Sus argumentaciones son muy expresivas con un extraordinario volumen de voz utilizando mucho el para lenguaje.

En ocasiones se reciben demandas desconcertantes por parte del interlocutor italiano para desestabilizar a la otra parte y no ceder ante estas peticiones puede percibirse como un fracaso de la negociación, pero todo lo contrario, la postura debe ser firme ya que es un indicio de que el acuerdo final está cerca. Las presentaciones de productos, servicios, proyectos, deben ser estéticamente perfectas pues la cultura italiana valora más la apariencia que el contenido.

Los productos italianos son muy valorados y es difícil cambiar los hábitos de compra con facilidad ya que las organizaciones empresariales mantienen una estructura horizontal también llamada cordata y cualquier decisión se toma de forma consensada por el equipo directivo, por ello es fundamental conocer la capacidad de decisión del interlocutor así como el nivel de influencia que ejerce sobre el equipo directivo y la organización. Por último en ocasiones se entregan regalos solo a niveles directivos siendo muy valorados los libros de lujo con ilustraciones de alta calidad.



España: Para los españoles, el sentido del honor y el orgullo son los rasgos más típicos del carácter español; al momento de negociar hay que tener cuidado para no herir sensibilidades ya que una vez que los españoles han adoptado una posición es difícil que se vuelvan atrás, precisamente por una actitud orgullosa. Los horarios de los comercios suelen ser muy variables pero los más extendidos son de 10:00 a 13:30-14:00 hrs. y por la tarde de 16:00 ó 17:00 hasta las 20:00 ó 21:00 hrs. No obstante hay muchos comercios y establecimientos que empiezan a tener horarios continuos de la mañana a la noche. Ya sea por desconfianza o por un carácter reservado a los españoles no les gusta dar información sobre su empresa, el sector en que trabajan o los competidores. Es mejor no hacer preguntas directas sobre estos temas ya que aumentaría su recelo al momento de negociar. El ambiente de la negociación es formal, pero distendido. El español mantiene una actitud seria cuando se negocian los aspectos clave, pero se comporta de una manera muy cordial y alegre en el transcurso de la conversación. Es muy corriente utilizar el sentido del humor y contar chistes, incluso a personas que apenas se conoce.

La argumentación es una parte esencial del proceso negociador. Si bien, al principio, los españoles pueden adoptar una posición pasiva no es raro que se vayan motivando a lo largo de la conversación y terminen acaparando la palabra. Llegado este momento se les debe interrumpir ya que de lo contrario se reforzaría su posición; en España tiende a pensarse que el que más habla defiende mejor sus argumentos. En cuanto a las presentaciones bastará con usar el nombre propio y el primer apellido, pero en la correspondencia escrita y en los documentos legales deberán utilizarse los dos apellidos. Los españoles atienden puntualmente sus reuniones al igual que se hace en cualquier otro país europeo. Uno de los puntos que pueden diferenciarlos de los europeos son los incumplimientos de algunos de los puntos pactados y de las formas de pago. El punto más débil es el de las formas de pago. Los plazos suelen ser muy largos y a la hora de pagar puede darse algún que otro problema.

Alemania: En las negociaciones alemanas el trato es formal se utilizan los apellidos y los títulos para dirigirse a las personas. A los alemanes no les gustan los negociadores que hablan sin plenos conocimientos, si no se sabe algo con certeza es mejor callarse. En las negociaciones los alemanes se caracterizan por el orden y seguir las reglas, incluso antes de realizar una reunión de negociación se debe confirmar previamente la cita y no deben ser canceladas, salvo por motivos de mucha importancia, por lo que la puntualidad es algo fundamental, por esta razón se debe ser muy puntual.

Si no se hace esto la persona representante puede ganarse una mala imagen y puede afectar la negociación. Los alemanes se fijan en productos que destacan en calidad o en servicio en vez de artículos que son de bajos precios. Una de las normas en las que confían completamente como un indicador de calidad es la norma DIN. En cuanto a los horarios comerciales empiezan muy temprano, desde las 8 de la mañana hasta las 8 de la tarde, de lunes a viernes. Los sábados el horario es de 8 de la mañana hasta las 4 de la tarde.

Alemania es un país de “Low Context”, esto quiere decir que los hombres de negocios alemanes suelen ser bastante francos, les gusta llegar directamente al punto, no dejar ideas vagas, y ser lo más conciso posible, valoran mucho el trabajo individual, le dan mucho valor al acuerdo o promesa verbal, ya que son personas de palabra. Las negociaciones para ellos son muy serias por lo que no suele ser bienvenido un chiste o un comentario inapropiado en la mayor parte de las ocasiones.

El comprador alemán es conservador no cambia fácilmente de proveedores y tampoco le interesan los negocios puntuales, sino las relaciones a medio plazo. Para entrar en el mercado hay que ofrecer algo adicional, ya sea un producto novedoso o una ventaja en precio. En las presentaciones se debe utilizar un lenguaje directo, claro y lógico, apoyado en argumentos, datos y gráficos que sigan una estructura predeterminada. Al alemán le importan más los hechos que la imagen o la historia de la empresa. A pesar de que es un país muy desarrollado, todavía existe un tipo de recelo hacia las mujeres que dirigen un equipo de trabajo o que toman decisiones importantes.

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## RECONOCIMIENTO

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# GERENCIA DEL CONOCIMIENTO COMO HERRAMIENTA PARA ALCANZAR LA COMPETITIVIDAD EMPRESARIAL

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## RESUMEN

*La nueva era de competencia global le plantea a la mayor parte de las organizaciones, instituciones y sectores de la sociedad, una transformación sustancial a fin de que puedan adaptarse a los cambios dinámicos del entorno. No obstante, la continua incapacidad para entregar calidad y valor se ha extendido a industrias que están perdiendo competitividad global en su participación en el mercado. Dentro de este contexto de cambio y globalización, muchas organizaciones aspiran contar con un personal mucho más creativo e innovador a fin de satisfacer las expectativas de sus clientes. Una forma de lograrlo es tomar en cuenta los conocimientos adquiridos por el personal para ser puesto en práctica; aprender a gerenciar el conocimiento que posee su capital intelectual. Es por ello, que el estudio se centró en determinar la asociación entre la gerencia del conocimiento y la competitividad empresarial. Se utilizó una investigación documental con un diseño de tipo bibliográfico con el propósito de proporcionar una interpretación de la investigadora y teórica de más reciente data que han planteado la necesidad de incorporar la gerencia del conocimiento como la nueva tendencia gerencial para alcanzar la competitividad. Estudios realizados por Saputelli (2003) presentan evidencias concretas de empresas que han logrado incrementar su creación de valor a través de una gerencia efectiva del conocimiento. Miquilena (2006) realizó un estudio donde concluye que las unidades analizadas se gerencia el conocimiento, confirmando así que la gerencia del conocimiento incide moderadamente en la competitividad empresarial de las empresas contratistas en estudio.*

**PALABRAS CLAVE:** Conocimiento, Gerencia, Gerencia del Conocimiento, Competitividad.

## KNOWLEDGE MANAGEMENT AS A TOOL FOR ACHIEVING BUSINESS COMPETITIVENESS

### ABSTRACT

*The new era of global competition poses the need for substantial changes to most organizations, institutions and sectors of society in order to adapt to the dynamic changes of the environment. However, the continuous incapacity to deliver quality and value has been extended to industries that are losing global competitiveness in their market share. Within this context of change and globalization, many organizations aspire to have much more creative and innovative personnel so as to satisfy their client's expectations. One way of achieving this is taking into account the knowledge acquired by the personnel and that is put into practice; learning to manage the knowledge possessed by their intellectual capital. That is why this paper focused in determining the association between knowledge management and business competitiveness. A documental research with bibliographical design was used in order to provide the most current interpretation of research and theory proposing the need to incorporate knowledge management as a new business tendency to achieve competitiveness. Studies made by Saputelli (2003) present concrete evidences on businesses that have been able to increase their value creation through an effective managing of knowledge. Miquilena (2006) made a study were it is concluded that in*

*the analyzed units knowledge is managed, thus confirming that knowledge management affects business competitiveness both positively and moderately for the contractors enterprises studied.*

**KEYWORDS:** Knowledge, Management, Knowledge Management, Competitiveness.

**JEL:** M12

## INTRODUCCIÓN

Los avances en las tecnologías de información y producción están cambiando radicalmente los hábitos de los consumidores, los estilos de vida, las estrategias en los negocios y las fuentes de ventajas competitivas, surgen en consecuencia, nuevas e inesperadas formas de competencia en un mercado global cada vez mas impredecible e incierto. En este contexto, entre otras, la estrategia a seguir, debe sustentarse en el argumento de la creación y gerencia del conocimiento organizacional como elemento de apoyo a la competitividad, racionalidad económica y modernización, tratando así de hacer frente a las necesidades o cambios que este proceso ha puesto de manifiesto.

De forma tal que, en un ambiente de negocios abierto, con una orientación local e internacional, las estrategias y políticas deben incrementar la habilidad de las empresas para llegar a ser mas innovadoras, flexibles y competitivas, capaces de entrar en nuevos mercados, de desarrollar explotar nuevas ventajas tecnológicas y organizacionales, así como de reducir costos y riesgos. Por otro lado, en tanto la competitividad sea un elemento fundamental en el éxito de toda organización (Pelayo, 2001), los gerentes o líderes harán mas esfuerzos para alcanzar altos niveles de productividad y eficiencia; incluso podría decirse que en las organizaciones comprometidas con el éxito no solo están abiertas a un constante aprendizaje, sino que deseen enmarcarlo como su activo fundamental. Así, la creación de una inteligencia colectiva basada en el conocimiento, asegurara a las empresas de hoy la generación de ventajas competitivas difíciles de imitar por la competencia. Se hacen así de un valor adicional que les permitirá sobrevivir alcanzado los objetivos organizacionales: crecimiento y rentabilidad. En este contexto se enmarca el presente estudio cuyo propósito es determinar la asociación entre la gerencia del conocimiento y la competitividad empresarial.

### Antecedentes

El arqueo bibliográfico realizado revela la existencia de trabajos cuya temática y conclusiones constituyen importantes aportes referenciales para su argumentación teórica de la presente investigación. Miquilena (2006), realizo un estudio cuyo propósito fue determinar el grado de asociación entre la gerencia del conocimiento y la competitividad empresarial, en las empresas contratistas agremiadas a la Asociación de Contratistas Petroleras y Afines de Venezuela (ACOPAV), ubicadas en el municipio Lagunillas del Estado Zulia, cuyos resultados arrojaron que en la mayoría de estas empresas se gerencia el conocimiento a través del cumplimiento en altos niveles de las actividades inherentes a la detección, generación, selección, adquisición, adaptación, divulgación y disponibilidad del mismo y un porcentaje considerable de ellas, resultaron ser competitivas confirmando así la asociación entre las variables objeto de estudio.

Sánchez (2003), en el trabajo de investigación titulado, Gerencia del conocimiento: Paradigma de gestión organizacional, luego de disertar sobre aspectos relativos a lo que se concibe por conocimiento y gerencia del conocimiento, centra su atención en la gerencia del conocimiento en Petróleos de Venezuela (PDVSA), evidenciando como en estas organizaciones estructuradas jerárquicamente, es importante manejar la gerencia del conocimiento como un proceso que definitivamente debe conllevar a una redefinición de las estructuras organizacionales, transitar de lo jerárquico a lo flexible, y de una toma de decisiones vertical a una mayor horizontalidad; partiendo siempre del principio de que todo proceso de gerencia del conocimiento, tiene por objetivo último la creación de valor, que debe sustentarse en la

estrategia medular de la organización.

También artículos publicados en Internet, demuestran que empresas a nivel nacional e internacional han utilizado la gerencia del conocimiento para crear ventaja competitiva. Así, Saputelli (2003), en su artículo “Gerenciar el conocimiento para crear ventaja competitiva”, presentó como objetivo mostrar el estado del arte de la gerencia del conocimiento, las lecciones aprendidas en los últimos años y los retos presentes para abordar la nueva tecnología. Por otro lado, señala algunas iniciativas novedosas de gerencia del conocimiento en empresas altamente competitivas, que promueven la filosofía de organizaciones que aprenden de su propia experticia y motivan el pensamiento altamente creativo; entre otras: Chevron, Texas Instruments, Skandia y Shell.

### Gerenciar El Conocimiento.

En la actualidad, dentro del objeto de la administración, es de importancia capital los conocimientos que la empresa posee sobre sus procesos, productos, mercados, clientes, empleados, entre otros y sobre cómo continuar estos elementos para constituirse en una empresa competitiva. Entra a jugar un papel determinante para el futuro de la organización la denominada “gerencia del conocimiento”.

Zorrilla (1997) elabora bajo un enfoque heurístico la siguiente definición: Gerencia del Conocimiento es el proceso de administrar continuamente conocimiento de todo tipo para satisfacer necesidades presentes y futuras, para identificar y explotar recursos de conocimiento tanto existentes como adquiridos y para desarrollar nuevas oportunidades.

Coincidiendo con el mencionado autor, Macintosh (1997), define la Gerencia del Conocimiento como la identificación y análisis del conocimiento disponible y requerido, la planeación y control de acciones para desarrollar activos de conocimiento con el propósito de alcanzar objetivos organizacionales. Por su parte, Quintas, Lefere y Johns (1997) conciben “... la gerencia del conocimiento como un proceso que debe apoyar a la empresa en la búsqueda de una posición competitiva y nuevas oportunidades. Las definiciones expuestas anteriormente por los autores mencionados, además de reconocer que el conocimiento como recurso debe adquirirse, clasificarse, conservarse y explotarse para lograr los objetivos de la organización y hallar nuevas oportunidades; refieren la importancia de su presencia en todas las actividades cotidianas de la organización, por ser el proceso de administrar continuamente todo tipo de conocimiento existente o adquirido para cumplir los objetivos de la organización, descubrir y explotar nuevas oportunidades.

La gerencia del conocimiento es pues, un proceso, una cultura y una dinámica de la organización que alinea y mide el uso del conocimiento con los objetivos y metas de la misma, transformando la empresa en organizaciones que aprenden (Intesa, 2003). Luego, gerenciar el conocimiento es capturarlo, preservarlo y convertirlo en un activo impulsando al mismo tiempo el aprendizaje de la organización. Bajo las consideraciones realizadas, la valoración del conocimiento como uno de los activos más importantes que tienen las empresas para la creación de valor, sugiere en muchos casos, romper paradigmas del pasado, altamente arraigados a la forma de actuar de las empresas y de sus empleados. En tal sentido, la visión en el área de gerencia del conocimiento es la de lograr la incorporación continua de valor adicional al transformar el conocimiento implícito en conocimiento organizacional a través de la utilización óptima de las tecnologías de información.

Por lo demás, dentro del objeto de la administración y gerencia del conocimiento está lo que la empresa sabe sobre sus productos, procesos, mercados, clientes, empleados, entre otros, y sobre cómo combinar estos elementos para hacer una empresa competitiva. Precisamente, la gerencia del conocimiento busca mejorar el rendimiento de los individuos dentro de las organizaciones para mantener e incrementar el valor presente-futuro producto de las ventajas derivadas del conocimiento.

Para Viedma (1998, referenciado por Miquiliena, 2004), a juicio de la comunidad científica la gerencia eficaz del conocimiento es la fuente principal de ventajas competitivas sostenibles de las organizaciones.

Coincide y realza de este modo, la afirmación realizada por Laurence Prusak (Director de Knowledge Management en I.B.M.), para quien la fuente principal de ventajas competitivas de una empresa reside fundamentalmente en sus conocimientos, o más concretamente en lo que sabe, en cómo usa lo que sabe y en su capacidad de aprender cosas nuevas.

Entre las razones principales esgrimidas por Estados Unidos y Europa en 1999 para adoptar la gerencia del conocimiento en empresas, según la Internacional Data Corporation/Knowledge Management Magazine (2000) destacan: aumentar las ganancias, retener talentos, mejorar la satisfacción del cliente, aumentar la participación de mercado, mejorar la eficiencia y la rapidez, explotar nuevos segmentos de mercado, reducir costos y crear nuevos productos. Esta misma fuente revela como entre las dificultades presentes para aplicar técnicas de gerencia de conocimientos en estas empresas durante este año se encuentran: falta de comprensión del significado y beneficios, falta de tiempo de los empleados, carencia de habilidad en las técnicas, la cultura prevaleciente, no hay incentivos para compartir los conocimientos, insuficiencia de recursos económicos, ausencia de la tecnología necesaria y falta de compromiso de la alta gerencia.

## REFLEXIONES FINALES

Dentro del nuevo contexto empresarial, sólo en la medida que los gerentes de cualquier organización, sin importar la naturaleza de la actividad realizada, actúen y promuevan una actitud gerencial acorde al entorno reinante y dirijan estratégicamente su empresa, con base en una gerencia adecuada del conocimiento; se estaría seguro de preparar a la organización para enfrentar un futuro incierto y turbulento, que puede determinar su éxito o fracaso. Así, los gerentes de cualquier empresa, deben precisar cuales son sus fortalezas y debilidades en relación a la gerencia del conocimiento como un activo intangible, volátil, difícil de concretar y retener y su relación y pertinencia con la generación y sostenimiento de ventajas competitivas para la organización. Podrán incluso, responder a las demandas del entorno asumiendo cursos de acción en su línea de producción al fabricarlos de manera segura, confiable y de alta calidad; en sus prácticas de mercadotecnia, en las actividades para la capacitación y educación de sus empleados, preparándolos para que desempeñen sus trabajos adecuadamente y entrenándolos para manejar la tecnología nueva en lugar de despedirlos, entre otras.

Además, será necesaria la instrumentación de intervenciones planificadas orientadas ya sea a minimizar la brecha existente o fortalecer, estimular, enriquecer y mantener en un grado de desarrollo adecuado tal relación. En especial, las empresas consultoras podrían programar eventos de formación empresarial dirigidos, a concienciar a los gerentes empíricos sobre las características del entorno futuro, y la necesidad de gerenciar el conocimiento como estrategia para permanecer y consolidarse en un mercado cada vez más incierto y competido. De igual forma, el desarrollo y gerencia efectiva de esos conocimientos, dotarán tanto a la gerencia como al personal en general, de las experiencias, actitudes, capacidades, habilidades, destrezas; otorgándoles la oportunidad de alcanzar el éxito tanto personal como organizacional, lo cual no es garantía de mantenerlo, no obstante la perfección y adquisición de nuevos conocimientos constituirán las bases para intentarlo. De manera tal que, las organizaciones en general, se favorecen al contar con individuos que estimulando la creación y gerenciando de forma adecuada el conocimiento disponible, planifiquen, organicen, dirijan y controlen un conjunto de actividades destinadas a alcanzar los propósitos organizacionales. Individuos capaces de reconocer sus necesidades y promover cambios importantes en un área funcional, o en la empresa como un todo.

Las empresas que adopten la gerencia del conocimiento como herramienta para alcanzar la competitividad, podrán iniciar el proceso de diversificación de su base económica y buscar otras alternativas adoptando medidas más creativas que permitan el desarrollo tecnológico, involucrando en esta tarea a los elementos motores del crecimiento del país: centros de investigación, sector empresarial,

gobierno y sociedad. Esto permitirá contar con el suficiente talento para el manejo óptimo de los limitados recursos de las organizaciones. Por tanto, es necesario reconocer la importancia de utilizar el proceso de poner el conocimiento (el acto de conocer y aprender, y el uso del conocimiento para añadir valor, crear y reforzar ventajas competitivas) como objetivo central de la estrategia de negocios; con el propósito de encontrar los activos de conocimiento requeridos, utilizarlos de la manera más efectiva y con una relación costo-beneficio apropiado, para competir.

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# LA TRANSPARENCIA DE LA INSTITUCIONES PÚBLICAS DE EDUCACIÓN SUPERIOR DEL NOROESTE DE MÉXICO

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## RESUMEN

*Este trabajo presenta una investigación de tipo descriptivo, transversal con diseño no experimental sobre el diagnóstico de la transparencia de las instituciones públicas de educación superior (IPES) del noroeste de México. El objetivo consiste en identificar, bajo el enfoque de la ley Federal de Transparencia y Acceso a la Información Pública Gubernamental (LFTAIPIG), la existencia de diferencias significativas entre la transparencia de las IPES y el tipo de subsistema al cual pertenecen; para lograrlo se trabajó con una muestra de 21 universidades y tecnológicos. En la recolección de los datos se empleó una plantilla de 39 ítems cuya confiabilidad fue determinada a través del alfa de Cronbach, obteniendo un índice de 0.953. Los resultados obtenidos indican que el nivel de transparencia, en promedio, de las páginas Web de las IPES es muy bajo y que existen diferencias estadísticamente significativas en la transparencia de las páginas Web de las universidades y tecnológicos.*

**PALABRAS CLAVE:** Transparencia, Acceso a la información, instituciones públicas de educación superior

**JEL:** L39

## TRANSPARENCY OF THE MEXICAN PUBLIC ORGANIZATIONS OF HIGHER EDUCATION

### ABSTRACT

*This study is transversal-descriptive with nonexperimental research design to diagnose the transparency of public institutions of higher education (PIHE). The purpose of this research was to identify the level of transparency in PIHE and determinate if there are significant differences between transparency and type of subsystem to belong the public institutions of higher education. To make this happen a study was made on a sample of 21 institutions, in which the properties were evaluated on a scale of three variables. Tests of validity and internal consistency of the scale are satisfactory. The instrument was composed of 39 items which Cronbach's alpha was 0.953. The main results allow us to affirm that the institutions have a down level of transparency and transparency present significant differences with the subsystem to belong the public institutions of higher education*

**KEYWORDS:** Transparency, Access to information, Public institutions of higher education

### INTRODUCCIÓN

La transparencia y la rendición de cuentas de la actividad realizada por las entidades públicas y en especial por las de educación superior, es un tema nuevo en la agenda política de la mayoría de los países

(Martín, 2006). Sobre esta materia existen algunos estudios tanto a nivel internacional como nacional que se han avocado principalmente a la elaboración de índices que permitan determinar el grado de tra

nsparencia con que las instituciones públicas rinden cuentas sobre el manejo de los recursos que les son confiados por el Estado. En estos trabajos no se hace referencia al valor y oportunidad de la información presentada, en consecuencia, existe la necesidad de conocer si estas instituciones muestran información significativa que proporcione los elementos de juicio para la toma de decisiones de los usuarios y, sobre todo, que posibilite la medición de la calidad del servicio proporcionado. Con el objetivo de identificar, bajo el enfoque de la LFTAIPG, la existencia de diferencias significativas en la transparencia de las IPES atribuidas al tipo de subsistema, se ha seleccionado a universidades y tecnológicos del noroeste de México. Con ello se pretende, además, evaluar cómo se da la transparencia en sus portales de internet. Esta evaluación se delimita por tres variables (Facilidad de Acceso a la Información, Información referida a la Rendición de Cuentas y las Características de la Información), las cuales a su vez están subdivididas en once dimensiones; el estudio abarca los portales de transparencia de las páginas Web de las IPES del noroeste de la República Mexicana. La presente investigación temporalmente cubre el periodo 2009- 2010.

## REVISIÓN LITERARIA

En la actualidad, el Sistema de Educación Superior (SES) en México se encuentra integrado al Sistema de Educación, el cual se conforma de los subsistemas de educación básica, educación media superior y educación superior (SEP, 2003). A su vez, el SES se conforma por varios subsistemas, entre los cuales se ubican el subsistema de universidades públicas y el de institutos tecnológicos. El primero se constituye por universidades federales y estatales es el más grande, pues tiene más alumnos y docentes que cualquier otro; se conforma por 50 instituciones (Cruz y Cruz, 2008); el segundo, está constituido por 249 instituciones (CENIDE) y atienden a una población escolar de 387,414 estudiantes en licenciatura y posgrado en todo el territorio nacional, incluido el Distrito Federal (DGEST, 2011).

### Transparencia

Dentro del contexto gubernamental, transparencia es el término utilizado para describir el hecho de que la administración pública informe a los ciudadanos qué está haciendo con los recursos que le son confiados, cómo lo está haciendo, y por qué lo está haciendo. La transparencia, como derecho a conocer el qué, el cómo y el por qué de las acciones del Estado, forma parte del derecho a la información, el cual está considerado como una garantía individual, complementaria a la libertad de expresión (Carrillo, 2006).

En México, el estudio de la transparencia y rendición de cuentas es muy reciente. Sin embargo, históricamente, la necesidad de acotar y supervisar el poder ha sido un problema planteado por cerca de doscientos años en el Congreso constituyente, pero no fue sino hasta 1977 cuando el derecho a la información se incorporó en la Constitución Política de los Estados Unidos Mexicanos al reformarse diversas disposiciones, consagrándose como principio constitucional en el artículo 6º, en donde se propone que el Estado deberá garantizar el Derecho a la Información; ahí se establece la obligación que tiene el Estado de informar de los asuntos públicos (Carrillo, 2006).

Ya incorporado el derecho a la información en la Constitución, transcurrieron casi tres décadas hasta que se elaboró la Ley reglamentaria correspondiente: la Ley Federal de Transparencia y Acceso a la Información Pública Gubernamental (LFTAIPG) fue publicada en el Diario Oficial de la Federación (DOF) en junio del 2002, su finalidad consiste en proveer lo necesario para garantizar el acceso de toda persona a la información en posesión de entidad federal. (LFTAIPG, art. 1). Esta Ley establece los mecanismos de acceso a la información a través de las unidades de enlace y los comités de información. De acuerdo con la LFTAIPG, las Instituciones Públicas de Educación Superior (universidades y tecnológicos), de carácter federal, al ser financiadas con recursos provenientes del erario son

sujetos obligados a la transparencia y rendición de cuentas, también las IPES de carácter estatal cuyas entidades federativas ya emitieron una Ley Estatal semejante, tienen la obligatoriedad de cumplirla (Alcántar y Guillén, 2006). Las obligaciones de transparencia contenidas en el Artículo 7° de la LFTAIPG indican que los sujetos obligados deben poner a disposición del público la siguiente información: estructura orgánica, directorio de servidores públicos, sistema de remuneraciones, domicilio de la unidad de enlace, servicios que se ofrecen, tramites, requisitos y formatos, información sobre el presupuesto asignado, resultado de las auditorias al ejercicio presupuestal, concesiones, permisos o autorizaciones otorgadas, contrataciones celebradas, marco normativo, informes que generen, entre otras cosas. Esta información deberá estar a disposición del público a través de medios remotos o locales de comunicación electrónica (Artículo 9° de la LFTAIPG). Además, a efecto de recabar y difundir la información a que se refiere dicho artículo, la propia legislación establece en el artículo 28° el funcionamiento de un organismo encargado de esta actividad al cual se le ha denominado Unidad de Enlace (UdE). Para los fines de esta investigación, por transparencia se entenderá el hecho de que la información esté disponible sin trabas o requisitos, que sea comprensiva al incluir todos los elementos relevantes, y que sea confiable y de calidad.

## METODOLOGÍA

Con la finalidad de alcanzar el objetivo propuesto se realizó un estudio transversal con diseño no experimental, identificado como descriptivo porque pretende describir la pertinencia de la información (agenda estadística y rendición de cuentas) del portal de transparencia de las IPES (Hernández et al., 2006). La población objeto de estudio se ha acotado a las IPES reportadas en dos directorios; el directorio de la Dirección General de Educación Superior Tecnológica que sirvió como guía para elegir a los tecnológicos ubicados en la región noroeste y el directorio nacional de Instituciones de Educación Superior de la ANUIES. Como resultado del análisis de ambos directorios, la población quedó integrada por 45 universidades y tecnológicos de tipo público afiliadas a la región noroeste. Una vez delimitada la población, se determinó el tamaño de la muestra aplicando la fórmula para población finita con un nivel de confianza del 90% y un margen de error del 5% resultando 21 instituciones.

La ayuda metodológica para la consecución del objetivo se basa en el análisis de contenido; para llevar a cabo el análisis se construyó una plantilla que utiliza como soporte y fundamento las obligaciones de transparencia estipuladas en la LFTAIPG, ésta se integra por 39 reactivos; veintiséis de ellos se midieron con la escala de Likert en dos modalidades; la primera: no acceso, más de 5 click, 4 click, 3-2 click, 1 click; y la segunda: no se describe, más de 12 meses atrás, de 7 a 11 meses, de 2 a 6 meses, y del mes en curso. En esta investigación, la fiabilidad del instrumento se calculó a través del alfa de Cronbach para los 26 ítems resultando 0.953. Para el tratamiento estadístico de la información se utilizó el paquete *Statistical Package for the Social Sciences* (SPSS) ®. Para determinar el nivel de transparencia de las páginas Web de las IPES se empleó el baremo de intensidad (Barraza, 2008) mostrado en la Tabla No. 1

Tabla 1: Baremo de Intensidad para la determinación del Nivel de Transparencia de las páginas Web de las IPES

Rango			Nivel
0	→	26	Muy bajo
27	→	52	Bajo
53	→	78	Alto
79	→	104	Muy alto

La plantilla se integró por 26 ítems, en donde cada ítem tiene 5 alternativas (0 al 4) de respuesta (Likert), cada respondiente debe seleccionar sólo una respuesta para cada ítem, por tanto el valor máximo por cuestionario es 104, con base en esto, se establecieron los intervalos de puntuaciones indicados en este baremo, haciendo una partición equitativa de dicho rango. Fuente: Elaboración propia

## RESULTADOS

El nivel de transparencia se determinó comparando el puntaje obtenido por las IPES contra el baremo de intensidad (Tabla 1) construido para tal fin. El análisis reveló que el promedio de puntaje en esta evaluación fue de 19.42 un nivel muy bajo; únicamente el 38% de las IPES se encuentra arriba de esta media. Respecto al subsistema universidades, la página Web mejor evaluada fue la del Instituto Tecnológico de Sonora con 68.0 puntos y la que obtuvo la evaluación más baja fue la Universidad de Baja California Sur con 15.0 puntos. Del subsistema tecnológicos, el mejor evaluado fue el Instituto Tecnológico de Cajeme con 31.0 puntos y quien obtuvo la evaluación más baja fue el Instituto Tecnológico de Tijuana con solo 4.0 puntos. Los indicadores estadísticos para cada subsistema se muestran en la Tabla 2. Ahí puede apreciarse que la mediana más alta (32.0) le corresponde al grupo de las universidades, mientras que, la más baja (7.0) al grupo de los tecnológicos.

Tabla 2: Estadísticos Descriptivos de la Transparencia por Subsistema

Subsistema	N	Media (μ)	Mediana (Md)	Rango Medio	95% Intervalo De Confianza De La Media		Mín.	Máx.
					Limite Inferior	Limite Superior		
Universidad	8	35.0	32.0	19.5	20.5	49.4	15	71
Tecnológico	13	10.0	7.0	4.5	5.6	14.31	4	31

Fuente: Elaboración Propia, A Partir De Trabajo De Campo Con Apoyo Del Spss

A fin de verificar si esas diferencias son estadísticamente significativas, se aplicó una prueba de Kruskal-Wallis para muestras independientes cuyos resultados se ilustran en la Tabla 3; ahí se muestra que la Chi-cuadrada ( $\chi^2=11.871$ ) tiene un valor p asociado de 0.001 la cual es menor que el umbral de significancia establecido (0.05), por tanto, se comprueba la existencia de diferencias significativas en la transparencia de las páginas Web entre universidades y tecnológicos.

Tabla 3: Prueba de Kruskal-Wallis<sup>a</sup>/Transparencia por subsistema

TRANSPARENCIA	
Chi-cuadrada ( $\chi^2$ )	11.871
Grados de libertad	1
Significancia	.001

Variable de grupo: Subsistema al cual pertenecen las IPES Fuente: Elaboración propia, a partir de datos de campo con apoyo del SPSS

## CONCLUSIONES

El propósito de este estudio consistió en describir, bajo el enfoque de la ley Federal de Transparencia y Acceso a la Información Pública Gubernamental (LFTAIPG), si el subsistema de las IPES tiene algún

impacto en la información publicada en el portal de transparencia de las páginas Web de estas instituciones. Con base en los resultados obtenidos, se concluye que existen diferencias estadísticamente significativas en la transparencia de las páginas Web de las universidades y tecnológicos, es decir, aún cuando las universidades y tecnológicos pertenecen al sistema nacional de educación superior y ambas son instituciones públicas; la transparencia de sus páginas Web es diferente.

Otra conclusión que emana de los hallazgos es que, a pesar de que ambas IPES están expuestas a cumplir con las obligaciones en materia de transparencia y rendición de cuentas, su cumplimiento es incipiente y por tanto, a un nivel muy bajo; sobre este punto, las universidades presentan un mejor nivel de transparencia en sus páginas Web con respecto a los institutos tecnológicos. Los resultados de la investigación permite concluir que el grado de transparencia de estas instituciones, mostrado en sus páginas Web, es incipiente; por lo cual es recomendable que la autoridad correspondiente de cada IPES gestionen los cambios necesarios en sus páginas web, para hacer fácil y expedito el acceso a la información y en consecuencia éstas se convertirán en un medio para informar a su comunidad y sociedad en general, sobre las actividades que se desarrollan dentro de sus claustros así como los proyectos de crecimiento y otra información que se considere pertinente. Debe tenerse en cuenta que los resultados de este trabajo corresponden específicamente a instituciones públicas de un sector muy particular, la educación superior en México; por tanto, cualquier generalización deberá realizarse en este ámbito pero no al resto de las instituciones puesto que el diseño de la investigación fue precisamente para ese sector.

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# EVALUACIÓN DE LA PRODUCTIVIDAD EN LAS EMPRESAS CERTIFICADAS EN ISO: 9001 EN ZONA INDUSTRIAL MAMONAL DE CARTAGENA Y SU INCIDENCIA EN LA UTILIDAD FINANCIERA, MEDIANTE ANÁLISIS DISCRIMINANTE

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## RESUMEN

*Dada la importancia que reviste el mejoramiento continuo de los procesos de calidad y el incremento en la eficiencia y eficacia de los resultados organizacionales, se presenta en éste artículo de investigación, los resultados obtenidos en el desarrollo del proyecto de evaluación de indicadores de productividad de las empresas certificadas en ISO: 9001 y su incidencia, en la utilidad financiera de las empresas de la Zona Industrial de Mamonal en Cartagena-Colombia. En la metodología utilizada se realizó una descripción detallada de los sistemas de gestión de calidad, indicadores de productividad y financieros al grupo de 25 empresas certificadas en calidad del sector Industrial. Seguidamente, se utilizó la técnica de análisis multivariante de datos, aplicando el método de clasificación y segmentación a través de análisis discriminante, que permitió explicar la pertenencia y discriminación de cada grupo de indicadores de productividad y financieros, que mejor discriminan en la función objetivo, obteniendo como resultado la correlación existente entre las empresas certificadas en calidad y el incremento en los índices productividad de los años 2006 al 2010, y la incidencia de éstos, en la utilidad financiera margen bruto (MB) y Margen operacional (MO), en las empresas del sector objeto de estudio.*

**PALABRAS CLAVE:** Productividad, Utilidad Financiera, Certificación, Análisis Discriminante,

## ABSTRACT

*Given the importance of the continuous improvement of the quality processes and the increase in the efficiency and effectiveness of the organizational outcomes, is presented in this article on research, the results obtained in the development of the draft assessment of indicators of productivity of the companies certified in ISO: 9001 and its incidence in the utility of financial companies in the Industrial Area of Mamonal in Cartagena-Colombia. In the methodology used was a detailed description of the quality management systems, indicators of productivity and financial to the group of 25 companies certified in quality of the industrial sector. Next, we used the technique of multivariate data using the method of classification and segmentation through discriminant analysis, which allowed to explain the membership of each group and discrimination of productivity and financial indicators that best discriminate the objective function, which resulted in the correlation between certified companies in quality and increased productivity indexes for the years 2006 to 2010, and the impact thereof on the financial income gross margin (MB) and operating margin (OM) in the companies under study.*

**JEL:** C1L6

**KEY WORDS:** Productivity, Utility Financier, Certification, Discriminant Analysis.

## INTRODUCCIÓN

Dada la importancia de la productividad para el incremento de la eficiencia y eficacia en las empresas, en el presente artículo de investigación se evalúan los indicadores de productividad de las empresas certificadas en ISO: 9001, del sector Industrial de Momonal en Cartagena-Colombia, y la incidencia de estos índices en la utilidad financiera. Así mismo, se presentan la definición y conceptualización de los sistemas de gestión de calidad, las razones financieras y de productividad, los criterios para evaluar el impacto de los sistemas de gestión de calidad, y la incidencia de éstos, en la productividad y el rendimiento financiero de las empresas de sector Industrial. Para evaluar el impacto de la certificación en calidad en los indicadores de productividad y la utilidad financiera, se desarrolló una metodología para el análisis de los datos, tomando para éste estudio aquellas empresas certificadas que presentaron sus estados financieros en la Superintendencia de Sociedades de año 2010. Para la evaluación de los índices de productividad y financieros de las empresas del sector Industrial, se utilizó la técnica Multivariada del Análisis Discriminante (MDA). Finalmente, se presentan los resultados de la evaluación del impacto de la certificación en calidad y su incidencia en la productividad y utilidad financiera, y la verificación de supuestos a partir de las pruebas Saphiro & wilk y de Box, para la comprobación de normalidad e igualdad de matrices varianza-covarianza respectivamente, de las variables objeto de estudio.

## REVISION LITERARIA

Una de las principales actividades económicas de Cartagena es la industria, la cual aporta aproximadamente 38% de la producción total de la ciudad y genera un 10% del total de puestos de trabajo (Arenas, 2009). La Encuesta Anual Manufacturera 2009 realizada por el DANE (2011), muestra que la ciudad generó 46.07% de la producción industrial, 40.54% del valor agregado y 23.35% del empleo que generó el sector industrial del Caribe colombiano, cifras que reflejan la relevancia de este sector a nivel regional. A nivel nacional, Cartagena es la cuarta ciudad de mayor producción industrial de Colombia, aportando el 6.7% de lo producido por la industria del país, en 2010 (Departamento Administrativo Nacional de Estadísticas, 2011). Su industria se caracteriza por ser altamente exportadora, especializada en los sectores petroquímico, químico y plástico; situación que ha llevado a que grandes multinacionales tengan su centro de producción y distribución en la ciudad, convirtiéndola en el principal fabricante de sustancias químicas del país, además de ser sede de la segunda refinería de petróleo más importante de Colombia después del Complejo Petrolero de Barrancabermeja (Arenas, 2009).

Gran parte de la producción industrial de Cartagena se concentra en el complejo industrial de Mamonal, reconocida como la zona de desarrollo industrial y manufacturero más importante del Caribe colombiano (Pérez, 2005). Sin embargo, Cartagena no escapó de los efectos de la crisis económica global, a raíz de la cual el sector industrial experimentó una contracción en su producción valorada hacia el año 2009, en 6,6% con relación al 2008 (DANE, 2011); por otro lado, un estudio llevado a cabo por el Observatorio del Caribe Colombiano en colaboración con la Cámara de Comercio de Cartagena (2005), titulado “Diagnóstico de la Competitividad de Cartagena: la situación de la ciudad a principios del siglo XX”, determinó que está lejos de ser considerada una ciudad competitiva, debido a su insuficiencia en aspectos relacionados con lo económico, recurso humano, infraestructura, el desarrollo de ciencias y tecnología, entre otros factores evaluados.

### Certificación ISO 9000, La Productividad Y El Desempeño Financiero En La Empresa

Evidencia empírica sugiere que las empresas pueden obtener beneficios internos como mejoramientos en la calidad y en la productividad de sus procesos, además de lograr un mejor desempeño financiero, mantener o ampliar su sector de mercado y en general incrementar su valor, gracias a la implementación de iniciativas de gestión de calidad como Total Quality Management (TQM), el Just-in-time Systems (JIT)



o las normas de la serie ISO 9000 de sistemas de gestión de calidad (Corbett, Kirsch, & Montes-Sancho, 2005; Casadesús, Giménez, & Heras, 2001; Naveh & Marcus, 2004). Así mismo, Elmuti and Kathawala (1997) refiriéndose específicamente a la consecución de la certificación en ISO 9001 "Sistemas de la calidad. Un modelo de garantía de calidad para el diseño, el desarrollo, la producción, la instalación y los servicios"; que junto con la ISO 9002 son las únicas que prevén certificación del conjunto de normas de la serie ISO 9000 (Van Den Berghe, 1998); afirman que la aplicación de esta incrementa la productividad gracias al mejoramiento de la moral de los empleados.

## METODOLOGÍA

Este artículo de investigación se enmarca dentro del tipo de investigación descriptivo y cuantitativo, basada en un análisis Discriminante Multivariado (DMA). para contrastar si en dos periodos distintos años 2006 y 2010, se puede verificar el mejoramiento de los indicadores de productividad y su incidencia en la utilidad financiera, como resultado de la evaluación del impacto de la certificación en calidad de las empresas en el Zona Industrial de Mamonal en Cartagena-Colombia. La población de esta investigación la integraron 25 empresas de la Zona Industrial de Mamonal, certificadas en ISO: 9001, que reportaron sus estados financieros en la Superintendencia de Sociedades y Cámara de Comercio de Cartagena, comprendidos entre el primer periodo de 2006 y el segundo periodo de 2010.

## RESULTADOS

### Análisis De La Evaluación Del Impacto De La Certificación En Calidad, Y Su Incidencia, En La Productividad Y Utilidad Financiera De Las Empresas Industriales De Mamonal.

Para la realización de este estudio se utilizaron los indicadores de productividad y utilidad financiera seleccionados que mejor discriminan con relación al modelo, para evaluar el impacto de la certificación en calidad y la incidencia de éstos en la productividad y utilidad financiera de las empresas del sector de Mamonal.

### Verificación De Los Supuestos.

*Distribución Normal Multivariante:* La normalidad univariante contribuye, aunque no es condición suficiente de la normalidad multivariante. Los datos muestran una comprobación de la normalidad por separado de cada una de las variables, con el fin de encontrar evidencias que apoyen la posibilidad de la multinormalidad de las poblaciones del presente estudio. Para comprobar el supuesto de normalidad se pueden realizar diferentes pruebas, dentro de las cuales podemos destacar: Shapiro & Wilk, Anderson-Darling, Darling-Pearson, Kolmogorov-Smirnov y  $X^2$  de bondad de ajuste. Hemos decidido utilizar la prueba de Shapiro & Wilk, que se recomienda cuando el número de observaciones es inferior a 30.

Las pruebas de normalidad para las variables por separado muestran como resultado que algunas no se comportan como variables normales (valor de aceptación de los estadísticos  $> 0.8$ ), por lo que viola el supuesto de multinormalidad, como se observa en las tablas 1 y 2.

## CONCLUSIONES

Evaluar los indicadores de productividad y utilidad financiera en las empresas certificadas del sector industrial de Mamonal, permite identificación de las variables que mayor incidencia tienen en la eficiencia de operativa y financiera de las organizaciones de la Zona de Analisis. En este artículo, se elaboró un modelo para la evaluación de los indicadores financieros utilizando el Análisis Discriminante para las empresas de la zona de Mamonal. De la función discriminante obtenida y de los estadísticos analizados. Se observó una buena predicción del modelo; como resultado del análisis de la función discriminante y los estadísticos utilizados, se puede concluir que la certificación en calidad de las

empresas del sector de Mamonal, incide positivamente en los índices de productividad, razón utilidad bruta/valor agregado (IP1), razón utilidad operacional/valor agregado (IP2 y estos últimos, a su vez, también inciden positivamente en las utilidades financieras margen bruto (MB) y margen operacional (MO).

Tabla 1: Pruebas de Kolmogorov-Smirnov y Shapiro & Wilk, para la comprobación de normalidad de índices productividad y financieros año 2006.

	Estadístico	Shapiro-Wilk		Sig.
		Gl		
MB	,537	25		,000
MO	,348	25		,000
MN	,800	25		,000
IP1	,515	25		,000
IP2	,203	25		,000
IP3	,203	25		,000
IP4	,889	25		,011
IP5	,791	25		,000
IP6	,603	25		,000

*Esta tabla muestra las pruebas de Shapiro & Wilk para la comprobación de la normalidad de las razones financieras para la evaluación del impacto de la certificación en calidad, y su incidencia, en la productividad y utilidad financiera de las empresas del sector Mamonal.*

*Fuente: Autores*

Tabla 2: Pruebas de Kolmogorov-Smirnov y Shapiro & Wilk, para la comprobación de normalidad de índices productividad y financieros año 2010.

	Estadístico	Shapiro-Wilk		Sig.
		gl		
MB	,843	25		,001
MO	,724	25		,000
MN	,818	25		,000
IP1	,869	25		,004
IP2	,745	25		,000
IP3	,780	25		,000
IP4	,951	25		,267
IP5	,682	25		,000
IP6	,723	25		,000

*Esta tabla muestra las pruebas de Shapiro & Wilk para la comprobación de la normalidad de las razones financieras para la evaluación del impacto de la certificación en calidad y su incidencia en la productividad y utilidad financiera de las empresas del sector Mamonal.*

*Fuente: Autores*

Es preciso destacar los estadísticos, para el caso del supuesto de Shapiro & Wilk, para año 2010, el comportamiento normal de las variables MB, MN, IP1 e IP4, los cuales validan el supuesto de multinormalidad.

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# ESTUDIO DE CASO: ANÁLISIS DE LA APLICACIÓN DE LA SEGMENTACIÓN DE MERCADO COMO ESTRATEGIA PARA LAS PEQUEÑAS EMPRESAS.

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## RESUMEN

*Cada vez los mercados están más fragmentados y la segmentación de mercados tiene un rol clave en las estrategias de mercadotecnia, es una herramienta que agrupa tanto a personas como organizaciones; ayuda a definir con mayor precisión las necesidades y los deseos de los clientes; a tomar decisiones; a definir con más exactitud los objetivos del marketing y asignar mejor los recursos. Esta investigación tiene el objetivo de identificar cuáles son las variables de segmentación más utilizadas por los pequeños empresarios y si son planificadas y ejecutadas como herramienta de precisión para conocer a su cliente y realmente fomenten estrategias de mercadotecnia que generen ventajas competitivas, además de analizar la parte teórica de segmentación con respecto a los modelos de negocios. El estudio tendrá un corte cualitativo mediante un grupo focal a empresarios de empresas de consumo, la guía de tópicos será diseñada por una selección de expertos utilizando la metodología propuesta por el Comité Estatal para la Ciencia y Técnica de la antigua URSS.*

**PALABRAS CLAVE:** segmentación, mercados, pequeñas empresas

## CASE STUDY: ANALYSIS OF IMPLEMENTATION OF MARKET SEGMENTATION AS A STRATEGY FOR SMALL BUSINESS

### ABSTRACT

*Every time the markets are more fragmented and market segmentation plays a key role in marketing strategies, is a tool that brings together both individuals and organizations, help to define more precisely the needs and desires of customers, to take decisions, to define more precisely the objectives of marketing and better allocate resources. This research aims to identify which segmentation variables used by small businesses and if they are planned and executed as a precision tool to know your customer and really promote marketing strategies that create competitive advantages, in addition to analyzing the theoretical segmentation with respect to business models. The study will have a qualitative focus group with employers from various sectors, the topics will be designed by a team of experts using the methodology proposed by the State Committee for Science and Technology of the former USSR.*

**JEL:** M30, M3, M39

**KEYWORDS:** segmentation, markets, small businesses

## INTRODUCCIÓN

Cuando se habla del mercado en términos mercadológicos, se refiere al conjunto de compradores reales y potenciales de un producto o un servicio (Kotler y Armstrong, 2001) del cual se debe conocer sus necesidades, deseos y demandas; ¿Y como se hace? Dividiendo los mercados en grupos significativos de clientes; es decir segmentando el mercado que significa dividir un mercado en grupos más pequeños a los distintos compradores con base en sus necesidades, características o comportamientos, y que podrían requerir productos o mezclas de marketing distintos. Compañías exitosas como Protect and Gamble y

Kellogg's hacen lo imposible por conocer y entender las necesidades, deseos y demandas de sus clientes, realizan investigaciones acerca de que les gusta y les disgusta a los consumidores a fin de que puedan brindarles un producto que satisfaga sus necesidades, esto no necesariamente tendría que ser realizado por grandes compañías, las pequeñas empresas también lo requieren para poder satisfacer mejor a sus cliente, no obstante debido a que es un tema complejo y de elaboración, ven este proceso como una tarea que escapa de sus capacidades y posibilidades (Fernández y Aqueveque, 2001).

Sin embargo cuando se estudian modelos que están creados para desarrollar las capacidades y ventajas competitivas, no se hace una reflexión profunda de la segmentación. Los Modelos estudiados en esta investigación son el Modelo Nacional para PYMES Competitivas, el Modelo Nacional para Micro y Pequeñas Empresas Competitivas (2010), el Modelo de Negocios Canvas (Osterwalder, 2004) y el Cuadro de Mando Integral (Kaplan y Norton, 2002). El objetivo de esta investigación es identificar cuáles son las variables de segmentación más utilizadas por los pequeños empresarios y si son planificadas y ejecutadas como herramientas de precisión para conocer a su cliente y fomenten estrategias de mercadotecnia que generen ventajas competitivas. Además de analizar la parte teórica de segmentación con respecto a los modelos de negocios

## REVISIÓN LITERARIA

La segmentación se puede definir según Czinkota y Kotabe (2001), como el proceso de dividir el mercado en grupos de clientes con diferentes necesidades y preferencias, para ellos la segmentación es una estrategia que emplean las empresas para concentrar y optimizar sus recursos dentro de un mercado general. Stanton, Etzel y Walker (2007), es la división del mercado total de un bien o servicio en varios grupos menores homogéneos, es decir los miembros de cada grupo son semejantes respecto de los factores que influyen en la demanda. La importancia de la segmentación radica en que teniendo el conocimiento del mercado se puede crear una mezcla de marketing correcta para satisfacer sus deseos aprovechando mejor sus recursos. La segmentación es importante tanto para empresas grandes como empresas pequeñas, debido a que cada vez se está abandonando el marketing masivo, que es la producción en masa, distribución en masa y promoción en masa del mismo producto y de la misma manera a todos los consumidores (Kotler, y Armstrong, 2007), y están identificando segmentos de mercado (Marketing de segmento) en donde se crean productos a la medida de cada grupo de consumidores. La segmentación de mercados se da cuando se divide al mercado en una o más variables, entre más variables se tengan más conocimiento del consumidor se tendrá, ya que la diferencia podría radicar en sus deseos, recursos, ubicación, actitudes de compra ó practicas de compra (Kotler, y Armstrong, 2001). Se pueden segmentar mercados de consumo, mercados industriales y de negocios. Para esta investigación únicamente se estudiara la segmentación de mercados de consumo, cuyas variables se muestran en la tabla 1.

Tabla 1: Segmentación de Mercados de Consumo

Segmentación de mercado de consumo	
Variable de segmentación	Definición
Geográfica	Dividir un mercado en diferentes unidades geográficas como naciones, regiones, estados, municipios, ciudades o vecindarios.
Demográfica	Dividir al mercado en grupos, con base en variables demográficas como edad, sexo, tamaño de familia, ingresos, ocupación, educación, religión, raza y nacionalidad.
Psicográfica	Dividir un mercado en diferentes grupos con base en la clase social, estilo de vida, o características de la personalidad
Conductual o comportamiento	Dividir un mercado en grupos con base en el conocimiento, actitudes, uso o respuesta de los consumidores a un producto. Aquí se incluye todo lo referido al empleo y consumo de toda la gama que se relaciona con productos y servicios "Eco".

*Definición de las variables de segmentación para mercados de consumo es decir que las empresas les vendan a los consumidores finales. Fuente: Elaboración propia adaptada de Kotler y Armstrong, 2001; Kotler, 2001; Stanton, Etzel y Walker, 2007; Czinkota y Kotabe, 2001.*

## METODOLOGÍA

Para darle mayor rigurosidad al trabajo científico, en la selección de los expertos para la elaboración de los temas a utilizar en el grupo focal se utilizó la metodología propuesta por el Comité Estatal para la Ciencia y la Técnica de la Antigua URSS, es un proceso que busca alcanzar niveles de calidad, con un producto cuyo resultado científico garantice la solución del problema, su efectividad esta en relación con el desarrollo del proceso, con el rigor científico del trabajo investigativo, con la planificación del mismo y con la idoneidad metodológica e instrumental utilizada para desarrollarlo.

Después de seleccionado el grupo de expertos, se determina aplicar el método Delphi y se inicia esta etapa con entrevistas cerradas con el fin de buscar consenso acerca del contenido que debería de abarcar el trabajo del grupo, participan sólo los expertos que obtuvieron un grado alto y se logra el procesamiento de los temas que se preguntarán en el grupo focal, las preguntas están basadas en los Modelo Nacional para Micro y Pequeñas, Modelo Nacional para Pymes Competitivas y Modelo CANVAS; tras tres rondas de Delphi se logró llegar a un consenso entre los expertos formando la guía de tópicos del grupo focal que se muestra en la tabla 10. Se realizó un estudio exploratorio de tipo cualitativo a través de un grupo focal que es la recreación de la realidad en un laboratorio, esta técnica se puede observar en tiempo real, aprendiendo sobre un tema de manera inmediata. Su mayor ventaja es la profundidad de la información que se obtiene, derivada de la interacción del grupo (Kitelab, 2009), y consiste en reunir a un grupo entre 6 y 12 que cumplan con los requisitos necesarios para participar en la discusión de manera espontánea de un tema, guiados por un moderador con una duración entre 90 minutos y dos horas (Hair, Bush y Ortinau, 2004). La discusión se origina mediante preguntas no estructuradas que no suelen seguir un orden estricto (Kitelab, 2009). El grupo focal estuvo conformado por siete empresarios de pequeñas empresas en los siguientes giros: Empresa de venta al detalle de artículos de plásticos, Escuela deportiva de alto rendimiento de tenis, Empresa de análisis clínicos, Taller de automotriz y de motocicletas, Distribuidora de agua potable, Clínica veterinaria y Restaurante de comida mexicana.

## RESULTADOS

- Los empresarios no seleccionan a sus clientes, ellos atienden a todas las personas que entran a sus negocios.
- Ningún empresario cuenta con algún registro de quienes son sus clientes y ninguno identifica quienes les dejan mayor utilidad.
- La necesidad que ellos satisfacen es una necesidad básica por la cual fue creado su negocio.
- Sus clientes regresan porque ya conocen su trabajo y gozan ya de una reputación y la gente los recomienda.
- La única segmentación que hacen es geográfica ya que a todos sus clientes que les venden su producto o servicio son de Cancún.
- Sólo la empresa de análisis clínicos saben la edad y el sexo de sus clientes debido a que son requisitos que se le piden al cliente todos los demás empresarios no lo saben; El taller automotriz y de motocicletas en su mayoría son hombres los que van a ese negocio.
- Ninguno sabe la ocupación y si tiene familia.

- No identifican ninguna variable psicográfica de sus clientes.
- Los clientes que compran en su negocio es porque tienen una necesidad.
- Tienen tanto clientes ocasionales como frecuentes, pero no dan ninguna distinción.
- El beneficio que ofrecen es que los clientes saben que realizan bien su trabajo.
- Acuden a su empresa cuando requieren el servicio.
- Sólo la empresa de Análisis Clínicos hacen promociones y son específicamente paquetes.
- El precio lo establecen basados en costos y en la competencia
- Su punto de venta (ubicación de lugar de trabajo) esta debido a que ellos vieron que sus clientes estaban ahí, o porque la renta es barata.
- Los productos o servicios que ofrecen son de calidad y a un buen precio.

Lo que esta investigación muestra es un desconocimiento total de lo que es segmentar su mercado, las empresas pequeñas todavía favorecen el concepto de mercados masivo, sin embargo no ven la utilidad de segmentar, lo único que a ellos les interesa es el concepto de ventas, por lo que no tienen la visión de establecer estrategias competitivas que puedan hacer crecer a su negocio.

## CONCLUSIONES

La definición de la segmentación indica un análisis profundo del mercado dividiéndolo para identificar de manera más rápida y precisa los gustos y preferencias, así como demás variables que sean importantes rescatar para las empresas sobre sus consumidores. La segmentación es una herramienta que puede ayudar a los empresarios a crear productos o servicios diferenciados y poder contar con ventajas competitivas, solo si se conoce perfectamente quién es su cliente; El segmentar el mercado, además de conocer al cliente, puede ayudar a saber cómo tratarlo para que a corto plazo pueda adquirirlo, a mediano plazo retenerlo y buscar su fidelización y finalmente a mediano y largo plazo crecer continuamente en la cartera de clientes. El estudio de los modelos que se analizaron requieren de un conocimiento más profundo sobre el tema, ya que lo que se persigue es que el conocimiento del mercado proporcione el contexto en el que la empresa operará y permitirá entender los retos a los que se enfrentará para responder a ellos de la mejor forma. El desconocimiento de estrategias mercadológicas y de su aplicación es solo una de las múltiples carencias que enfrentan los microempresarios, a ellas hay que sumarles las debilidades financieras, administrativas, de recursos humanos, etc. Sabemos de su aporte a la economía, pero existe un hoyo negro en el conocimiento de las microempresas dirigidas por hombres orquesta.

Al desconocer su ventaja competitiva y los gustos y preferencias de los consumidores conceden ventaja a la competencia. Es la economía de mercado la que explica el fenómeno, pero los micro y pequeños empresarios están muy ocupados en el día a día. Se puede inferir que hay un desconocimiento total de cómo segmentar, por lo que esta investigación es el parte aguas de hacer una herramienta la cual enseñe paso a paso a los micro y pequeños empresarios a segmentar su manera de manera sencilla y fácil, la cual proporcione información para poder desarrollar la mezcla de mercadotecnia de una manera más eficaz y al mismo tiempo que se genere mayores estrategias buscando generar ventajas competitivas que les permitan estar más tiempo en el mercado, generando una propuesta de valor diferenciadora.

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# COMPETENCIAS GERENCIALES EN ORGANIZACIONES EMPRESARIALES Y EN ORGANIZACIONES EMERGENTES

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## RESUMEN

*En un mercado global tan competitivo y cambiante, las empresas son cada vez más exigentes para ofertar sus vacantes y han establecido perfiles para ocupar cargos dentro de las mismas. En tal sentido el contexto empresarial de cualquier país está obligado a hacer un seguimiento en cuanto a las competencias gerenciales que deben poseer quienes tengan bajo su responsabilidad la dirección de una empresa y aquellos que forman parte de la misma. Es por esto que el presente estudio tiene como finalidad hacer una comparación teórica entre las competencias gerenciales en organizaciones empresariales y las requeridas en las nuevas empresas emergentes. Para ello se realizó una revisión de tipo documental de diferentes autores especialistas en el área de competencias gerenciales, tales como Chiavenato y Burgazzi. Por otra parte se encuentran los planteamientos de McClelland, Robbins, Caballero y Fresco, para identificar cuales son las que están presentes en cada una de las organizaciones arriba mencionadas. Luego de una revisión exhaustiva acerca de las competencias gerenciales y las necesarias en las organizaciones emergentes, se concluye que las competencias presentes en las organizaciones poseen semejanzas y diferencias con las competencias gerenciales y las competencias requeridas en las empresas emergentes.*

**PALABRAS CLAVE:** Competencias Gerenciales, Competencias por Funciones Gerenciales, Organizaciones Emergentes.

## MANAGERIAL COMPETENCES IN BUSINESS ORGANIZATIONS AND EMERGING ORGANIZATIONS

### ABSTRACT

*In a global market that is so competitive and changing, businesses are increasingly demanding when offering their vacancies and have set profiles to occupy job positions within themselves. In this regard, the business context of any country is forced to monitor the managerial competences that must be possessed by those who have under their responsibility the direction of an enterprise as well as those who are part of it. That is why the present paper has the purpose of making a theoretical comparison between the managerial competences in business organizations and those required by the new emerging enterprises. In order to achieve that, a documental revision was made of different authors who specialize in the area of managerial competences, such as Chiavenato and Burgazzi. On the other hand, there are the approaches of McClelland, Robbins, Caballero and Fresco on identifying which of these competences are present in each of said organizations. After an exhaustive revision on managerial competences and those necessary in emerging organizations, it is concluded that the competences present in organizations have similarities and differences with the managerial competences and the competences required in emerging enterprises.*

**KEYWORDS:** Managerial Competences, Competences for Managerial Functions, Emerging Organizations.

**JEL:**M12

## INTRODUCCIÓN

El siglo XXI se inicia con fenómenos que comenzaron a aparecer a finales del siglo XX: la globalización, la apertura económica, la competitividad son fenómenos nuevos a los que tienen que enfrentarse a las organizaciones, por lo que los gerentes se ven en la urgente necesidad de orientarse hacia nuevos rumbos. Los países, pero sobre todo las empresas colapsan cuando los esquemas de referencias se tornan obsoletos y pierden validez ante la nueva realidad empresarial. La incertidumbre, en algunos casos, crónica y progresiva, acerca de la evolución de las funciones gerenciales y su contenido futuro, genera una creciente ansiedad por parte de los ejecutivos de empresa, que es posible satisfacer mediante la identificación y desarrollo de algunas competencias que definen el perfil del gerente del nuevo siglo. En efecto las competencias concebidas como los conocimientos, capacidades, habilidades, destrezas, actitudes y aptitudes, significan la diferencia entre el desempeño excelente del promedio en un trabajo dado, rol, organización o cultura (Roverdeja, 2002); de modo que los gerentes responsables de dirigir las empresas deben poseer estas características que les permitan el logro de un desempeño superior en la realización de sus cargos gerenciales. En este contexto se enmarca el presente documento cuyo propósito es el de comparar las competencias gerenciales empresariales y las requeridas en las organizaciones emergentes, a través de una revisión de tipo documental tomando en cuenta los siguientes autores Sabino (2000); Vega (2000), Carrasco (2003). Caballero (2009), Fresco (2009).

### Competencias Gerenciales En Organizaciones Empresariales

Las competencias gerenciales por funciones básicas de la administración planteadas por Sabino (2000), asocia las competencias requeridas por los directivos de las empresas en estudio con las necesidades de desarrollo previamente jerarquizadas, considerando la relación entre estas. Los resultados arrojados fueron: El ámbito de las competencias pueden ser considerado desde tres enfoques: el primero hace referencia a los conocimientos, características personales, cualidades, capacidades, habilidades y destrezas requeridas para tener un desempeño superior, que se pueda medir mediante estándares y que sirven para predecir el desempeño futuro. En el segundo enfoque, se concibe las tareas y actividades requeridas bien para prestar un servicio o producir un producto (Fernández, 2002); el éxito del desempeño depende de la experiencia del individuo, área o negocio al que pertenezca y la tercera afirmación indica que independientemente del tamaño y naturaleza de una organización el desarrollo de competencias es un elemento fundamental si se desea ejecutar las tareas inherentes a las funciones, cargos o actividades con eficiencia, eficacia y efectividad, mostrando siempre un desempeño superior. Sin embargo Vega (2000) hace su definición sobre las competencias gerenciales considerando cuáles son los requisitos que debe cumplir el gerente del siglo XXI en base a las funciones básicas que realiza, a fin de lograr un desempeño superior dentro del nuevo contexto empresarial.

En este sentido la nueva realidad empresarial requiere de un personal gerencial capaz de aplicar las funciones básicas de una manera mas agresiva para la toma de decisiones, debe ser autónomo, flexible, capaz de ver oportunidades donde otros ven problemas, evaluar alternativas, asumir riesgos, estar orientado a metas concretas con vocación de persistir en estas; de ser un individuo hábil para desarrollar equipos de trabajo, identificar tareas y objetivos motivantes, aprovechando sus fortalezas y compensando sus debilidades. Por otra parte, Carrasco (2003), establece una síntesis de correspondencia de competencias gerenciales por función gerencial producto de la revisión efectuada por autores como Chiavenatto, Koontz, Stoner. Tabla. 1.

Tabla 1: Competencias por Función Gerencial

FUNCIÓN GERENCIAL	COMPETENCIAS
<b>PLANIFICACION.</b> <b>Actividades:</b> Fijar objetivos, definir metas, establecer programas, determinar la estrategia general del negocio y desarrollar planes para coordinar las actividades, tanto a corto como a largo plazo.	Capacidad para formular la acción presente y futura de la empresa. Capacidad para analizar la situación actual. Pensamiento estratégico e innovador Adaptabilidad al cambio. Cualidad innovadora. Administración del tiempo. Visión holística Habilidad para la toma rápida de decisiones. Manejo de la tecnología. Anticiparse a las necesidades del cliente. Capacidad para identificar tareas y coordinar recursos. Destreza en el manejo del tiempo. Conocimientos para seleccionar las técnicas y modelos gerenciales. Rápida adaptación ante los cambios. Designación de roles y autoridad. Trabajo en equipo. Eficacia y eficiencia. Conocer las actividades para asignar recursos. Aptitud para diseñar la estructura. Habilidad para adaptar la estructura a los cambios. Cualidad de líder para inculcar y mantener la filosofía de la empresa. Habilidad de Estratega Habilidad negociadora que facilite la resolución de conflictos. Capacidad para trabajar en equipo. Conocimiento y capacidad para la toma de decisiones acertadas. Capacidad y habilidad para motivar. Comunicación constante. Espíritu competitivo. Visión Holista de la organización. Habilidad para el manejo racional de los recursos disponibles. Establecimiento de estándares de calidad. Evaluar las operaciones planificadas. Habilidad para detectar desviaciones. Capacidad de evaluación el desempeño del recurso humano. Habilidad para establecer los correctivos pertinentes. Revisión de los procesos. Capacidad para la toma rápida de decisiones. Dar y recibir retroalimentación. Conocimientos del área financiera y contable. Tomar decisiones por consenso.
<b>ORGANIZACIÓN.</b> <b>Actividades:</b> Diseño y estructuración de la organización: identificación de tareas; clasificación y agrupación de labores; distribución y asignación del trabajo, la autoridad y los recursos entre los miembros de la organización, con miras al cumplimiento de los objetivos de la organización	
<b>DIRECCIÓN.</b> <b>Actividades:</b> Dirigir, ordenar, coordinar y motivar, comunicar, liderar y resolver conflictos.	
<b>CONTROL</b> <b>Actividades:</b> Medición constantemente tanto del desempeño individual como organizacional estableciendo los correctivos pertinentes, en caso de desviaciones.	

*Correspondencia de Competencias Gerenciales por Funciones Gerenciales.*

### Competencias Requeridas En Organizaciones Emergentes

Las organizaciones emergentes, son aquellas que propician espacios de diálogo: de consenso y diseño en ambientes virtuales, gracias a los flujos de información y conocimiento que circulan por las redes de comunicación e información, que dan cabida al intercambio de conocimientos, a la interacción para el aprendizaje, a la distribución de la inteligencia y a la integración de los procesos humanos con los artificiales; de allí que surja nuevas formas de organizar el trabajo, nuevas prácticas gerenciales y los sistemas de control de mando integral. (Caballero, 2009)

Es por esta razón que las competencias que deben poseer quienes se desenvuelven en este tipo de organizaciones son:

- Manejo y uso de documentos compartidos
- Destrezas informacionales que permiten niveles de programación básicos
- Capacidad de síntesis, investigación e integración de discursos hipermedias (sonido, texto, video)
- Destrezas en el diálogo con agentes virtuales; uso de avatares integrados al diálogo.

- Capacidad para trabajo transcultural y deslocalizado, orientado al resultado.
- Compromiso con la actividad que está desarrollando
- Gerencia a sí mismo su trabajo; debe ejercer la planificación, dirección, organización y control.

## REFLEXIONES FINALES

En las organizaciones empresariales las competencias gerenciales tienen que poseer una alta capacidad de respuesta ante los cambios, solución de problemas e innovación para así adaptarse al mercado; debe existir una visión holística de la organización. En las organizaciones emergentes la ventaja competitiva está presente en la flexibilidad. Las empresas emergentes deben poseer capacidad de análisis, síntesis y juicio. En las organizaciones empresariales se debe poseer conocimiento, comprensión y aplicación. El personal de una organización emergente no tiene horario, lo que indica que quien se dedique a laborar en el mundo de las empresas virtuales debe poseer disciplina y compromiso, además del conocimiento, debido, a que es el mismo e-worker quien se supervisa.

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# INFLUENCIA DE LA CONCENTRACIÓN DE PROPIEDAD Y EL CONTROL FAMILIAR EN EL NIVEL Y TIPO DE DIVERSIFICACIÓN DE LAS EMPRESAS COTIZADAS ESPAÑOLAS

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## RESUMEN

*En el proceso de crecimiento y expansión de las empresas la diversificación se constituye como una decisión estratégica fundamental, estando influida por la estructura de propiedad. El presente trabajo analiza el efecto de la concentración de propiedad y el carácter familiar de la empresa en la decisión diversificar, analizando tanto el nivel como el tipo de diversificación. Dada de una muestra de noventa y nueve empresas españolas cotizadas durante los años 2000-2005, y considerando sus empresas dependientes, se comprueba como una mayor concentración de la propiedad origina un menor grado de diversificación total y de diversificación no relacionada (actividades no relacionadas con la actividad principal de la empresa cotizada). Por otro lado, cuando la organización está controlada por un grupo familiar, dichas empresas presentan un mayor grado de diversificación que las compañías no familiares debido al mayor grado de diversificación relacionada (realización de actividades en negocios relacionados con la actividad principal de la empresa cotizada). Finalmente señalar que las empresas familiares presentan niveles de diversificación no relacionada similares a los de las empresas no familiares.*

**PALABRAS CLAVES:** Diversificación, estructura de propiedad, empresa familiar

## OWNERSHIP CONCENTRATION AND FAMILY CONTROL INFLUENCE IN LEVEL AND TYPE OF DIVERSIFICATION IN SPANISH LISTED COMPANIES

### ABSTRACT

*In growth and expansion of business process, diversification is established as a fundamental strategic decision, being influenced by ownership structure. This paper analyzes the effect of ownership concentration and family nature of the company's decision to diversify, analyzing both level and type of diversification. Given a sample of ninety-nine Spanish companies listed during 2000-2005, and considering its subsidiaries, we found as a greater ownership concentration is associated with lower degree of diversification and unrelated diversification (activities not related to the main activity of the listed company). On the other hand, when firm is controlled by a family group, these companies have a higher degree of diversification than nonfamily firms due to greater diversification related (business activities related to the core business of the listed company). Finally note that family businesses present unrelated diversification levels similar to those of non-family firms.*

**JEL:** L20, L21, L25

**KEYWORDS:** Diversification, ownership structure, family business

# ANÁLISIS DEL IMPUESTO SOBRE DEPÓSITOS EN EFECTIVO EN MÉXICO

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## RESUMEN

*En el presente boceto, se presenta un análisis jurídico tributario en concordancia al Impuesto Sobre Depósitos en Efectivo en México, su objeto en la economía del país, sus elementos esenciales del tributo así como la incidencia en la economía a fin de poder establecer si el mismo, desde su implementación hasta la época actual, puede considerarse apegado al marco legal aplicable y sobre todo si resulta constitucional.*

**PALABRAS CLAVE:** depósitos en efectivo, informalidad, garantía de audiencia, fin extrafiscal, constitucionalidad.

## TAXATION ANALYSIS ON CASH DEPOSITS IN MÉXICO

### ABSTRACT

*The following outline introduces a juridical tributary analysis related to tax on cash deposits in México, its aim for the country's economy, its tax main components as well as its impact in the economy in order to establish if it can be attached to the applicable legal framework and especially if it turns out to be constitutional; from its implementation up to present.*

**KEY WORDS:** cash deposits, informality, audience guarantee, non-fiscal aim, constitutionality.

## INTRODUCCIÓN

En los últimos 10 años el Sistema Tributario Mexicano ha sufrido varias modificaciones, al incluirse nuevas leyes fiscales que han sido muy criticadas por los sectores económicos, toda vez que se han detectado inconstitucionalidades en las mismas al violentarse ciertos principios. A mediados del año 2007, el gobierno federal en la iniciativa del Presidente de la República emitió un proyecto de reforma fiscal para el ejercicio fiscal 2008, en la cual estaba incluido un nuevo impuesto, que en su momento fue llamado Impuesto contra la informalidad, mismo según el ejecutivo federal, nace como consecuencia de la gran evasión fiscal que existe en México, casos específicos la economía informal, la prestación de servicios y la venta de bienes sin expedición de facturas, así como la creación de esquemas sofisticados para evadir el pago de contribuciones, entre otros. Por ello, el Presidente de la República propuso a la soberanía del legislativo la creación de este impuesto cuyo objeto fue incorporar una nueva contribución federal, complementaria del impuesto sobre la renta y auxiliar en el control de la evasión fiscal. En el presente trabajo se presenta un análisis jurídico tributario en relación al Impuesto Sobre Depósitos en Efectivo, sus inicios, su objetivo en la reforma fiscal y su impacto en la economía empresarial actual. Además y como complemento de la investigación, se busca dar respuesta a la siguiente pregunta: ¿Es constitucional el Impuesto Sobre Depósitos en Efectivo y ha alcanzado los objetivos para los que fue creado?

### Estrada En Vigor De La Ley Del Ide Y Reforma

La ley y el impuesto correspondiente, fueron publicados en el Diario Oficial de la Federación del primero de octubre de 2007, entrando en vigor, por disposición de su artículo primero transitorio, el primero de Julio del año 2008, siendo sujetos del mismo tanto las personas físicas como las personas morales por los depósitos en efectivo que reciban en las cuentas que tengan abiertas en el sistema financiero. Sin embargo, para el ejercicio fiscal 2010, acorde a enmienda publicada en el Diario Oficial de la Federación (2011) del 7 de diciembre de 2009, se reformaron los artículos 2, fracciones III, primer párrafo y VI; 3, primer párrafo; 4, fracción I, tercer y cuarto párrafos; 5; 12, fracción I, y 13, y además se adicionó el artículo 12, con una fracción V de la Ley del Impuesto a los Depósitos en Efectivo, destacando dos aspectos importantes en la Ley; específicamente su parte exenta sufre una reducción de 25,000.00 a 15,000.00 pesos mensuales y la tasa impositiva se incrementa del 2 al 3%, lo cual indudablemente impactó en las retenciones realizadas por las Instituciones de Crédito por tal contribución. Tal reforma entró en vigor a partir del día primero de Enero del 2010. Como justificación para realizar la reforma precisada con anterioridad, que ciertamente ha sido la única que a la fecha ha experimentado la Ley de referencia, se insistió en los aspectos que se estimaron torales para su entrada en vigor durante el 2008:

“1. El comportamiento de la recaudación, al ser comparado con países con desarrollo similar al nuestro, el porcentaje es inferior al de aquéllos, considerando que la evasión fiscal se ha incrementado en un nivel superior al 15%.

2. La evasión fiscal se realiza en diversas formas, entre ellas la de un amplio mercado informal, la prestación de servicios y la venta de bienes sin expedición de facturas, así como la creación de esquemas sofisticados para evadir el pago de contribuciones, entre otros.

3. Es necesario proveer a la autoridad fiscal de herramientas adecuadas que le permitan concientizar a los contribuyentes de la importancia de cumplir adecuada y oportunamente con sus obligaciones fiscales y facilitar el cumplimiento de éstas, a efecto de propiciar una recaudación eficiente, que proporcione los ingresos necesarios para sufragar el gasto público. Y,

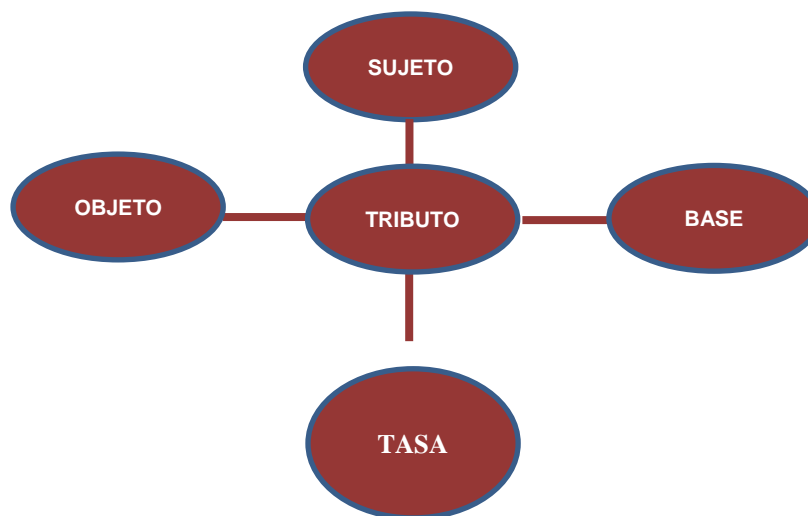
4. Algunas personas, tanto físicas como morales, inscritas o no ante el Registro Federal de Contribuyentes, obtienen ingresos que no declaran al fisco y por los que deberían pagar impuestos, o bien, se encuentran registradas pero declaran encontrarse en suspensión de actividades, no obstante que las continúan realizando sin pagar impuestos”.

Sin embargo y como justificación de la enmienda comentada se precisó que los objetivos planteados por el gobierno federal no se habían alcanzado cabalmente, además que castigar la informalidad se había convertido en promoverla, por lo cual se procedió a proponer y aprobar la indicada reforma.

### Sujeto, Objeto, Base Y Tasa

Atendiendo al artículo 5º del Código Fiscal de la Federación, que a la letra señala: “Las disposiciones fiscales que establezcan cargas a los particulares y que señalan excepciones a las mismas, así como las que fijan las infracciones y sanciones, son de aplicación estricta. Se considera que establecen cargas a los particulares las normas que se refieren al sujeto, objeto, base, tasa o tarifa” Por lo tanto, indudablemente en todo ordenamiento jurídico tributario se deben contemplar los elementos esenciales del tributo, mismos que se encuentran protegidos por el principio de reserva material de ley, tal como se muestra en el siguiente esquema.





Es decir, toda ley tributaria que establezca un impuesto, contribución de mejoras, derechos o aportaciones de seguridad social, debe señalar cuáles son sus elementos para su determinación.

*Objeto:* Rodríguez Lobato, Raúl (1986:3), define al objeto del tributo como la realidad económica sujeta a imposición, como por ejemplo la renta obtenida, la circulación la riqueza, el consumo de los bienes o servicios, etc. El objeto del tributo quedará precisado a través del hecho imponible. Para efectos de la Ley del IDE, en su artículo 1º, establece que el objeto de dicha contribución serán todos los depósitos en efectivo efectuados, en moneda nacional o extranjera, que se realice en cualquier tipo de cuenta que tengan las personas físicas y morales en las instituciones del sistema financiero. Cabe mencionar que en el mismo ordenamiento se detalla que las transferencias electrónicas, traspaso de cuenta, títulos de crédito o cualquier otro documento o sistema pactado con instituciones del sistema financiero en términos de las leyes aplicables, aun cuando sean a cargo de la misma institución que los reciba, dichas operaciones no se considerarán depósitos en efectivo. Por lo tanto, queda claro que única y exclusivamente como el nombre del impuesto lo indica, el objeto de dicha contribución son los depósitos en efectivo.

*Sujeto:* El sujeto es de dos clases, pues en toda relación fiscal encontramos por un lado el sujeto activo y por otro el sujeto pasivo. Sujeto activo, desde el fundamento constitucional de la obligación de pagar contribuciones establecida en el Artículo 31 fracción IV, se precisa que dicha obligación de contribuir para los gastos públicos, será en favor de la Federación, del Distrito Federal o del Estado y Municipio en que residan. Para Flores Zavala, Ernesto (1995:12), el “sujeto pasivo, es la persona que legalmente tiene la obligación de pagar el impuesto. Una persona está obligada al pago de una prestación al fisco federal cuando el fisco está en la posibilidad legal de exigirle el pago de la prestación debida. De acuerdo con esta definición es sujeto pasivo del impuesto el individuo cuya situación coincide con la que la ley señala como hecho generador del crédito fiscal, es decir, el individuo que realiza el acto o produce o es dueño del objeto que la ley toma en consideración al establecer el gravamen, etc., pero también el individuo a quien la ley le impone la obligación de pago en sustitución o conjuntamente con aquél”. Retomando el artículo 1º de la Ley del IDE, instituye que las personas físicas y morales están obligadas al pago del impuesto establecido en la ley.

*Base:* Podría mencionar que la base es la cuantificación del hecho generador, por su parte, Flores Zavala, Ernesto (1995), define a la base como la cuantía sobre la que se determina el impuesto a cargo de un sujeto, por ejemplo: el monto de la renta percibida, valor de la porción hereditaria, número de litros producidos, etc. En la Ley del IDE actual, encontramos que en su numeral 2 fracción III, establece que las

personas físicas y morales, no pagarán por los depósitos en efectivo realizados en sus cuentas bancarias, hasta por un monto acumulado de \$15,000.00 pesos en cada mes del ejercicio fiscal. Por el excedente de dicha cantidad se pagará el Impuesto a los Depósitos en Efectivo en los términos de la indicada Ley.

#### Tasa o Tarifa.

Según Rodríguez Lobato Raúl (1986), existen diversos tipos de tarifas las más usadas son: De derrama, fija, proporcional y progresiva. La tarifa de derrama, es cuando la cantidad que se quiere obtener como rendimiento del tributo se distribuye entre los sujetos afectados al mismo, en México es común encontrar esta tarifa en las contribuciones de mejoras. La tarifa fija es cuando se señala en la ley la cantidad exacta que debe pagarse por unidad de medida, es el caso de los derechos. La tarifa proporcional es cuando se señala un tanto por ciento fijo, cualquiera que sea el valor de la base, por ejemplo el impuesto al valor agregado tiene tarifas de 15 %, 10 % y 0 %. La tarifa progresiva es aquella que aumenta al aumentar la base, es el caso del impuesto sobre la renta, en lo relativo de personas físicas que se encuentren en el régimen de salarios y el régimen por honorarios.

Para efectos de la Ley del IDE, en su artículo 3º, instaure que el impuesto a los depósitos en efectivo se calculará aplicando la tasa del 3% al importe de los depósitos gravados por esta ley, es decir, sobre el excedente de \$15,000.00 pesos en el mes se aplicará dicho porcentaje y el resultado será el impuesto.

#### Participación De Las Instituciones De Crédito

Indudablemente, las Instituciones de Crédito se convierten en un intermediario recaudador entre el Estado y los contribuyentes con el Impuesto a los Depósitos en Efectivo. Atendiendo al artículo 4º de dicho ordenamiento jurídico, podemos encontrar que las principales obligaciones de las Instituciones de Crédito son:

- ✓ Recaudar el impuesto el último día del mes de que se trate, de cualquiera de las cuentas que tenga abiertas el contribuyente.
- ✓ Enterar el impuesto en el plazo y en los términos que mediante reglas establezca la SHCP, el cual no debe exceder de tres días hábiles a aquel en el que se haya recaudado.
- ✓ Informar mensualmente al SAT el importe del impuesto recaudado y el pendiente de recaudar por falta de fondos en las cuentas de los contribuyentes o por omisión de la institución de que se trate.
- ✓ Recaudar el impuesto que no hubiera sido recaudado en el último día del mes de que se trate por falta de fondos, en el momento en el que se haga algún depósito durante el ejercicio fiscal en cualquiera de las cuentas que tenga el contribuyente en la institución financiera.
- ✓ Entregar al contribuyente de forma mensual y anual las constancias que acrediten el entero del impuesto a los depósitos en efectivo.
- ✓ Llevar un registro de los depósitos en efectivo que reciban.
- ✓ Proporcionar anualmente, a más tardar el 15 de febrero, la información del impuesto recaudado y del pendiente por recaudar.

- ✓ Informar a los titulares de las cuentas concentradoras, sobre los depósitos en efectivo realizados en ellas.

### Casos Prácticos

Retomando la norma jurídica impositiva del IDE, establece su base, su parte exenta y su tasa correspondiente. Para mayor entendimiento supongamos que una persona física realizó en dos de sus cuentas bancarias de una misma institución de crédito un total de \$26,000.00 pesos en efectivo. Por lo tanto su determinación de IDE quedaría como se muestra en el ejemplo 1. De igual forma, supóngase que la misma persona realizó depósitos en efectivo en una cuenta de otra Institución de Crédito por un monto de \$12,720.00 pesos, lo cual no resulta impuesto a cargo debido a que no sobrepaso el límite de la parte exenta tal y como se muestra en el ejemplo 2.

#### Ejemplo 1

Depósitos en efectivo		\$ 26,000.00
(-) Exención		\$ 15,000.00
(=) Excedente		\$11,000.00
(x) Tasa		3%
(=) IDE que cobra el banco (que debe recaudar y enterar)		\$330.00

#### Ejemplo 2

Depósitos en efectivo		\$ 12,720.00
(-) Exención		\$ 15,000.00
(=) Excedente		0.00
(x) Tasa		3%
(=) IDE que cobra el banco (que debe recaudar y enterar)		0.00

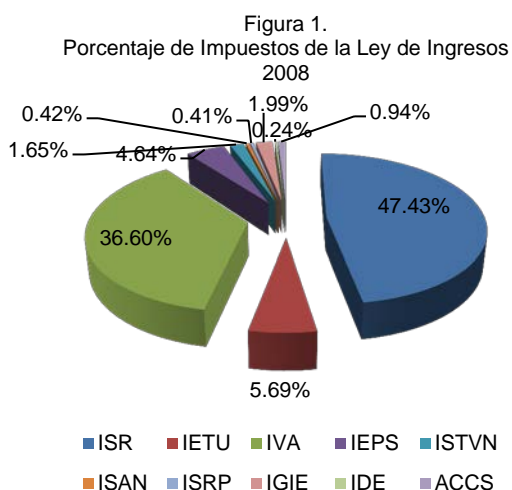
### Estrategias de Planeación Fiscal

Dentro de nuestra economía nacional, un gran porcentaje de empresas formalmente registradas, realizan operaciones con el público en general mediante la venta de productos o prestación de servicios. Dichas operaciones se efectúan principalmente en efectivo, lo cual obligadamente tienen que depositar los recursos monetarios recibidos en sus cuentas bancarias impactando con ello en el Impuesto Sobre Depósitos en Efectivo. La ley del IDE establece que dicho impuesto podrá ser acreditado directamente del Impuesto Sobre la Renta o bien compensado con otras contribuciones; sin embargo, a las empresas que no les resulta ISR en sus pagos provisionales, el IDE que se convierte en un impuesto a favor afectando al flujo de efectivo de la entidad económica, por lo que optaron inicialmente y como estrategia válida, en realizar sus depósitos mediante giros telegráficos, toda vez que Telecomunicaciones de México (TELECOM) al recibir el efectivo, efectuaba la transferencia electrónica a la cuenta de la persona que solicitaba sus servicios, evitando con ello que la Institución de Crédito que recibía la transferencia electrónica ya no lo contemplaba como depósito en efectivo y por lo tanto no se retenía impuesto alguno.

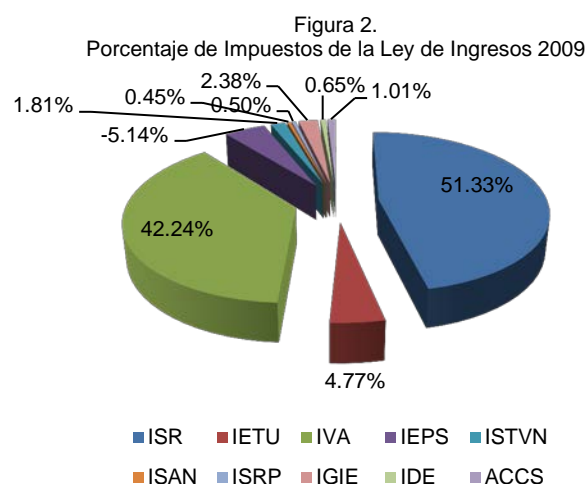
Sin embargo, actualmente ya se encuentran contemplados los giros telegráficos como depósitos en efectivo debido a que la autoridad detectó que muchas empresas lo estuvieron realizando.

De igual forma, otra de las estrategias para evitar afectar el flujo de efectivo, los empresarios optaron por solicitar créditos revolventes en la institución de crédito donde tenían sus cuentas bancarias. Recordemos que de acuerdo a la Ley del IDE en su artículo 1º segundo párrafo, menciona que aún cuando los depósitos sean a cargo de la Institución que los reciba, es decir, el pago de deudas con el Banco en efectivo no será sujeto de IDE. Lo que hacen los empresarios es pagarle al crédito revolvente al día siguiente de haber usado la tarjeta bancaria y mediante transferencia electrónica vía servicio por internet traspasa recursos de la tarjeta a la cuenta del negocio, evitándose con ello la retención del impuesto. Esta estrategia aún permanece en la práctica.

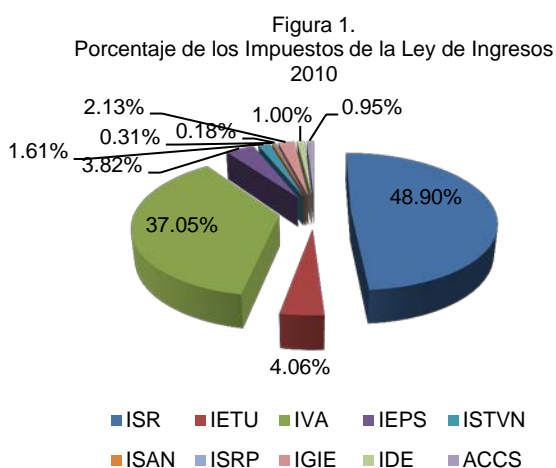
Estadísticas De La Recaudación Del Ide De acuerdo a las cifras de la Ley de Ingresos de la Federación, para los ejercicios fiscales 2008, 2009, 2010 y 2011, el presupuesto de recaudación del IDE fue en incremento como se muestra en las figuras 1, 2, 3 y 4



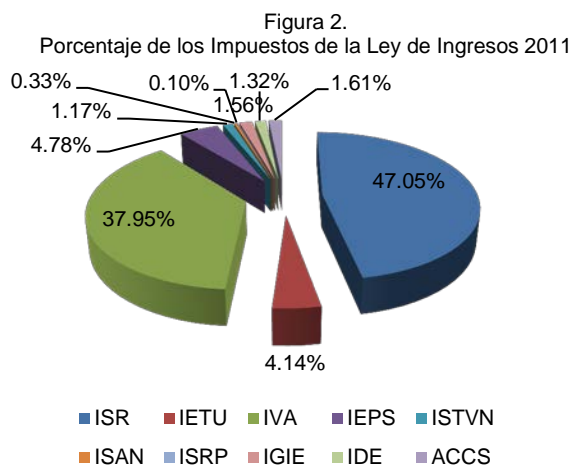
Fuente: Elaboración propia con datos de la Ley de Ingresos 2008



Fuente: Elaboración propia con datos de la Ley de Ingresos 2009



Fuente: Elaboración propia con datos de la Ley de Ingresos 2010



Fuente: Elaboración propia con datos de la Ley de Ingresos 2011

### Acciones Del Servicio De Administración Tributaria

El 11 de octubre del 2011, el Servicio de Administración Tributaria lanza un programa para combatir la informalidad con el objeto de regularizar el Impuesto Sobre la Renta mediante la detección de las personas físicas y morales que hayan efectuado depósitos en efectivo durante el ejercicio fiscal 2009 y que no presentaron su declaración anual del mismo ejercicio. Dicho programa establece:

*“El Servicio de Administración Tributaria (SAT) informa que como parte de la estrategia para combatir la informalidad, está llevando a cabo acciones de regularización del impuesto sobre la renta (ISR). Derivado de la información que se obtiene de las declaraciones del impuesto a los depósitos en efectivo (IDE) se ha identificado a alrededor de 600 mil contribuyentes que recibieron depósitos y evadieron el pago del ISR.*

De estos contribuyentes identificados:

- ✓ *Más de 60 mil recibieron depósitos por montos superiores al régimen en el que están registrados.*
- ✓ *Alrededor de 180 mil recibieron depósitos sin estar inscritos en el RFC.*
- ✓ *Casi 300 mil recibieron depósitos que debieron declarar y no lo hicieron*

*A estos contribuyentes se les está enviando una carta mediante la cual se les invita a regularizar su situación fiscal y un formulario para el pago del impuesto correspondiente.*

*Además, a quienes no están en el Registro Federal de Contribuyentes se les inscribirá automáticamente. Además del envío de cartas, se iniciarán alrededor de 71 mil acciones de control a contribuyentes que presentan en sus cuentas bancarias depósitos en efectivo con montos significativos. Con estas acciones, se proyecta recaudar alrededor de 5,000 millones de pesos.*

*Para aclarar cualquier situación específica, en el portal de internet se ha publicado un apartado con información especializada para los contribuyentes que han recibido la carta y para los que, aún sin haberla recibido, saben que deben regularizarse.*

*Se exhorta a quienes reciban la carta a no dejarse engañar por personas que pretendan resolver su situación fiscal y a consultar la veracidad de la carta en Internet. Se puede obtener mayor información sobre estas acciones en el portal del SAT [www.sat.gob.mx](http://www.sat.gob.mx) o acudiendo a cualquier oficina de servicios al contribuyente.”*

Es preciso mencionar, que en las cartas de invitación emitidas por la autoridad se manifiestan los supuestos depósitos en efectivo realizados por la persona física o moral, identificado la institución de crédito y los períodos en los cuales se llevaron a cabo. En la misma, la autoridad detalla el Impuesto Sobre la Renta que se debe de pagar por dichos depósitos aplicando lo establecido en el artículo 107 de la ley mencionada, otorgándole al contribuyente la oportunidad de realizar el pago en 6 mensualidades. Sobre tal programa la Procuraduría de la Defensa del Contribuyente (PRODECON), se pronunció entre otros puntos de controversia, que con este tipo de programas se violentan los derechos de personas que no son sujetas al pago del Impuesto Sobre la Renta, además de que se violenta el artículo 14 de la Constitución Política de los Estados Unidos Mexicanos en relación a la garantía de audiencia.

### **CONCLUSIONES**

En términos de lo analizado en esta investigación, encontramos que desde su promulgación, la Ley del Impuesto Sobre Depósitos en Efectivo es cuestionable, ya que su finalidad no es aportar recursos al gasto público, dado que tiene fines extra fiscales y de control. El Impuesto a los Depósitos en Efectivo violenta

la garantía de audiencia, en el momento en que se realiza la retención deja al contribuyente en un estado de indefensión, toda vez que no se puede argumentar alegato alguno, ya que quien determina y realiza la misma, no es propiamente una autoridad. Violaciones al derecho de la privacidad, en el momento en que la institución bancaria, ofrece toda la información de un contribuyente a la autoridad fiscal, consagrada en el artículo 16 de la constitución, ya que no se tiene una orden para poder conocer y disponer de dicha información. Una violación además al secreto bancario, en la cual la institución financiera, se obliga y compromete a actuar de buena fe y salvaguardar dicha información, la cual sólo será utilizada de la mejor manera. Sin embargo encontramos un punto importante, que solo se realiza a los depósitos en efectivo y no a las transferencias electrónicas.

Para concluir se violentan la garantías de audiencia, la privacidad, el secreto bancario, y se otorgan facultades a las instituciones financieras, mismas que son propias de la autoridad fiscal lo cual es violatorio de nuestro marco jurídico, y por ultimo consideramos que dichas violaciones de seguirse dando, sólo desgastarán la economía de los contribuyentes, generarán pérdidas cuantiosas al erario público, lo cual ocasiona un desgaste mayor del Estado. En consecuencia y buscando dar una respuesta apropiada a nuestra pregunta de investigación, específicamente ¿Es constitucional el Impuesto Sobre Depósitos en Efectivo y ha alcanzado los objetivos para los que fue creado?; al respecto debemos concluir que ante las consideraciones presentadas a guisa de conclusión con antelación y asimismo acorde a los datos que la propia autoridad recaudadora proporciona y reflejados en este estudio, ni resulta constitucional y tampoco puede afirmarse y menos sostenerse que haya alcanzado a cabalidad sus objetivos para los que fue creado, antes por el contrario ha sido motivo de afectación y una carga adicional para los contribuyentes cautivos.

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# **GESTIÓN DEL CONOCIMIENTO E INNOVACIÓN EN EMPRESAS DEL SECTOR SERVICIOS EN YUCATÁN, MÉXICO**

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## **RESUMEN**

El objetivo del presente estudio es analizar las actividades de gestión del conocimiento e innovación realizadas por las empresas del sector servicios en Yucatán y el impacto que han tenido en sus resultados (financieros y no financieros). Para ello, se realizó un estudio cuantitativo y descriptivo en el que participaron 37 empresas de servicios. Respecto de las actividades de gestión del conocimiento se pudo concluir que las empresas de este giro le otorgan mayor importancia a los programas de capacitación que les permiten a sus empleados adquirir destrezas y desarrollar habilidades. También se nota una preocupación por el registro y disponibilidad de la información, sin embargo, se requiere potenciar las actividades como la de identificar y compartir conocimientos. Respecto de las actividades de innovación, las empresas se han preocupado por realizar cambios en formas de organización, introducción de nuevos métodos y procedimientos, así como introducción de nuevos servicios y cambios en la forma de comunicarlos al cliente. Sin embargo, los indicadores respecto de la transferencia de tecnología y consultoría y obtención de patentes muestran una falta de atención.

**PALABRAS CLAVE:** gestión del conocimiento, innovación, destrezas y habilidades.

## **KNOWLEDGE MANAGEMENT AND INNOVATION IN COMPANIES OF THE SERVICE SECTOR IN YUCATÁN, MÉXICO**

### **ABSTRACT**

The objective of this paper is to analyse the activities on knowledge management and innovation done by the companies in the service sector in Yucatán, and the impact than activities had had in their results (financials and non financials). To accomplish this, we have done a quantitative and descriptive research, in which 37 companies of the service sector participated. According to the activities on knowledge management, it can be concluded that the companies of this sector give much more importance to the training programs that allow their employees to acquire skills and develop expertise. It is also shown concern about the information recording and disponibility; on the other hand, it is necessary to develop activities such as knowledge identification and sharing. With respect to innovation, the companies have done changes in their organization introducing new methods and procedures, they have also introduce new services and have changed their form of communication with their clients. On the other hand, the transfer of technology, consulting services and the patent and licence obtention show a lack of attention.

**JEL:** D83, L80, M10, O31, O32, O33

**KEY WORDS:** knowledge management, innovation, skills and expertise.



## INTRODUCCIÓN

El término gestión del conocimiento (GC) es un concepto que cada vez está cobrando mayor importancia en el ámbito académico y empresarial y toma mayor fuerza a partir de la década de los noventa. Autores como Polany (1962), Drucker (1989), Senge (1998), Nonaka y Takeuchi (1999), Davenport y Prusak (2000), han tratado de explicar la contribución del conocimiento en el desarrollo de distintos fenómenos organizacionales como el aprendizaje, la cooperación entre empresas, la innovación, entre otros. Investigaciones realizadas, en su mayoría han concluido que una adecuada gestión del conocimiento es portadora de grandes resultados. Este trabajo está organizado de la siguiente manera. En primer lugar se presenta la revisión de la literatura donde se plantean conceptos como conocimiento, gestión del conocimiento e innovación. Posteriormente se presenta la metodología, donde se describe el método y las técnicas utilizadas, para luego realizar el análisis de resultados y concluir de acuerdo con el objetivo planteado.

## REVISIÓN DE LITERATURA

### La gestión del conocimiento en las organizaciones

Para comprender mejor la gestión del conocimiento es indispensable diferenciar entre dato, información y conocimiento. Para Davenport y Prusak (2000) los datos están localizados en el mundo y el conocimiento está localizado en agentes de cualquier tipo (ser humano u organización), mientras que la información adopta un papel mediador entre ambos. El dato es un hecho objetivo sobre algún acontecimiento, al que describe, aunque no dice nada sobre él, por sí mismo tienen poca o ninguna importancia. Destacan que el receptor, y no el emisor, es quien decide si el mensaje que recibe es verdaderamente información, es decir, le añade significado. El conocimiento es una mezcla fluida de experiencias estructuradas, valores, información contextual e internalización experta que proporciona un marco para la evaluación e incorporación de nuevas experiencias e información y se origina y aplica en la mente de los conocedores. En las organizaciones, el conocimiento comienza a incorporarse frecuentemente no sólo en los documentos y registros, sino en las rutinas organizacionales, procesos, prácticas y normas institucionales. Autores como Polany (1962) y Nonaka (1994) distinguen entre conocimiento focal (explícito) y tácito. El primero se refiere al conocimiento sobre el objeto o fenómeno que observamos y el tácito es el que se utiliza como instrumento o herramienta para manejar o mejorar la interpretación de lo observado, funciona como marco o trasfondo que permite efectuar las operaciones de observación de lo que está en el foco de atención. Estas dimensiones, se complementan.

En tanto, Spender (1996) distingue entre conocimiento individual y colectivo. En el conocimiento individual, las personas utilizan capacidades básicas (por ejemplo, la capacidad de resolver problemas aplicando un plan de acción determinado), modelos mentales, escalas de valores o esquemas de evaluación, reglas de invocación de estas escalas de valores dependiendo del contexto en que se mueven, y planes de acción para afrontar determinadas situaciones. Si se aplica la definición anterior al concepto de "conocimiento colectivo", el resultado es la capacidad de un grupo de individuos para resolver problemas con un grado de efectividad determinado, lo que también se conoce como conocimiento organizativo. De esta forma, Montoro (2009) define la gestión del conocimiento como la utilización óptima de las capacidades de un individuo o un grupo de ellos para la obtención de algún beneficio propio o para sus stakeholders. La gestión del conocimiento, en términos generales, lo que persigue es diseñar estrategias para la creación y el aprovechamiento exhaustivo del conocimiento en los contextos organizacionales. Para Donate y Guadamillas (2010, p. 33) "la Estrategia de Gestión del conocimiento (EGC) de una empresa se basa en el diseño estratégico de los procesos de creación, archivo, transferencia y aplicación del conocimiento de la organización para el logro de los objetivos competitivos". Estos autores señalan como dimensiones y variables de la estrategia de GC las siguientes:

Concepción de la EGC. Se refiere a la visión que los directivos tienen de la Gestión del Conocimiento y en cómo perciben su contribución potencial a la actividad de la empresa. De esta forma, habrá directivos que entiendan que la GC está únicamente relacionada con la gestión organizativa de tecnologías basadas en la información y las comunicaciones (TIC), mientras que otros podrían concebirla como un concepto más amplio que incluiría aspectos tanto de tipo humano como tecnológico.

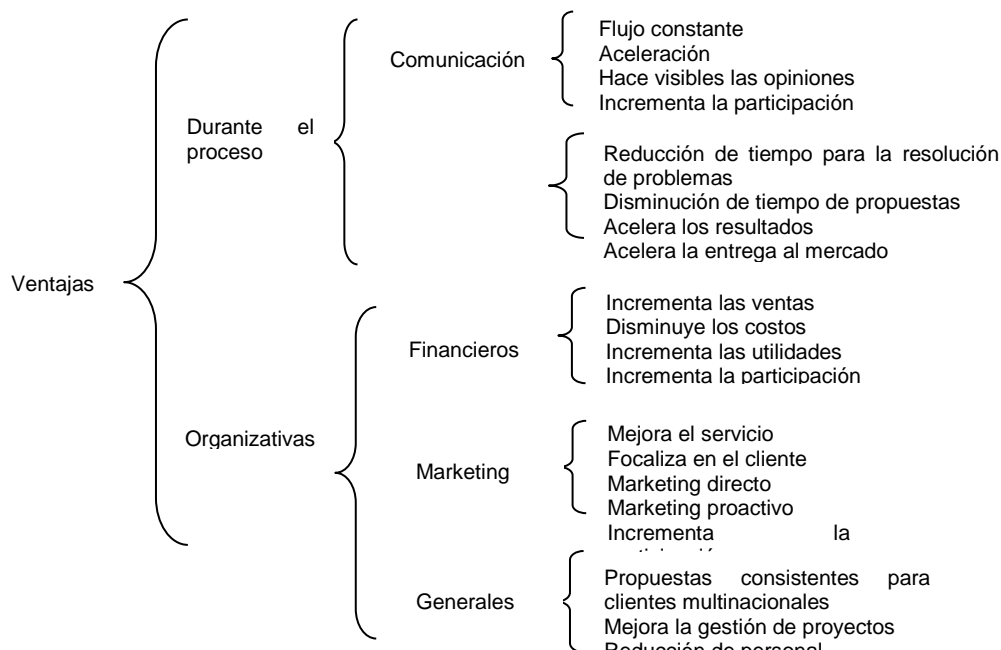
Objetivos de la EGC. La importancia de estas metas y la urgencia para su cumplimiento condicionará la forma en que las herramientas de GC van a ser diseñadas y utilizadas.

Mecanismos y prácticas de GC. Son las iniciativas específicas que la organización utiliza para la creación (adquisición de conocimiento externo, aproximación a nuevos conocimientos a partir de proyectos, simulación de escenarios, entre otros); distribución (proyectos con equipos interdisciplinarios, comunidades de prácticas, grupos de aprendizaje, publicaciones, etc.); almacenamiento (bases de datos de información, manuales, reglamentos, informes, estudios de casos, entre otros); aplicación (equipos interdisciplinarios con autonomía, métodos de control, expertos que actúan como asesores, etc.); y protección (patentes, marcas, publicidad, entre otros) de conocimiento. Estas iniciativas buscan la creación de depósitos de conocimiento, mejorar su acceso y su transferencia o bien gestionarlo como si se tratara de un activo estratégico.

Sistemas de apoyo y extensión de la GC. Son los aspectos organizativos que facilitan el desarrollo de los procesos de GC, como la cultura, el liderazgo o las prácticas de recursos humanos. El liderazgo puede contribuir al desarrollo de un contexto adecuado para que los procesos de aprendizaje puedan ser llevados a cabo con éxito. Por otra parte, se necesitan una serie de cambios en las prácticas de recursos humanos para hacer posible la implantación de la estrategia (el desarrollo de equipos y comunidades de práctica, incentivos y métodos de supervisión y control de procesos).

En 2004, estos autores llevaron a cabo una investigación empírica desde un Enfoque basado en el Conocimiento a partir de una muestra de empresas industriales españolas, donde estudiaron el efecto en el resultado de negocio derivado de la relación entre la estrategia de innovación tecnológica de la empresa y su estrategia de conocimiento. Pudieron identificar cuatro tipos de estrategias de diferentes características: proactiva, moderada, pasiva e inconsistente. Además, encontraron un efecto positivo y significativo de la estrategia de conocimiento en el resultado de la empresa. Concluyeron que la estrategia de conocimiento modera la relación entre la postura tecnológica y el resultado de la empresa, específicamente identificaron que dicho efecto se produce cuando determinados tipos de estrategias de conocimiento (proactiva, pasiva) interactúan con ciertos tipos de posturas tecnológicas (liderazgo tecnológico, seguidor o último entrante) y generan resultados positivos en la rentabilidad, crecimiento en cifras de ventas y grado de cumplimiento de sus objetivos. Por lo anterior, establecieron que existe un efecto positivo y significativo en las prácticas de exploración del conocimiento en la obtención de nuevas tecnologías de producto y proceso. En este sentido, los directivos deberían plantear formas coherentes de gestionar el conocimiento de sus empresas con el fin lograr cubrir objetivos tales como una mayor eficiencia, la mejora de la calidad, o su capacidad para innovar con éxito. Autores como Alavi y Leidner (1999) también señalan la importancia para las organizaciones de la existencia de sistemas de medición de la gestión del conocimiento y consideran una serie de ventajas que emanan de la existencia de estos sistemas, como se puede apreciar en la figura 1.

Figura 1: Ventajas Originadas por la Existencia de Sistemas de Gestión del Conocimiento.



En esta figura se pueden apreciar las ventajas que los sistemas de gestión del conocimiento ofrecen a las organizaciones en sus diferentes áreas, así como durante el proceso mismo de sistematización. Fuente: Alavi y Leidner (1999).

Según Guadamillas (2006), en conjunto, la gestión del conocimiento contribuye al crecimiento de la organización debido a los factores siguientes: 1) La empresa es capaz de desarrollarse internamente a partir de conocimiento autogenerado, 2) La empresa adquiere externamente conocimientos que integran su base actual, y 3) La empresa adquiere o bien genera conocimientos a través de acuerdos de cooperación o de proyectos de colaboración con otras empresas o instituciones. Es evidente que la gestión del conocimiento bien aplicada proporciona un alto nivel de diferenciación y una alta capacidad competitiva por lo que es importante considerar algunos de los factores clave de éxito de la gestión del conocimiento.

### La Innovación

El Manual de Oslo (2006) establece cuatro tipos de innovación en las organizaciones:

**Innovación de producto.** Es la introducción de un bien o servicio nuevo, o significativamente mejorado, en cuanto a sus características o en cuanto al uso que se le destina. Este tipo de innovación puede utilizar nuevos conocimientos o tecnologías, basarse en nuevas utilidades o combinaciones de conocimientos o tecnologías ya existentes.

**Innovación de proceso.** Consiste en la introducción de un nuevo o significativamente mejorado, proceso de producción o de distribución. Ello implica cambios significativos en las técnicas, materiales y/o programas informáticos. Las innovaciones de proceso pueden tener por objeto disminuir los costos unitarios de producción o distribución, mejorando la calidad, producir o distribuir nuevos productos o sensiblemente mejorados.

**Innovación de mercadotecnia.** Aplicación de un nuevo método de comercialización que implica cambios significativos en el diseño o el envasado del producto, posicionamiento, promoción o tarificación. Las innovaciones de mercadotecnia tratan de satisfacer mejor las necesidades de los consumidores, de abrir nuevos mercados o de posicionar en el mercado de una nueva manera un producto de la empresa con el fin de aumentar las ventas.

**Innovación de organización.** Introducción de un nuevo método organizativo en las prácticas, la organización del lugar de trabajo o las relaciones exteriores de la empresa. Pueden tener por objeto mejorar los resultados de una empresa reduciendo los costos administrativos de transacción, mejorando el nivel de satisfacción en el trabajo; y por consiguiente aumentar la productividad, facilitando el acceso a bienes no comercializados o reduciendo los costos de los suministros. Lo que distingue a la innovación de organización de otros cambios organizativos es la introducción de un método organizativo que no haya sido utilizado antes por la empresa y que resulte de decisiones estratégicas tomadas por la dirección.

Para Castillo (2000), la organización innovadora es aquella que introduce nuevas tecnologías destinadas a mejorar los productos y, procesos, asume riesgos derivados de la toma de decisiones, promueve cambios que le proporcionen ventajas competitivas, tiene un compromiso continuo con lo novedoso y está obligado a ver más allá del presente y convierte la visión en realidad. El primer impacto organizacional de la innovación se puede ubicar en el proceso de Investigación y Desarrollo (I+D) para la generación y el lanzamiento de nuevos productos. El desarrollo de nuevos productos requiere de una cultura particular generada en torno a los procesos de investigación (Hall, 1990). Jaramillo, Lugones y Salazar (2001) establecen que para valorar y medir el impacto de la innovación en el desempeño de la organización se pueden utilizar los indicadores siguientes:

**Proporción de ventas y exportaciones por tecnologías de nuevos productos introducidos en el mercado en los últimos años:** se incluyen productos comercializados que son tecnológicamente nuevos; productos comercializados tecnológicamente mejorados y productos que tecnológicamente no han cambiado, y que han sido elaborados con métodos recientes de producción renovados.

**Resultados del esfuerzo innovador:** las organizaciones tienen que evaluar el éxito del esfuerzo tecnológico con respecto a su desempeño en las ventas, ganancias, acceso a nuevos mercados, participación en los mercados tradicionales.

**Uso de factores productivos:** se refiere a la forma en la que la innovación tecnológica en productos y procesos ha llevado a cambios en la función de producción a través del uso de los factores (mano de obra, consumo de materias primas, materiales y energía).

También enlistan como principales factores que afectan la innovación, los siguientes:

**De tipo económico:** altos riesgos y costos, períodos muy largos para la recuperación de la inversión y carencia de fuentes apropiadas de financiación.

**De tipo empresarial:** tales como la carencia de potencial innovador, falta de información sobre tecnologías y mercados, escasez de personal calificado, difícil control de los costos de la innovación, resistencia al cambio, deficiencias en la consecución de servicios externos y falta de oportunidades para la cooperación.

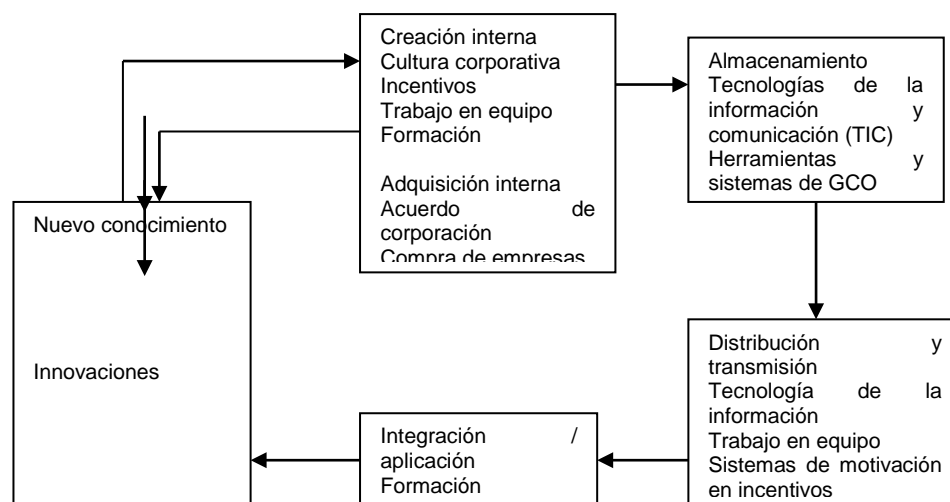
**Otros factores que afectan a la innovación:** la carencia de oportunidad tecnológica y de infraestructura, debilidad de los derechos de propiedad, la legislación y las normas mismas, la tributación, la poca o nula necesidad de innovar y la escasa respuesta de los clientes a los nuevos procesos y productos.

**Relación entre la gestión del conocimiento e innovación**

Los procesos de innovación colectiva se basan en intercambios conscientes e inconscientes del conocimiento. Regularmente las innovaciones se generan sobre un conocimiento existente previamente y

después construidas a través de la combinación o recombinación de diferentes conocimientos y componentes del Know How (Graft, 2006). En la figura 2 se muestran los factores implicados en la estrategia de gestión del conocimiento y su relación con la innovación. El planteamiento de la gestión del conocimiento es fundamental como estrategia global, orientada a toda la organización y a fomentar la participación de todos los empleados. En este sentido, es destacable la importancia de las prácticas de aplicación y transferencia de conocimiento entre los integrantes de los equipos de trabajo y con otros agentes externos, lo cual es un aspecto esencial para el éxito de la innovación. Otro de los factores a considerar es la habilidad de la empresa para obtener mediante compras y acuerdos de cooperación conocimientos externos complementarios a los que posee y sumarlos a los ya codificados para generar el desarrollo de innovaciones (Guadamillas, 2006).

Figura 2: Factores Implicados en la Estrategia de Gestión del Conocimiento



En esta figura se puede observar que la creación y adquisición interna, almacenamiento, distribución, transmisión y aplicación de conocimiento son factores que se relacionan con la generación de nuevos conocimientos y con la innovación. Fuente: Guadamillas (2006).

Por su parte, Hernández y Díaz (2007) también consideran que una condición indispensable para la producción de innovaciones en cualquier campo del conocimiento científico y tecnológico es la transmisión del conocimiento, y éste no se puede transferir ya sea intra o inter generacionalmente sin la disponibilidad del acervo de conocimiento acumulado para el mayor número de usuarios potenciales. Dicho acervo se encuentra disponible en la forma de libros, publicaciones técnicas, materiales escritos, tesis de grado, artículos científicos y el lugar donde todos estos materiales se concentran, que son las bibliotecas. Por tanto, el papel del conocimiento, la importancia de las personas, su papel creador e innovador, la necesidad de organizar su desarrollo para hacer más efectiva la gestión empresarial constituyen la fuerza motriz de las organizaciones de cara al siglo XXI. Es un reto para el diseño de la estrategia de innovación no dejar de la mano lo que en esencia puede representar el binomio conocimiento e innovación, cuyo soporte tiene que ser el sistema de información, en especial aquellos servicios de vigilancia, inteligencia prospectiva tecnológica, que le permitan a la organización enfilarse al éxito en el futuro. Para efectos de este trabajo de investigación se consideró como gestión del conocimiento la definición de Montoro (2009) y como innovación el concepto del Manual de Oslo.

## METODOLOGÍA

Se trata de un estudio cuantitativo y descriptivo que tiene como objetivo analizar las actividades de gestión del conocimiento e innovación realizadas por las empresas del sector servicios en Mérida, Yucatán y el impacto que han tenido en sus resultados. El diseño de la investigación es no experimental y transversal ya que se carece del control de las variables y se realizó un corte en el tiempo para la obtención de los datos. La población estuvo constituida por 107 empresas de diferentes sectores económicos que realizan actividades relacionadas con innovación y que en 2011 aparecían como afiliadas al Registro Nacional de Instituciones y Empresas Científicas y Tecnológicas (Reniecyt). Este registro es un instrumento de apoyo a la investigación científica, el desarrollo tecnológico y la innovación de México a cargo del Consejo Nacional de Ciencia y Tecnología y a través del cual identifica a las instituciones, centros, organismos y personas físicas o morales de los sectores público, social y privado que llevan a cabo actividades relacionadas con la investigación y el desarrollo de la ciencia y la tecnología en México.

La muestra para este estudio la constituyeron aquellas que teniendo más de cinco años de operación estuvieron dispuestas a participar del mismo una vez que conocieron los objetivos. En este trabajo se presentan únicamente los resultados del sector servicios. La técnica para la obtención de la información fue la aplicación de una encuesta dirigida a directivos de las empresas participantes, donde se recabó información sobre las siguientes variables: Actividades relacionadas con gestión del conocimiento: identificación, registro, compartición, creación y uso de conocimiento relevante por parte de las organizaciones. Actividades relacionadas con innovación: desarrollo o mejora de productos, procesos, cambios organizacionales y/o comerciales; adquisición de tecnología, I & D interno, etc. Impacto en los resultados organizacionales: financieros: incremento en ventas anuales, incremento en la rentabilidad sobre los activos, etc.; no financieros: incursión en nuevos mercados, mejora de las relaciones con los clientes, mejora del ambiente laboral, imagen corporativa, etc.

El instrumento se construyó específicamente para este estudio y se conformó originalmente por 53 reactivos, como resultado de un proceso estadístico de validación y refinamiento el instrumento concluyó con 46 reactivos en sentido afirmativo. Se utilizó una escala de tipo Likert donde 1 equivale a totalmente en desacuerdo y 5 totalmente de acuerdo. Se calculó el  $\alpha$  de Cronbach para los 46 reactivos obteniéndose un valor de confiabilidad de .857. Para cada apartado se obtuvo lo siguiente: .758 para las actividades relacionadas con el conocimiento; .779 para las actividades relacionadas con la innovación; .805 para los resultados obtenidos por actividades de gestión del conocimiento y .789 para los obtenidos por actividades de innovación. El instrumento se aplicó de manera autoadministrada a las empresas de diferentes sectores que aceptaron participar en el estudio. Se entregó la encuesta en el domicilio de las mismas y se recogieron en las fechas que se acordaron con ellas. El análisis de la información se llevó a cabo utilizando el paquete estadístico SPSS. En este trabajo se presentan únicamente los resultados del sector servicios.

## RESULTADOS

De acuerdo con el Sistema de Información Empresarial Mexicano (SIEM), durante el año 2008 al 2010 en México se ha incrementado en un 12% el número de empresas, mientras que en el mismo período en Yucatán se incrementó en 38%. De las 33,789 empresas localizadas en Yucatán en 2010, 897 pertenecen al sector industria, 27,164 al sector comercio y 187,719 al sector servicios. Del total de empresas de servicios en Yucatán 5,262 son micro, 355 pequeñas, 58 medianas y 53 grandes. Los resultados obtenidos de la aplicación del instrumento se encuentran en la tabla 1.

Tabla 1: Número de Empresas por Sector

Sector	Número de empresas	Porcentaje
Comercio	11	14.67%
Servicios	37	49.33%
Industria	27	36.00%
Total	75	100.00%

En esta tabla se presenta el número de empresas por sector que participaron en el estudio. En el caso del sector servicios representó 49.33% del total de empresas encuestadas. Fuente: Elaboración propia.

Como puede notarse, las del sector servicios representan 49.33% del total de las encuestadas. De estas empresas, el 81% resultaron sociedades anónimas, y tienen un promedio de 10.95 años de antigüedad y 23 empleados. A continuación se presentan los promedios obtenidos para cada apartado del instrumento (ver tabla 2).

Tabla 2: Promedios Obtenidos para el Total de Empresas y el Sector Servicios.

Apartados	Total de empresas	Empresas del sector servicios
Actividades de gestión del conocimiento	4.08	4.12
Actividades de innovación	4.04	3.98
Impacto de actividades de conocimiento	3.95	4.00
Impacto de actividades de innovación	4.03	3.94

En esta tabla se muestran los promedios obtenidos por cada variable. Dichas cantidades representan el promedio de los reactivos correspondientes a cada una de ellas. Los resultados se presentan para el total de empresas y para las del sector servicios con la intención de poder compararlas. Fuente: Elaboración propia.

Como puede observarse, para el total de empresas encuestadas el promedio que resultó mayor fue el de actividades de conocimiento (4.08), sin embargo el promedio de impacto de dichas actividades fue de 3.95. En las empresas del sector servicios se nota un promedio de actividades de conocimiento ligeramente mayor (4.12) en comparación con el de todas las empresas y el de impacto tiene el mismo comportamiento. Respecto de las actividades de innovación y de impacto de dichas actividades ambos promedios son menores en comparación con el obtenido por el total de empresas. Actividades de conocimiento. Respecto de estas actividades, se encontró que gran parte de las empresas participantes se preocupa por realizar programas formales de capacitación para todo el personal tendientes a mejorar la destreza de los trabajadores, el 48% manifestó estar totalmente de acuerdo con ello. Dicha actividad fue la que obtuvo el mayor promedio dentro de las de conocimiento (4.41).

Así mismo, resultó que 54.1% están totalmente de acuerdo con la afirmación de realizar el registro y mantener disponible en el lugar y momento oportuno la información considerada relevante para el logro de los objetivos organizacionales, el promedio de dicha actividad fue 4.24. En cuanto a la realización de un proceso sistemático para identificar con qué conocimiento cuenta y/o necesita para la definición y desarrollo del negocio, un 37.8% estuvo totalmente de acuerdo. Gran parte de los directivos (45.9%) manifestó que los trabajadores comparten con sus compañeros sus experiencias y sus conocimientos relacionados con el trabajo. Un porcentaje muy bajo señaló estar totalmente de acuerdo ante la afirmación de contar con indicadores que permitan medir los cambios y mejoras. Esta actividad obtuvo el promedio más bajo (3.82). Actividades de innovación. Se observó que de las actividades de innovación, la introducción de cambios en la forma de organización y gestión de la compañía (proceso productivo, incorporación de nuevas estructuras organizativas, nuevas formas de desarrollar el potencial humano de la

compañía), fue la que obtuvo mejor evaluación, el 59.5% de las empresas participantes estuvieron totalmente de acuerdo, siendo esta actividad la mejor calificada con un promedio de 4.41.

La siguiente actividad mejor evaluada es la introducción al mercado de nuevos productos, obteniendo un promedio de 4.32. El 56.8% de los directivos encuestados manifestaron estar totalmente de acuerdo con dicha actividad. Las actividades de introducción de nuevos métodos o procedimientos y cambios en la forma de comunicar servicios al cliente también resultaron con buenas puntuaciones, obteniéndose un promedio de 4.19 y 4.08 respectivamente. Así mismo, se observó que de las actividades que resultaron con bajas puntuaciones se encuentran la adquisición de nuevas tecnologías de información y comunicación, y transferencias de tecnología y consultoría (derechos de uso, patentes, licencias, marcas, diseños, etc.), con promedios de 3.76 y 3.70, respectivamente. La actividad con la más baja puntuación resultó ser una de las más importantes, la obtención de patentes, registros de propiedad industrial ya que se obtuvo una media de 3.22. Se encontró que sólo el 29.7% de las empresas respondieron estar totalmente de acuerdo con realizar dicha actividad.

Resultados obtenidos por actividades relacionadas con el conocimiento. Del conjunto de preguntas relacionadas con la gestión del conocimiento tenemos que han servido principalmente para mejorar los procesos de la empresa, mejorar los productos y servicios ofrecidos y poder acceder a nuevos mercados. También ha permitido mejorar la rentabilidad de la empresa, incrementar las ventas y mejorar su posicionamiento en el mercado. Las actividades en donde menos han servido han sido para mejorar el impacto en el medio ambiente y reducir el consumo de materias primas. Resultados obtenidos por actividades relacionadas con innovación. Del conjunto de preguntas relacionadas con la gestión de la innovación tenemos que han servido principalmente para incrementar las ventas, mejorar las relaciones con los clientes así como su posicionamiento y acceder a nuevos mercados. Les ha permitido mejorar el clima organizacional y la rentabilidad de la compañía. También se encontró una baja puntuación con respecto al impacto positivo de la innovación en el medio ambiente.

## CONCLUSIONES

Las empresas de servicios encuestadas tienen en promedio 10.95 años de antigüedad y 23 empleados. En su mayoría se trata de sociedades anónimas. Respecto a las actividades de GC se puede concluir que las empresas de este giro le otorgan mayor importancia a los programas de capacitación que les permiten a sus empleados adquirir destrezas y desarrollar habilidades. También se nota una preocupación por el registro y disponibilidad de la información, sin embargo se requiere potenciar las actividades como la de identificar y compartir conocimientos, pues aunque no resultaron mal evaluadas tampoco resultaron prioritarias para los directivos, siendo dichas actividades de suma importancia para el flujo del conocimiento dentro de la organización. Respecto de las actividades de innovación, las empresas se han preocupado más por realizar cambios en formas de organización, introducción de nuevos métodos y procedimientos, así como introducción de nuevos servicios y cambios en la forma de comunicarlos al cliente. Sin embargo, los indicadores respecto de la transferencia de tecnología y consultoría y obtención de patentes muestran una falta de atención. Lo anterior son factores de riesgo, pues en el caso de la transferencia de tecnología, la falta de información sobre las mismas y los mercados afecta negativamente a la innovación (Jaramillo, Lugones y Salazar, 2001). En el caso de las patentes, la falta de atención en su obtención puede ocasionar que los competidores copien sus innovaciones. Aunque autores como Hernández y Díaz (2007) señalan que entre los beneficios no financieros para la organización está la obtención de patentes, en el sector investigado esto no ocurre.

Se puede apreciar cómo la gestión de conocimiento y la innovación les permite a las empresas lograr mayor rentabilidad gracias a la mejora en productos y servicios, entrada a nuevos mercados, lo cual le permite reforzar su posicionamiento de mercado y con ello mejorar las relaciones con sus clientes, incrementar las ventas y mejorar el clima organizacional. Lo anterior se ve con mucha más claridad por el



tipo de empresas, ya que el sector se caracteriza por requerir de manera constante productos y servicios innovadores y una fuerte participación del capital humano. Tal como señala Donate y Guadamillas (2007) existe un efecto muy conveniente y relevante en las prácticas de gestión del conocimiento e innovación y de igual manera consideran primordial que el directivo de la organización esté convencido de que una buena GC se traducirá tarde o temprano en productos innovadores que garantizarán la supervivencia de la organización durante muchos años. Resulta interesante encontrar que dentro de los beneficios obtenidos por actividades de GC se consideró la mejora en los procesos de la empresa, sin embargo, la determinación de indicadores para medir dichas mejoras fue la peor evaluada de las actividades de GC. Lo anterior dificulta el análisis y medición del beneficio que se está obteniendo, de hecho Alavi y Leidner (1999) resaltan la importancia de la existencia de sistemas de medición en la GC.

Es importante notar que las actividades de gestión del conocimiento y de innovación han tenido muy poco impacto en mejorar el medio ambiente y reducir el consumo de materias primas, sin embargo cabe recordar que estos resultados son del sector servicios, el cual se distingue por no tener procesos de transformación como tal y por ende su grado de contaminación generalmente se asume como menor es menor. Finalmente se puede concluir que las organizaciones del sector servicios del estado de Yucatán obtienen resultados financieros y no financieros positivos por la implementación de los procesos relacionados la GC y la innovación. Como recomendación, las empresas deben fomentar la motivación de sus integrantes para que puedan compartir con sus compañeros de trabajo sus experiencias y conocimientos. También se propone estimular de forma sistemática en todas las divisiones de la organización la generación de nuevas ideas y conocimientos para mejorar el desempeño laboral, sin dejar a un lado la responsabilidad social de la empresa de cuidar el medio ambiente implementando procedimientos que ayuden a conservarlo. Del mismo modo, se debe motivar la obtención de patentes o registros de propiedad industrial, así como dar la importancia debida al establecimiento de cláusulas de confidencialidad con los trabajadores, sin dejar a un lado la realización de transferencias de tecnologías y consultorías con terceros.

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# U-LEARNING: UNA ALTERNATIVA PARA FOMENTAR CULTURA FINANCIERA

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## RESUMEN

*En la actualidad asistimos a una serie de transformaciones sociales, buena parte de las cuales están siendo propiciadas por el desarrollo de diferentes tecnologías y la incorporación de éstas a la sociedad, por ello las instituciones de educación universitaria deben flexibilizarse y desarrollar vías de integración de las tecnologías de la información y la comunicación en los procesos de formación. U-Learning engloba nuevas actividades formativas apoyadas en las nuevas tecnologías como: m-Learning, c-Learning, e-Training, televisión interactiva, Web 2.0. Bajo este término (u-Learning) se agrupa la presencia de la tecnología en todos los momentos y en todas las situaciones en los que una persona puede agregar un nuevo conocimiento a su saber personal. La economía global demanda de todos incorporar a nuestra cultura general competencias en términos económicos y financieros que nos brinden seguridad y estabilidad. Para entender estos procesos de cambio y sus efectos, así como las posibilidades que para los sistemas de enseñanza-aprendizaje conllevan los cambios y avances tecnológicos, conviene situarnos en el marco de los procesos de innovación. ¿Es el u-learning una alternativa para fomentar cultura financiera?*

**PALABRAS CLAVES:** u-learning, innovación educativa, cultura financiera.

## U-LEARNING: AN ALTERNATIVE TO PROMOTE FINANCIAL CULTURE

### ABSTRACT

*Today we witness a series of social changes, many of which are being promoted by the development of different technologies and incorporating them into society, so higher education institutions must be flexible and develop ways of integrating information technology and communication in the training process. U-Learning training includes new activities based on new technologies such as m-Learning, C-Learning, e-Training, interactive TV, Web 2.0. This term (u-Learning) groups the presence of technology in all times and in all situations where a person can add new knowledge to your staff know. The global economy demands all add to our general knowledge skills in economic and financial terms that give us security and stability. To understand these processes of change and its effects and the possibilities for teaching and learning systems involve changes and technological advances should place ourselves in the context of innovation processes. Is the u-learning an alternative to promote financial literacy?*

**KEYWORDS:** u-learning, educational innovation, financial literacy.

## INTRODUCCIÓN

La integración progresiva de las herramientas tecnológicas en la enseñanza ha traído importantes consecuencias sobre la manera de aprender y adquirir el conocimiento, al tiempo que cuestiona las formas de organización de las instituciones y crea una nueva cultura centrada en el acceso y manipulación de la información en los entornos virtuales de aprendizaje en red. La cada vez más importante presencia del denominado u-learning en nuestra sociedad hace necesario plantearse desde una perspectiva compleja el

estudio de las transformaciones y los cambios necesarios en las instituciones de enseñanza, en el profesor y también en el discente. Considerando que las universidades están sumergidas en un contexto social, político, económico y cultural caracterizado por constantes cambios y surgimiento de nuevos modelos de producción basados en el conocimiento y sus aplicaciones, como es la educación virtual, están en la búsqueda de reforzar y reconocer los vínculos entre la enseñanza de educación universitaria, el mundo laboral y la sociedad. Todo ello exige a las instituciones de educación universitaria una flexibilización de sus procedimientos y de su estructura administrativa, para adaptarse a modalidades de formación alternativas más acordes con las necesidades que esta nueva sociedad presenta. La existencia de cursos en línea o proyectos experimentales de algunos profesores y/o departamentos, no presuponen una universidad flexible. Para que las instituciones existentes como las que están por surgir, puedan responder verdaderamente a este desafío, deban revisar sus referentes actuales y promover experiencias innovadoras en los procesos de enseñanza-aprendizaje, apoyándose en las TIC y haciendo especial énfasis en la docencia y en los cambios de estrategias didácticas de los profesores. En resumen, las instituciones de educación universitaria necesitan implicarse en mejora de la calidad y esto, en nuestro contexto, se traduce en procesos de innovación docente apoyada en las TIC.

## REVISIÓN LITERARIA

### Innovación Educativa

Según Carlota Pérez existen dos clasificaciones de innovación: incrementales y radicales. Las innovaciones incrementales son las mejoras sucesivas a los productos y procesos existentes. Desde un punto de vista económico, este tipo de cambio es el que origina el aumento general de productividad, observable en las estadísticas. Por contraste, una innovación radical, es la introducción de un producto o proceso realmente nuevo, es prácticamente imposible que una innovación radical resulte de los esfuerzos por mejorar una tecnología existente. Partiendo de la definición de innovación desarrollada por Morin y Serurat (1998), en la cual establecen innovación como "el arte de aplicar, en condiciones nuevas, en un contexto concreto y con un objetivo preciso, las ciencias, las técnicas, etc.", se considera que la innovación no es solamente el fruto de una investigación, sino también de la asimilación por parte de la organización de una tecnología desarrollada, dominada y aplicada eventualmente en otros campos de actividad, pero cuya puesta en práctica en su contexto organizativo, cultural, técnico o comercial constituye una novedad. De esta manera cualquier proyecto que implique el uso de las TIC, cambios metodológicos, formación de los profesores universitarios, entre otros, constituye una innovación.

Las instituciones de educación universitaria deben revisar sus referentes actuales y promover experiencias innovadoras en procesos de enseñanza-aprendizaje apoyados en las TIC. En este terreno las universidades convencionales se enfrentan a dificultades asociadas a la capacidad de flexibilización de sus estructuras (Salinas, 2002). De este planteamiento se desprende que las palabras claves para los cambios futuros que establecen vinculaciones entre las tecnologías de la información y comunicación y las nuevas modalidades de aprendizaje son: significado, coherencia, conectividad, sinergia, alineamiento y capacidad para la mejora continua.

### De La Formación A Distancia Al U-Learning

La evolución de la enseñanza a distancia continúa cuando, a finales de los años 80 y comienzo de los 90, es cada vez más habitual que la gente comience a disponer de computadoras en sus domicilios. De esta manera, muchas editoriales vieron un auténtico filón en la distribución de cursos en formato CD, con apoyo de tutores vía telefónica, y estos cursos, a los que se denominaron de Enseñanza asistida por computadoras fueron responsables, sin duda alguna, de una gran parte de la alfabetización digital de aquellos que en esos años comenzaron a emplear el ordenador de manera más o menos habitual. Posteriormente, y con el auge de Internet, comenzaron a surgir lo que se conoce como formación e-learning, el término "e-learning" es la simplificación de Electronic Learning. El mismo reúne a las

diferentes tecnologías, y a los aspectos pedagógicos de la enseñanza y el aprendizaje. El e-learning consiste en la educación y capacitación a través de Internet. Es en este momento cuando la propuesta del e-learning se desplaza hacia una propuesta más abierta y que se basa precisamente en la interacción tutor-alumno, siendo esta interacción en su mayor parte a distancia mediante las herramientas de comunicación que aparecen integradas en los LMS, pero que obliga al alumno a seguir manteniendo un contacto real con dichos tutores. A este tipo de formación se le llama B-learning (Blended-learning) y su propuesta se basa en que, al ser del tipo semi-presencial, obliga al alumno a seguir los contenidos del curso y al tutor a ser constante en el seguimiento del aprendizaje de sus alumnos para que, llegado el momento de tener la tutoría presencial, ambos se encuentren en el mismo momento del proceso educativo.

En la actualidad, gracias a la utilización de los smartphone y a la cada vez más potente tecnología de que disponen los dispositivos móviles, se está generando una nueva corriente que tiene una fuerza enorme, sobre todo en la enseñanza de niveles superiores, que es el M-Learning (Mobile Learning). Se denomina aprendizaje electrónico móvil, en inglés, m-learning, a una metodología de enseñanza y aprendizaje valiéndose del uso de pequeños y maniobrables dispositivos móviles, tales como teléfonos inteligentes, agendas electrónicas, tablets PC, i-pods y todo dispositivo de mano que tenga alguna forma de conectividad inalámbrica. Por último, se está comenzando a hablar de un nuevo tipo de formación, el U-Learning (Ubiquitous learning). Tal como lo manifiesta en sus artículos Juan Domingo Farno, este tipo de formación es realmente interesante, y a nivel general es el que más expectativas tiene de causar un impacto muy positivo en la población en general, puesto que se basa en la idea de que, si nuestra manera de aprender no se basa en la formación puramente académica, y en cierta manera nunca dejamos de aprender independientemente de dónde nos encontremos, entonces es posible generar expectativas de formación basadas en formatos tecnológicos que son fácilmente adquiribles y accesibles por la inmensa mayoría de la población. Así, tiene mucho que decir los nuevos formatos de televisión digital, la TDT, u otros nuevos dispositivos que sin duda aparecerán y que tendrán una conectividad total, es decir, conectividad a Internet en cualquier parte y a cualquier hora, y que permitirán crear contenidos educativos que se basarán en diferentes tecnologías, siendo las audiovisuales sin duda alguna las que más expectativas de crecimiento tienen.

### Cultura Financiera

Las decisiones económicas tomadas sin los conocimientos suficientes pueden derivar en graves errores. Por el contrario, tomar decisiones basadas en conocimientos financieros ofrece una mejor alternativa de vida económica. Comprender el campo de las finanzas es una tarea que se debe comenzar desde jóvenes. Aprender a conocer y entender el lenguaje de las finanzas desde temprana edad incrementará la habilidad para administrar el capital en base a estrategias financieras adecuadas. Asimismo, los jóvenes podrán iniciar una vida económica saludable desde temprana edad, lo que es importante cuando la base del desarrollo económico de cualquier individuo se basa en las finanzas.

En ocasiones se le da poca importancia a la cultura financiera o económica, pero es incuestionable la importancia que tiene el dinero en nuestras vidas. Es necesario darle su justa dimensión y considerarlo como pieza clave en el desarrollo del ser humano. Por ésta razón debemos considerar la educación financiera como parte fundamental de los conocimientos que debemos inculcar en los jóvenes y en cualquier persona que desee mejorar su situación financiera. Incluso se ha acuñado un término, economía del conocimiento, como síntesis de las características que desarrolla la nueva sociedad de la información y el concepto de creación de valor, mucho más amplio que el tradicional de beneficio que se utiliza para medir el rendimiento de las empresas. Dicho término engloba a todas las actividades de la empresa y pone especial énfasis en los intangibles o activos inmateriales basados en la capacidad de generar innovación, desarrollar investigación, mejorar el desarrollo y aportar soluciones a los problemas que se plantean en las organizaciones, en todas sus áreas de actividad, financiera, comercial, logística, marketing, etc.

Esta nueva sociedad, también soporta riesgos y costos. La revolución digital supone una nueva cultura, un proceso de adaptación, de las instituciones y de los individuos, y un cambio en el modelo de gestión y de educación. Se produce una transición de una economía industrial a otra fundamentada en la elaboración y sustitución de la información y el conocimiento. Es necesario dar la importancia que representa la cultura financiera en nuestra forma económica y social en que nos desenvolvemos. Existen muchas estrategias para desarrollarnos en éste tema de manera personal, familiar y en comunidad. Lo fundamental es que iniciemos las acciones que nos lleven a mejorar el nivel de vida de nuestra familia y sociedad.

## METODOLOGÍA

Desde una perspectiva epistemológica, la sociedad como objeto de estudio de las ciencias sociales, es una realidad que en sus manifestaciones materiales es muy diversa y compleja, sujeta a constante cambio y evolución de la cual, además, forman parte importantes y numerosos elementos inmateriales, tales como principios, creencias, reglas morales, normas jurídicas, entre otros, pertenecientes al mundo de los valores, las ideas y el deber ser. En ciencias sociales se aceptan varios enfoques que sustentan los procesos de investigación, para esta investigación se planteo utilizar el enfoque transcomplejo, debido a que es un nuevo modo de producción de conocimientos, que apuesta más a la integración que a la disciplina particular. La corriente filosófica que sustenta la investigación es el Pensamiento Complejo y la Transdisciplina planteada por el Dr. Edgar Morin. Tal como lo expresa el Dr. Morin en su texto Los siete saberes necesarios para la educación del futuro: “La sociedad comporta dimensiones, históricas, económicas, sociológicas, religiosas... El conocimiento pertinente debe reconocer esta multidimensionalidad e insertar allí sus informaciones: se podría no solamente aislar una parte del todo sino las partes unas de otras; la dimensión económica, por ejemplo, está en inter-retroacciones permanentes con todas las otras dimensiones humanas; es más, la economía conlleva en sí de manera holográfica: necesidades, deseos, pasiones humanas, que sobrepasan los meros intereses económicos”. De lo antes expuesto se desprende que el área económico-financiera está presente en todas las actividades del ser humano de allí se desprende la importancia de la inserción en la formación universitaria de conocimientos financieros.

## RESULTADOS

En las primeras experiencias de aplicación de las TIC en la formación, los proyectos se han centrado en la innovación técnica para crear entornos virtuales de aprendizaje basados en la tecnología más avanzada. A partir de ahora el centro de atención es el participante y las metodologías a utilizar, la nueva estrategia debe estar direccionada en una sólida fundamentación metodológica, al mismo tiempo que un enfoque centrado en el discente. Considerando todos los aspectos mencionados se puede construir una alternativa más cercana que la educación a distancia y diferente de la enseñanza presencial, la educación virtual.

El u-Learning reducirá la brecha digital, a través de una amplia oferta con fácil acceso para la formación integrada y de calidad, minimizando las desigualdades y fomentando la inclusión permitiendo aspirar a una sociedad más integrada y más justa, con sólidos conocimientos financieros que permitan el desarrollo sostenible de la nación. El éxito de estos proyectos de aplicación de la modalidad ubicua en la educación universitaria dependerá del prestigio y la capacidad de innovación de las instituciones, la flexibilidad de su profesorado, la calidad del contenido, el entorno de comunicación o la reconstrucción de los ambientes de comunicación personal. Adicionalmente es de suma importancia la correcta planificación de los aspectos tangibles como lo son: la plataforma, la comunicación, los materiales, el funcionamiento de la red, entre otros; y los aspectos intangibles compuestos por: el rol del profesor, la comunicación pedagógica, la interacción, el diseño de actividades, el proceso de evaluación y el grado de satisfacción de los profesores, discentes y gestores. La educación a través de la red vence las fronteras de las instituciones tradicionales ofreciendo nuevas posibilidades de aprendizaje abierto y flexible. La flexibilidad debe ser una opción compatible con la rutina docente, ofreciendo seguridad de conexión y

entrada al campus virtual en cualquier momento; de igual manera estar en capacidad de monitorear los otros dispositivos de comunicación como el Smartphone o las tablets para dar respuestas oportunas a través de las redes sociales incorporadas en estos dispositivos, de esta manera se puede asegurar la calidad que proporcione eficacia y satisfacción a los discentes y profesores.

## CONCLUSIONES

Los resultados de aplicación tienen alcance en diferentes niveles, en el nivel financiero debido que la formación en este ámbito no solo favorecerá las finanzas personales de cada ciudadano sino que repercutirá en la sociedad permitiendo el desarrollo sostenible de la nación con personas con formación financiera sólida. En el aspecto social permite que los ciudadanos con preparación académica en otras áreas del saber diferentes a las finanzas adquieran los conocimientos necesarios para administrar sus recursos financieros y servir de agentes multiplicadores de la información en su entorno familiar, laboral y comunitario. Finalmente en el aspecto ecológico porque al ser consciente de los costos e implicaciones del consumo desmedido y desproporcional de productos y servicios genera una reflexión en los ciudadanos desde la perspectiva financiera que repercute en el medio ambiente.

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# POSGRADOS DE CALIDAD Y LAS COMPETENCIAS DE LOS COORDINADORES DE POSGRADOS

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## RESUMEN

*En México, la calidad de los programas de posgrado se reconoce cuando forman parte del Programa Nacional de Posgrados de Calidad (PNPC), del Consejo Nacional de Ciencia y Tecnología (CONACYT). En este documento, se presentan los resultados de un estudio generado por la inquietud de identificar si las competencias de los Coordinadores de los Programas de Posgrado se encuentran asociadas con la certificación de la calidad del programa de posgrado que coordinan. El ámbito de estudio fue la Universidad Veracruzana, institución educativa que impulsa la evaluación y acreditación de los programas educativos, como estrategia para asegurar y mejorar la calidad de las funciones de docencia, investigación, difusión cultural, vinculación y extensión universitaria. Así mismo, se consideraron como competencias a evaluar, algunas de las señaladas en el Modelo de Martha Alicia Alles (2008-2) y las que señalan los documentos oficiales de dicha universidad. Se diseñó y aplicó un instrumento a estudiantes, docentes, personal administrativo y directores de entidad de adscripción del programa de posgrado, mismo que permitió identificar las competencias de los Coordinadores de Posgrados pertenecientes al PNPC y de los que aún no ingresan a dicho programa. El análisis de la información se realizó mediante figuras, tablas cruzadas y  $\chi^2$ .*

**PALABRAS CLAVE:** Capital humano, Educación, Competencias

# GRADUATE QUALITY AND COMPETENCES OF GRADUATE COORDINATORS

## ABSTRACT

*In Mexico, the quality of graduate programs is well praised when they join up the Programa Nacional de Posgrados de Calidad (PNPC), from the Consejo Nacional de Ciencia y Tecnología (CONACYT). This paper presents the results of a study generated to identify if Graduate Program Coordinators competences meet the requirements related to certification of the graduate quality program that they coordinate. The field of study involves the Universidad Veracruzana, which is an educational institution that promotes the evaluation and accreditation of educational programs as a strategy to ensure and improve the quality of the functions of teaching, researching, cultural disseminating, bonding and university broadening. Therefore, some of the competences included in Martha Alicia Alles' model (2008-2) as well as in the official documents of the university were considered as competences to evaluate. A survey was designed and applied to students, scholars, administrative personnel and directors of the entity of assigning graduate programs, which allowed identifying the competences of Graduate Program Coordinators belonging to PNPC and those who have not entered the program yet. The data analysis was performed using figures, crosstabs and Chi squared test.*

**JEL:** M54, J24

**KEYWORDS:** Human capital, Education, Competences



## INTRODUCCIÓN

En este documento, se presentan los resultados obtenidos de la búsqueda de respuesta a la creencia de que las competencias que poseen los Coordinadores de Programas de Posgrado, están asociadas con el ingreso al Programa Nacional de Posgrados de Calidad (PNPC), del Consejo Nacional de Ciencia y Tecnología (CONACYT) de México y por el interés de que a través de la identificación de las mismas, pueda seleccionarse el capital humano que permita asegurar el ingreso al PNPC de los programas de posgrado de la Universidad Veracruzana (UV).

## REVISIÓN LITERARIA

El trabajo de investigación se fundamenta en la metodología y conceptos de Martha Alicia Alles (2008-2), particularmente respecto a que el término competencia hace referencia a las características de personalidad, manifestadas a través de comportamientos, que generan un desempeño exitoso en un puesto de trabajo.

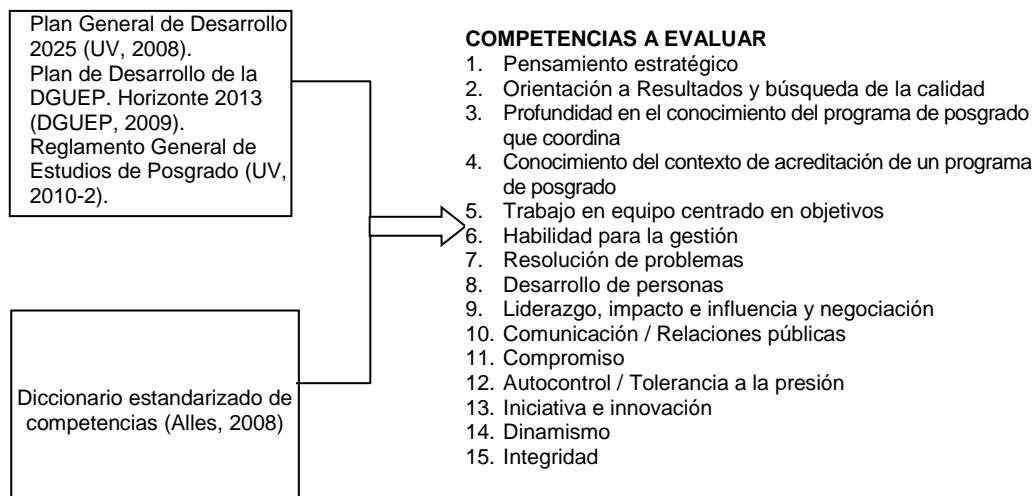
## METODOLOGÍA

La hipótesis se estableció como: el ingreso de los programas de posgrado de la Universidad Veracruzana al Programa nacional de Posgrados de Calidad está asociado con las competencias de los Coordinadores de dichos programas. **INGRESO DE PROGRAMAS AL PNPC.** Reconocimiento otorgado por parte del Consejo Nacional de Ciencia y Tecnología (CONACYT) a la excelencia, calidad y pertinencia de los programas de estudio de posgrado. **COMPETENCIAS DE LOS COORDINADORES DE LOS PROGRAMAS DE POSGRADO DE LA UNIVERSIDAD VERACRUZANA.** Conjunto de capacidades, habilidades, destrezas, aptitudes y actitudes necesarias para desarrollar de manera eficaz los roles y actividades propias de los coordinadores o personas encargadas de la dirección y administración de los programas de posgrado de la UV. El trabajo se desarrolló a través de las fases: 1) *Revisión de la literatura.* Búsqueda y revisión exhaustiva de la literatura relacionada con las temáticas centrales de este trabajo: La gestión por competencias y los sistemas de acreditación de calidad de los programas de posgrado en México. 2) *Determinación de las competencias a evaluar.* Con fundamento en la teoría del Modelo de Alles, en la Figura 1, se muestra un esquema del proceso de selección. 3) *Diseño de un instrumento para medir las competencias seleccionadas.* Se construyó un instrumento con 31 comportamientos que evalúan 16 competencias. Los comportamientos fueron evaluados por medio de una escala tipo *Likert*, estructurada de acuerdo a las siguientes cuatro categorías ordinales: *No sé, Nunca, Rara vez, Casi siempre y Siempre.* El instrumento mostró que para 31 ítems, considerando a los 109 individuos evatuadores, se obtuvo un coeficiente de confiabilidad *Alpha de Cronbach* de 0.95475, lo que puede interpretarse como un instrumento de alta confiabilidad. 4) *Determinación de la población y la muestra.*

La población objeto de estudio fueron los Coordinadores de Programa de Posgrado de la Universidad Veracruzana, de aquellos posgrados aprobados, vigentes y con al menos un periodo escolar en funciones al 31 de diciembre de 2010. Se eligieron a Coordinadores de programas Consolidados en el PNPC y de programas no considerados en dicho programa, ubicados en el área de los Institutos de Investigación de la Universidad Veracruzana campus Xalapa, Veracruz, México. Adicionalmente, se consideraron los siguientes criterios de inclusión para la selección de la muestra: a) Posgrados cuyo Coordinador tuviera al menos un periodo escolar en funciones a la fecha de aplicación del instrumento; b) Posgrados que contaran con alumnos inscritos y con al menos un periodo escolar cursado a la fecha de aplicación del instrumento; c) Personal académico que tuviera al menos un periodo escolar laborando en la entidad académica donde se imparte el programa de posgrado, y que hubieran impartido al menos una asignatura de dicho programa a la fecha de aplicación del instrumento; d) Personal administrativo y de apoyo con al menos un periodo escolar laborado a la fecha de aplicación del instrumento y; e) Director del instituto o

entidad de adscripción del programa de posgrado evaluado con al menos un período escolar laborado en ese cargo a la fecha de aplicación del instrumento.

Figura 1: Determinación de competencias a evaluar



Fuente: Elaboración propia. La figura muestra el fundamento para la elección de las competencias a evaluar.

5) *Recopilación de información*: El instrumento se distribuyó físicamente y de forma electrónica a: estudiantes, académicos, personal administrativo y directores de la dependencia de adscripción del Coordinador del Programa de posgrado seleccionado en la muestra. La aplicación se realizó durante los meses de junio, julio y agosto del año 2011. Se aplicaron un total de 109 instrumentos. No se obtuvo el 100% de participación debido principalmente a la falta de tiempo y negativa de los evaluadores a contestar el instrumento. 6) *Procesamiento y análisis de la información*. Se utilizó el Software Estadístico SPSS versión 18 y el software de hoja de cálculo Microsoft Office Excel 2007.

## RESULTADOS

### Características De Los Programas De Posgrado De Los Evaluadores Que Integraron La Muestra.

El 43% de los evaluadores de muestra, pertenecían a programas de posgrado reconocidos por el PNPC y el 57% a los que no han sido reconocidos en dicho programa. El 89% de los integrantes de la muestra fueron evaluadores de programas educativos que ofrecen el nivel de Maestría y el 11% el de Doctorado. El 75% de los posgrados en el PNPC están orientados a la investigación, mientras que el 100% de los programas que no cuentan con el reconocimiento, son de carácter profesionalizante. La distribución del rol de los evaluadores de la muestra fue: 50% estudiantes; 39% académicos; 7% personal administrativo y 4% Directores.

Tabla 11: Resumen de aspectos específicos del Coordinador del Programa

	Grado académico		Pertenece al Sistema Nacional de Investigadores (SNI)		Tiene perfil PROMEP		Experiencia en el puesto
	Doctorado	Maestría	Sí	No	Sí	No	Promedio de años
En PNPC	100%		75%	25%	100%		1.88
No PNPC	33%	66%		100%	66%	34%	3.67

Fuente: Elaboración propia. La tabla muestra la distribución proporcional obtenida para las variables de control relacionadas con aspectos específicos del Coordinador de acuerdo con el reconocimiento o no en el PNPC. El reconocimiento del perfil del Programa de Mejoramiento del Posgrado (PROMEP), es otorgado por méritos académicos.

### Evaluación De Competencias De Los Coordinadores De Programa De Posgrado Integrantes De La Muestra.

Tabla 12: Tabla resumen de resultados de distribución porcentual de la evaluación por competencia

Respuesta	NO SE		NUNCA		RARA VEZ		CASI SIEMPRE		SIEMPRE	
Competencia	PNPC	NO PNPC	PNPC	NO PNPC	PNPC	NO PNPC	PNPC	NO PNPC	PNPC	NO PNPC
Pensamiento Estratégico	20%	14%	11%	25%			2%		67%	61%
Orientación A Resultados Y Búsqueda De La Calidad	12%	6%	3%	2%	9%	27%	33%	38%	44%	27%
Profundidad En El Conocimiento Del Programa Que Coordina	15%	17%	4%	5%	19%	18%	28%	40%	34%	21%
Conocimiento Del Contexto De Acreditación De Un Programa De Posgrado	24%	36%	3%	5%	10%	14%	15%	22%	48%	23%
Trabajo En Equipo Centrado En Objetivos	23%	32%	2%	6%	12%	16%	20%	19%	43%	27%
Habilidad Para La Gestión	13%		4%	5%	13%	37%	40%	35%	30%	23%
Resolución De Problemas	15%	6%	6%	13%	13%	39%	40%	29%	26%	13%
Desarrollo De Personas	21%	15%	11%	16%	10%	34%	24%	21%	34%	14%
Liderazgo, Impacto E Influencia Y Negociación	17%	18%	11%	7%	16%	23%	36%	23%	20%	28%
Comunicación / Relaciones Públicas	1%	5%	7%	3%	9%	19%	28%	27%	54%	46%
Compromiso	9%	15%	6%	4%	17%	20%	27%	35%	41%	25%
Autocontrol / Tolerancia A La Presión	9%	10%	7%	4%	7%	10%	36%	35%	40%	40%
Iniciativa E Innovación	29%	28%	5%	5%	16%	22%	27%	25%	23%	20%
Dinamismo	21%	11%	4%	5%	11%	29%	30%	32%	34%	23%
Integridad	13%	10%	6%	3%	11%	19%	30%	30%	40%	37%
Confianza En Sí Mismo	18%	12%	4%	2%	14%	19%	26%	34%	38%	32%

Fuente: Elaboración propia. La tabla muestra la distribución proporcional obtenida para cada competencia evaluada.

### Prueba De Independencia

El análisis inferencial bivariado se realizó mediante tablas de contingencia, para lo que se aplicaron pruebas de independencia para cada una de las competencias evaluadas con relación a si el programa que coordinan se encuentra o no en el PNPC, por medio de una prueba Chi cuadrada ( $\chi^2$ ).

Tabla 13: Resumen de valores obtenidos de la prueba de Chi Cuadrada

Competencia	Valor de Chi Cuadrada	Grados de libertad	Nivel de significancia observado (valor P)	H <sub>0</sub>
Desarrollo de personas	19.513	1	0	Se rechaza
Resolución de problemas	10.385	1	0.001	Se rechaza
Orientación a resultados y búsqueda de la calidad	8.984	1	0.003	Se rechaza
Dinamismo	7.753	1	0.005	Se rechaza
Pensamiento estratégico	6.179	1	0.013	Se rechaza
Habilidad para la gestión	5.612	1	0.018	Se rechaza
Trabajo en equipo centrado en objetivos	4.035	1	0.045	Se rechaza
Conocimiento del contexto de acreditación de un programa de posgrado	3.118	1	0.077	No se rechaza
Comunicación / Relaciones públicas	2.111	1	0.146	No se rechaza
Iniciativa e Innovación	0.89	1	0.345	No se rechaza
Integridad	0.875	1	0.35	No se rechaza
Liderazgo, impacto e influencia y negociación	0.526	1	0.468	No se rechaza
Compromiso	0.213	1	0.644	No se rechaza
Confianza en sí mismo	0.181	1	0.67	No se rechaza
Autocontrol / Tolerancia a la presión	0.034	1	0.854	No se rechaza
Profundidad en el conocimiento del programa que coordina	0.002	1	0.962	No se rechaza

Fuente: Resumen de valores obtenidos de  $\chi^2$  por competencia evaluada.

## CONCLUSIONES

En este trabajo de investigación, se destaca la importancia de las competencias del Coordinador de Programas de Posgrado, identificando aquellas cuya presencia, pueden ofrecer una mayor oportunidad para el ingreso al PNPC del programa que coordinan. De acuerdo con los resultados, se recomienda establecer un sistema de evaluación de competencias para los candidatos a ocupar el puesto de Coordinador de Programa de Posgrado a nivel institucional, ya que se tiene evidencia de que algunas de las competencias evaluadas en los coordinadores de posgrado, tienen mayor asociación con el ingreso del programa de posgrado al PNPC. Las competencias más significativas fueron: *Pensamiento estratégico; Orientación a resultados y búsqueda de la calidad; Trabajo en equipo centrado en objetivos; Habilidad para la gestión; Resolución de problemas; Desarrollo de personas y Dinamismo*. Este trabajo tiene como aporte la adaptación de la metodología para implementar la gestión por competencias en los puestos de la UV y el impacto que los resultados pueden tener en el mejoramiento de la calidad de los programas de posgrado de la misma. Los resultados solamente son ciertos para la muestra seleccionada, por lo que es recomendable ampliarla así como replicar el estudio.

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# **LAS OPORTUNIDADES DE MEJORA EN LA CADENA DE SUMINISTROS PARA NEGOCIOS EN PAISES DE AMERICA LATINA (AL)**

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## **RESUMEN**

*La cadena de suministros en los negocios actuales tiene posibilidades de experimentar cambios constantes. Es un campo de estudio con grandes perspectivas, ya que la globalización ofrece nuevas oportunidades de localización de negocios y expansión de mercados. Los nuevos esquemas de suministro dan paso a plantear nuevas formas de trabajo en donde se requiere infraestructuras y tecnologías diferentes. Para la industria de los países latinoamericanos ha sido difícil renovar sus espacios productivos y tomar ventaja de las oportunidades que brinda la globalización en las cadenas productivas. Este reporte se basa en un trabajo práctico donde se observaron empresas medianas en Chihuahua. Durante la observación de campo se detectaron tres problemas importantes que se derivan de la expansión de mercados al gestionar las nuevas tendencias en cadena de suministros: 1) Aumento del volumen de producción, 2) Flexibilidad, 3) Gestión de Calidad. El objetivo es definir las dificultades que sufren las empresas mexicanas en la gestión de la cadena de suministros, hacer una comparación con empresas de AL y detectar áreas de oportunidad en las cuales pueden aumentar su competitividad.*

**PALABRAS CLAVE:** Cadena de Suministros, Tecnologías, Competitividad, Industria

## **OPPORTUNITIES TO IMPROVE THE SUPPLY CHAIN FOR INDUSTRIES IN LATIN AMERICA**

### **ABSTRACT**

*The Supply Chain Management (SCM) has many possibilities of change. The study of SCM is a big field because globalization opens opportunities of business localization in many places of the world. The new style of supply materials is changing the ways of work in industries. Now businesses need new technologies and better infrastructures. For small industries in Latin America has been difficult to change and improve technologies and take advance of new markets and opportunities of globalization. This paper is based on a practice job in Mexican industries located in Chihuahua State. It was founded three main problems when companies try to change for a new SCM: 1) The production increment, 2) Flexibility, 3) Quality Management. The objective of this report is to define difficulties on small industries when they intent to work on a new SCM, and compare Mexican problems with others in Latin America.*

**KEY WORDS:** Supply Chain, Technologies, Competitive, Industry

### **INTRODUCCION**

El estudio acerca de la cadena de suministros ha ido en aumento, ya que la oportunidades que ofrece el mundo globalizado da lugar a nuevas formas de trabajo y entendimiento entre cliente-proveedor. El enfoque norteamericano se centra en la administración de la cadena, (Chain Supply Management, CSM), sin embargo la efectiva operación de una cadena de suministros requiere tanto de habilidades administrativas como técnicas, donde intervienen las más avanzadas tecnologías.

La administración efectiva de la cadena de suministros es cada vez más compleja, al tener que operar en espacios más globalizados, por lo cual se requiere de especialistas en diferentes áreas de conocimiento. La complejidad de las operaciones abre al mismo tiempo nuevas oportunidades, tanto de negocios como en el desarrollo de nuevas tecnologías, entre ellas las Tecnologías de Información y Comunicación (TIC's), automatización e informática industrial.

Gran parte de la gestión moderna ya no se hace manualmente, sino a través de sistemas automáticos e informáticos. Durante el trabajo de campo, se encontró que realmente pocas empresas mexicanas han hecho conciencia de este fenómeno tecnológico, y han incorporado de forma incipiente algunas tecnologías que automatizan una parte mínima de sus procesos, lo cual deriva en un control parcial poco eficiente.

En las empresas mexicanas, sobre todo las Pyme, el conocimiento e incorporación de nuevas tecnologías para operar una cadena de suministros efectiva ha llevado un paso lento. El desarrollo e implementación de tecnologías en los países latinoamericanos debe acelerar su paso para sostener su competitividad frente a economías que ofrecen grandes ahorros como lo es China en la mano de obra y la India en los sectores de software y electrónicos.

La gestión adecuada de la cadena de suministros es también una oportunidad para elevar las economías de los países, ya que brinda la oportunidad de mejorar el empleo y de abrir mejores inversiones. El equipamiento de los espacios es fundamental, así como el desarrollo de procedimientos y reglamentaciones flexibles para la importación y exportación de mercancías. Por ese motivo debe considerarse un tema importante también para las administraciones gubernamentales. Es así que el estudio acerca de la cadena de suministros debe llevar al menos tres enfoques: Enfoque administrativo, técnico y gubernamental.

## REVISION LITERARIA

El concepto de la administración de la cadena de suministros (CSM) se deriva de introducir en los Estados Unidos el Justo a Tiempo (JIT por sus siglas en inglés Just in Time).

Es un término que adoptó la industria norteamericana de forma paralela al concepto de manufactura esbelta y de esa manera adaptar el JIT a un estilo americanizado. Las dimensiones de la Unión Americana son diferentes a las de Japón, por tanto en un principio el JIT parecía un sistema rígido. En Norteamérica llevó tiempo ajustar las infraestructuras para implementar el JIT.

En el ambiente industrial la cadena de suministros siempre ha existido y puede llevarse a cabo de manera horizontal o vertical. En tiempos recientes el estudio de la logística de suministros, ha tomado auge debido a que el JIT trajo nuevas formas de entendimiento entre cliente – proveedor, esto sumado a la globalización de mercados y a la disponibilidad de nuevas tecnologías informáticas, el enfoque de la administración de suministros ha cambiado radicalmente.

Tradicionalmente el estudio de la industria se ha centrado más en los procesos internos de fabricación, el enfoque del JIT estableció el concepto global de suministros y enlaza los procesos de la fábrica con el exterior, con proveedores y clientes.

La introducción del JIT en México se realizó en la década de los ochenta con la llegada de grandes firmas japonesas como Sony, Sumitomo y la armadora de autos Nissan entre otras. Estas empresas trajeron consigo algunos proveedores y establecieron un modelo de trabajo que los ingenieros mexicanos han ido asimilando. Así es como inició la cultura de administración de la cadena de suministros en México. Al

mismo tiempo la apertura comercial que tuvo México en esa década, ayudó a mejorar las infraestructuras comerciales que existían en ese momento.

Actualmente la administración de la cadena de suministros en las Pyme no ha llegado a ser eficiente, aun cuando han pasado tres décadas de aprendizaje. En conjunto la industria muestra una deficiencia, lo cual resta competitividad frente a los países de economías emergentes como los BRIC's.

### Conceptos

Una cadena de suministros está integrada por todas aquellas actividades involucradas de manera directa o indirecta en la satisfacción del cliente al recibir un bien o servicio. (Ballou, 2004)

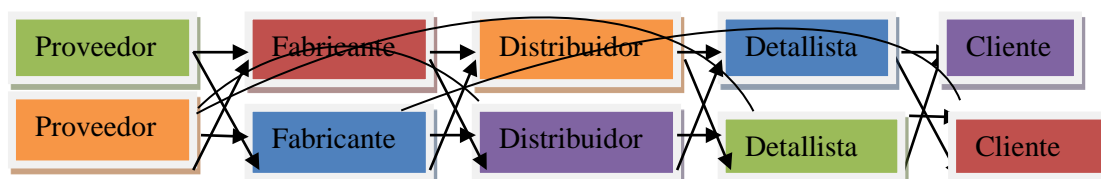
La cadena de suministros incluye no solo al fabricante y al proveedor, sino también al transportista, almacenista, vendedores de detalle, o menudeo, incluso a los mismos clientes, como se observa en la figura 1.

Administrar una cadena de suministros implica la integración de actividades en la compra de materiales y servicios para transformarlos en bienes intermedios, y productos terminados y entregarlos al cliente.

Una cadena de suministros debe ser lo suficientemente flexible para reaccionar ante imprevistos.

El objetivo de una cadena de suministro es maximizar el valor del producto generado y entregado al cliente. El valor que genera una cadena de suministro es la diferencia entre lo que vale el producto final para el cliente y los costos en que la cadena incurre para cumplir con la petición de este.

Figura 1. Etapas de la cadena de suministro



### **METODOLOGÍA**

Este documento se deriva de una serie de observaciones directas a empresas con las que se ha trabajado para llevar a cabo mejoras en los procesos productivos. Las empresas objeto de este estudio, han establecido convenios de colaboración con el Instituto Tecnológico de Chihuahua.

En los trabajos realizados se han llevado a cabo reuniones y entrevistas con personal de las empresas, recorridos en el piso de producción, toma de datos, análisis e interpretación de resultados. En esos trabajos se han establecido mejoras en los procesos productivos de esas empresas y es así como la observación directa ha enriquecido la comprensión de la problemática que viven las empresas mexicanas al gestionar sus cadenas productivas.

Otra fuente de información importante ha sido la experiencia en tesis dirigidas por los profesores que publican el presente informe. En ellas los alumnos de maestría exponen problemáticas de las industrias donde llevan a cabo su trabajo de investigación. Durante la observación se detectaron tres problemas importantes que se derivan de la expansión de mercados al gestionar las nuevas tendencias en cadena de suministros: 1) Aumento del volumen de producción. 2) Flexibilidad, 3) Gestión de Calidad.

Una vez que se han encontrado las características principales de los problemas en gestión de suministros en las empresas mexicanas, se pasó a reconocer y comparar la problemática de empresas en América



Latina a través de información bibliográfica e internet. Un instrumento de análisis es el esquema de la cadena de valor de Porter donde se detectan las áreas de oportunidad representadas de forma discreta.

## RESULTADOS

En los recorridos por el piso de producción de las empresas, se encuentra que faltan herramientas elementales para implementarse en los procesos productivos, de ahí se derivan la falta de control para gestionar adecuadamente el aumento del volumen de producción, la flexibilidad, y la calidad.

### Esquema de análisis

Sobre el esquema de la Cadena de Valor de Porter se ha realizado el análisis de la problemática de las empresas. En ese esquema resaltan las habilidades que han quedado rezagadas en las empresas observadas.

### Cadena de Valor de Porter

De acuerdo a Delgado M.E. (2009), Porter (2002), todas las empresas realizan actividades discretas que agregan valor al producto, desde su diseño, pasando por la fabricación, hasta la entrega final y el uso efectivo del producto elaborado. Lo importante en la cadena es identificar las actividades clave que realmente le agreguen valor al producto. Por ejemplo la distribución y entrega al cliente es una actividad importante que agrega valor porque es la forma en que el cliente obtiene el producto. Hay empresas muy competitivas en distribución de productos, otras muy buenas en el diseño, otras más en la mercadotecnia. Al hacer el análisis de la cadena de valor, el fabricante podrá encontrar cual es su ventaja competitiva en relación a los demás. También podrá detectar las actividades débiles en su cadena y podrá reforzarlas con un plan especial.

En la Figura 2 se muestra un modelo genérico de la Cadena de Valor. En el esquema se muestra en la parte superior a las actividades continuas, las cuales dan soporte a las actividades discretas. En el análisis de la cadena de valor de una empresa se deben analizar los dos tipos de actividades para encontrar mejoras en cada una de ellas.

### Capacidad de gestión de empresas pequeñas en México.

Una gran parte de los problemas que enfrentan las empresas de menor tamaño en México se relacionan con sus capacidades para gestionar, organizar y administrar eficientemente sus recursos internos, así como su capacidad para relacionarse con el exterior, con clientes, proveedores, instancias de gobierno, etc.

El insertarse efectivamente en la cadena productiva representa gestionar efectivamente sus actividades internas y externas. Las capacidades de las empresas deben empezar desde adentro hacia afuera, desde el corazón de la empresa que es el piso de fabricación. (Delgado, M.E. 2009).

### Capacidad de gestión del diseño del producto.

En tiempos actuales un buen diseño de producto ahorra bastantes costos y por lo tanto las utilidades pueden ser mayores. Un producto diseñado con partes y componentes difíciles de conseguir o fabricar, encarece el costo del producto final. La revisión del diseño del producto permitirá hacer conjuntamente una revisión del diseño del proceso y detectar si puede mejorarse con el fin de ahorrar costos, tiempos en la fabricación, encontrar nuevos materiales, hacer el ensamble del producto más fácil, disminuir números de parte, etc.

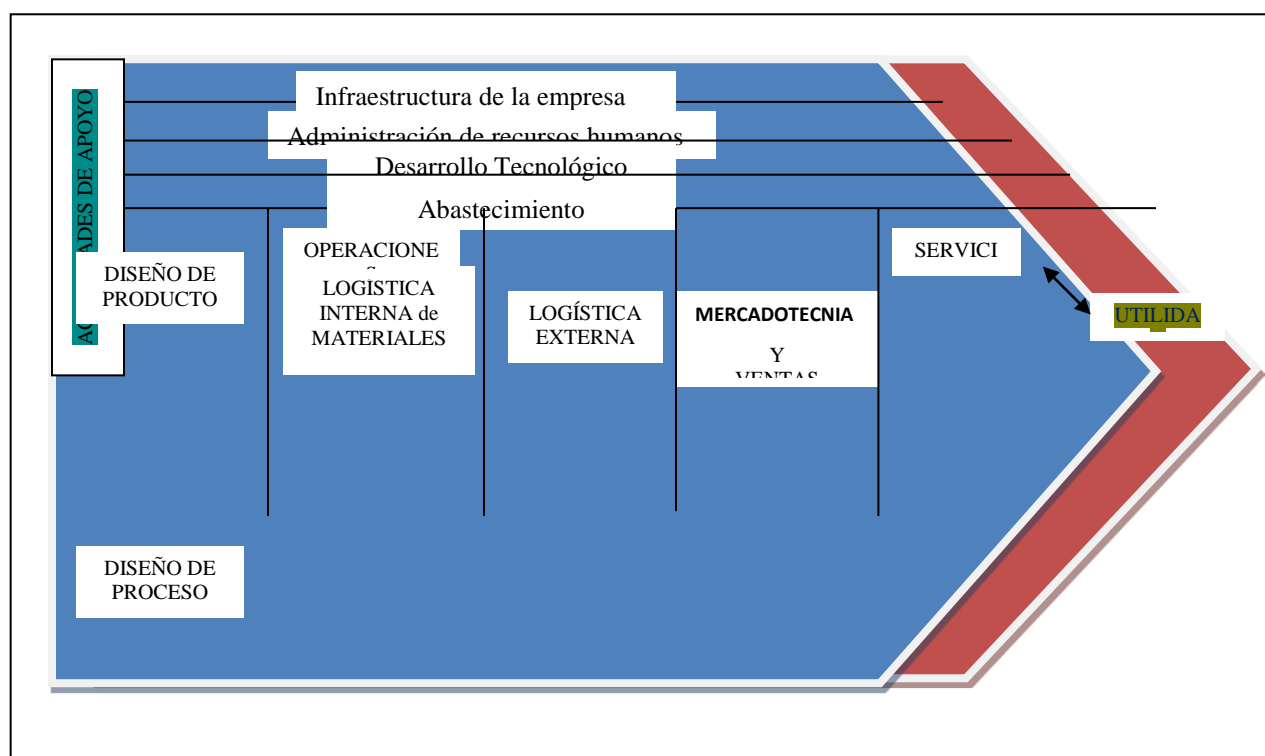
Durante la revisión del diseño del producto se podrá detectar si la empresa cuenta con las herramientas de producción adecuadas además de la disponibilidad de los materiales en cantidad y calidad.

En esta etapa se verifican algunos puntos críticos para el cliente y para el proceso de producción, que pueden ser medidas, tolerancias, evitar mezcla de materiales similares, entre otros detalles.

En los casos observados se encuentra que las fábricas cuentan con grandes habilidades para fabricar las piezas, pero no siguen un análisis sobre el diseño del producto, lo cual origina problemas al fabricar altos volúmenes como son la mezcla de material. La falta de herramientas informáticas complica la gestión de inventarios y el control de la calidad.

En dos plantas se hizo la propuesta y el diseño de un sistema de rastreo de material para poder trabajar con diferentes productos en una sola línea, es decir hacer flexible la producción.

Figura 2. Cadena de Valor de Porter. Modelo genérico.



Fuente: Delgado M.E. et al. 2009, CIPITECH 2009

En el análisis de las actividades discretas, se resalta que en una industria no solamente es importante el proceso de fabricación sino una serie de actividades que inician desde el diseño del producto y del proceso.

En el desglose de las actividades discretas se encuentran una serie de herramientas útiles para hacer efectivo el trabajo en cada una de las etapas.

### Capacidad de gestión del diseño del proceso.

El proceso puede incorporar nuevas tecnologías que a veces no están al alcance de las empresas pequeñas. Es recomendable iniciar un diseño de proceso con la elaboración de un diagrama de flujo. En este diagrama se describen paso por paso las operaciones que serán necesarias para completar todo el producto final. (Niebel, 2004, Delgado M.E., 2009).

Una gran parte de los problemas de suministro pueden detectarse en la elaboración del diagrama de flujo. En las plantas observadas se encontró que no hacen un análisis del diagrama de flujo y por tanto cuando automatizan los procesos, lo hacen incorrectamente y aumentan sus desperdicios.

Las plantas no cuentan con un sistema informatizado en el proceso, por lo tanto no tienen un control suficiente sobre costos, tiempos de entrega, materiales en existencia, herramientas disponibles, etc. Eso dificulta la producción de altos volúmenes.

### Capacidad de operaciones.

Las empresas en las nuevas competencias deben ser capaces de poder aumentar su volumen de producción con costos bajos y en un tiempo cada vez más corto. (Delgado M.E., 2009, Bañegil, 2001).

Las operaciones en la gestión total del proceso cuentan con herramientas poco informatizadas. Eso dificulta las funciones de compras, control de inventarios, y control de costos. La falta de capacidad en las operaciones resta competitividad a la empresa.

La falta de congruencia entre equipos y procedimientos hace a las operaciones y la producción poco eficientes.

Estos problemas no solamente provocan que las empresas sean incapaces de aprovechar las nuevas oportunidades de mercado, sino que pierden a sus clientes actuales al no contar con planes y programas de producción o no son los adecuados.

### Logística interna de materiales.

El diseño de una logística bien estructurada con una distribución y seguimiento pertinente para el uso y control de los materiales es lo que garantiza que el costo del producto se mantenga competitivo.

El control de los inventarios es uno de los aspectos más difíciles dentro de las fábricas, en esta materia se pueden ampliar bastante las herramientas.

Es recomendable el uso de un software para llevar un control de los materiales y su logística.

La mayoría de las empresas que fueron observadas, no cuentan con herramientas suficientes para hacer un control efectivo. Los problemas que enfrentan, son desperdicio y mezcla de material, lo que origina la elevación del costo del producto y resulta difícil mantener estable los parámetros de calidad.

### Logística externa

Las empresas deben ir más allá de sus fronteras. La logística externa consiste en saber cómo se desplazarán los productos terminados hacia un mercado. Implica conocer los costos de distribución, almacenamiento, outsourcing, etc. Debe también tomarse en cuenta los servicios de aduana, tipo de transporte, (terrestre, marítimo, aéreo), el tipo de contenedores que transportarán el producto, imprevistos en el trayecto, entre otros aspectos.

Las empresas observadas han mantenido un mercado domestico bastante bueno, encuentran dificultades a la hora de exportar. La industria mueblera ha encontrado competidores muy agresivos en el extranjero y ha sido difícil desplazar los productos de este sector en otros países.

### Mercadotecnia y Ventas

Para Philip Kothler (2006), la mercadotecnia es la función de la empresa que se encarga de definir los clientes meta y la mejor manera de satisfacer sus necesidades y deseos de manera competitiva y rentable. Es por eso que en la actualidad esta función es fundamental por la necesidad de conocer a sus clientes actuales y potenciales y de satisfacerlos con ofertas competitivas superiores a cambio de una utilidad o beneficio.

Dentro de la cadena de suministros es una función relevante para tener en cuenta los productos que realmente llenarán las necesidades del cliente.

Algunas empresas observadas fabrican productos intermedios, sus clientes son a su vez otras fábricas. Este tipo de empresas ha logrado posicionarse conservando a sus clientes y ampliando sus mercados. En el caso de la industria mueblera, que fabrica productos finales, algunos conceptos de diseño han quedado rezagados, situación que les ha restado competitividad frente a nuevos competidores extranjeros.

### Servicio

El proceso de fabricación no concluye con la venta final del producto. Actualmente la mayoría de los clientes son exigentes y una forma de mantener un buen trato con ellos es con el servicio pos venta. Es preciso conocer qué tipo de servicio será necesario proporcionar al cliente. Sobre todo en la apertura de nuevos mercados y en las oportunidades para elaborar nuevos productos, las empresas deberán tomar en cuenta que tipo de servicio pos venta deberán proporcionar para así poder calcular un costo justo en el producto.

Algunas empresas observadas que han logrado introducir sus productos en mercados de clientes extranjeros, han encontrado que el servicio pos venta es muy caro y que el costo original del producto ha resultado demasiado bajo. En algunas ocasiones el servicio pos venta puede llegar a ser más caro que la misma fabricación del producto.

## **COMPARATIVA**

Con respecto a la capacidad de gestión del diseño de productos y procesos, no existen en México datos precisos que permitan realizar una evaluación de esta parte de la cadena de suministro, sin embargo existe información aislada y enfocada al área de I+D, la cual establece que para el año 2004, el giro dominante estaba en el sector automotriz. El sector electrónico representaba el valor más bajo en I+D.

Así mismo Calderón Madrid (2009), establece que en México existe un estancamiento de la productividad derivado de la falta de innovación en productos y servicios, lo cual no les permite mantener y ampliar sus mercados, tal aseveración resulta de la evaluación de la efectividad de un programa de estímulos al gasto en I+D de las empresas, la cual refiere el bajo incremento de empresas y proyectos en estos programas de estímulos de 2001 a 2008 en México. Ver tabla 1.

En lo referente a la capacidad de las operaciones, la logística interna de materiales y la logística externa, las empresas mexicanas presentan un avance sustancial lo que las ha llevado a mejorar sus niveles de competitividad internacional de acuerdo al modelo de competitividad PYMEs 2011 de la Secretaría de Economía.

Mercadotecnia, ventas y servicio al cliente.

En base al diagnostico del desempeño logístico en la industria mexicana realizado por académicos del Instituto Tecnológico de Estudios Superiores de Monterrey, donde se evaluaron cinco atributos básicos de la cadena de suministros: Confiabilidad en las entregas, Capacidad de respuesta, Flexibilidad, Costos, Eficiencia en la administración de los recursos. Se encontró que dado que la mayoría de las empresas tienen altos puntajes para la calidad de su servicio, en la distribución, esto indica que una buena distribución es un atributo que no representa una diferenciación o ventaja para una empresa, sino más bien un requisito mínimo que deben tener para seguir en operaciones. De acuerdo a los resultados, las empresas mexicanas dan un buen servicio a sus clientes, pero no están generando eficiencias internas asociadas a menores costos en las operaciones logísticas, mayor rentabilidad y aumento en la productividad.

Tabla 1. Estímulo Fiscal (Artículo 219 de la Ley del ISR)

AÑO	Monto máximo (millones de pesos)	Empresas	Proyectos	Monto Asignado (millones de pesos)
2001	500	149	547	415
2002	500	205	824	496
2003	500	236	873	500
2004	1000	357	1308	1000
2005	3000	608	2083	3000
2006	4000	483	1617	4000
2007	4500	622	1918	4500
2008	4500	526	1502	4500
TOTAL	18500		10672	18411

Fuente: Ley de ingresos de la Federación de 2001 a 2008 y resultados publicados en el Diario Oficial de la Federación.

## CONCLUSIONES

La atención acerca de la cadena de suministros no puede centrarse únicamente en la administración sino también en el equipamiento y en desarrollo e incorporación de tecnologías para responder de forma rápida y efectiva a las demandas de los nuevos mercados.

Los procesos de aprendizaje de gestión de operaciones incluyendo la SCM en las PYMES deben acelerarse y tener más apoyo de instancias externas para lograr mayor competitividad.

El aprovechar las oportunidades de globalización requiere también un replanteamiento de los procesos internos de las empresas y adoptar nuevos pensamientos y formas de trabajar.

La falta de equipamiento y planeación ha limitado la gestión adecuada en gran parte de las empresas. El aumento del volumen de producción cuando las empresas abarcan mayores mercados origina problemas en el control de inventarios y en niveles de calidad, por tal motivo es recomendable aplicar mayores herramientas informáticas para el control de las operaciones dentro de la empresa, tales como: control de producción, control de materiales, control de calidad, costos, mano de obra, etc.

La falta de herramientas, origina que los problemas de los procesos productivos se reproduzcan a gran escala cuando los volúmenes de producción aumentan. La incongruencia entre procedimientos y equipos resta competitividad a los procesos. América Latina tiene grandes oportunidades de crecer reforzando las capacidades de sus empresas y haciendo más flexible sus sistemas de producción.

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## LABORATORIO EMPRESARIAL DE LAS PYME DE LA COMARCA LAGUNERA

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### RESUMEN

*La pequeña y mediana empresa (PYME) ha sido en los últimos años el centro de atención de numerosos trabajos, no obstante, aún siguen necesitadas de fundamentos estratégicos, operativos y de alianzas que, de forma continua, le brinden oportunidades para mejorar su competitividad. Este Laboratorio Empresarial (LE) realizará estudios regionales dentro del Estado para crear una base de datos e información del entorno y de las PYME; facilitará el diagnóstico estratégico del modelo de negocio y la definición de estrategias de cambio, diseñará estrategias cooperativas de innovación bajo un sistema de Triple Hélice y mantendrá a través de un sitio una comunicación permanente con los empresarios que nos visiten. Al igual que el Modelo Nacional para MiPyMES Competitivas y los Modelos de Calidad, el Modelo que se ha estructurado tiene como premisas que la clave del éxito de la estrategia se encuentra al interior de la organización, en el manejo de sus recursos, ya sean humanos, materiales, financieros o de conocimiento; y la generación de ventajas competitivas se sustenta en el desarrollo y fortalecimiento de los recursos y actividades clave. Se presentan los primeros resultados alcanzados en el diseño, validación y conformación del sistema de trabajo del Laboratorio Empresarial.*

**Palabras clave:** PYME, Laboratorio, estrategias cooperativas de innovación

## BUSINESS LABORATORY OF THE SMES OF THE COMARCA LAGUNERA

### ABSTRACT

*In the last several years Small and Medium Sized Enterprises (SMEs) have been the center of attention on several papers and works, however, they are still in need of strategic and operational principles, in addition to alliances to get them continuous opportunities to improve their competitiveness. This Business Laboratory will conduct regional studies within the State to create a database and an information system from the environment and SMEs, which will serve to - among other advantages – get sustenance to both business and public policy; facilitate the strategic diagnosis of the business model and the definition of strategies for change; design cooperative strategies of innovation under a system of Triple Helix and maintain through this site a permanent communication with the entrepreneurs that visit us. As the National Model for Competitive SMEs and the Quality Model, our model has been structured having as a key premise, that strategic success is within the organization in managing their resources, whether human, material, financial or knowledge; also the generation of competitive advantages is based on the development and strengthening of key resources and activities. We present the first results achieved in the design, validation and production of the work system Business Laboratory.*

**JEL:** M15

## INTRODUCCION

Los últimos trabajos investigativos en este tema han permitido lograr un mayor conocimiento de las características y de sus relaciones de las PYME con el entorno económico. No obstante, las PYME siguen necesitadas de fundamentos y acciones estratégicas y operativas que, de forma continua, pongan de manifiesto sus oportunidades y las posibles estrategias al objeto de facilitar la toma de decisiones, tanto desde un punto de vista de política interna de la empresa para su gestión, como de política local o estatal, para determinar y fijar programas de actuación acertados y con suficiente tiempo de anticipación. Las bases de datos construidos brindarán información a las instituciones empresariales, de gobierno y financieras para la definición de políticas y la toma de decisiones.

El trabajo directo con las PYME permitirá identificar y medir indicadores de competitividad; fortalezas, debilidades, oportunidades y amenazas, así como oportunidades para innovar sus modelos de negocios y la planeación estratégica de las mismas. Con su implementación se contribuirá a una mejor formación de sus directivos y generar acciones colaborativas entre universidad – empresa, que permitirá la ampliación de conocimientos de todos los que participan directa e indirectamente, a través de la capacitación de los involucrados y de los resultados a que se arriben. Se elevarán los niveles académicos y profesionales de los profesores de planta de nuestra Facultad que imparten competencias relacionadas con estos temas.

Esta investigación se relaciona con la generación de Modelos de Negocios Innovadores para mejorar la competitividad de la PYME dentro de un entorno de gestión de la calidad y de cooperación y/o interacción en el sistema de innovación. La revisión bibliográfica se concentra principalmente en los Modelos de Negocios y los de Calidad.

## REVISION LITERARIA

Existen muchas definiciones de modelo de negocio. Algunas van en la línea de “una narración de cómo funciona la empresa”, otras hablan de actividades y cadena de valor, las más recientes se centran en elecciones o respuestas a preguntas claves, según (Matarranz, 2011) y continua planteando que *habitualmente el trabajo sobre modelos de negocio se basa en conceptualizaciones estáticas de sus elementos y de las interrelaciones entre estos y con el exterior: “no se pueden olvidar aspectos dinámicos que resultan decisivos para el desarrollo y el éxito final de nuevos modelos”* Para (Eisenmann, 2011), un modelo de negocio es un conjunto integrado de elecciones características que especifican la propuesta única de valor para el cliente de una empresa y cómo configura sus actividades -y las de sus alianzas- para entregar ese valor y obtener unos beneficios sostenibles.

Para (Osterwalder & Pigneur, 2010) un modelo de negocio describe el fundamento lógico de cómo una organización crea, entrega y captura valor. Su enfoque ha popularizado una representación de los modelos de negocio el Modelo de Negocio de Canvas: Segmentos de Clientes, Propuesta de Valor, Canales, Relaciones con Clientes, Corrientes de Ingresos, Recursos Clave, Estructura de Costes, Actividades Clave, Alianzas Clave. Son múltiples las fuentes en donde encontrar referencias a los diferentes Modelo de Negocio y Modelos de Calidad que existen en el mundo empresarial: Modelo Mexicano para la Competitividad, Modelo Mexicano de Calidad, Modelo Iberoamericano de Calidad, Modelo Europeo de Excelencia Empresarial, Modelo Canvas, Modelo de Negocio de Walmart, Modelo de Negocio de Compac...etc. y en México, el Modelo Nacional para MiPyMEs Competitivas: “Un enfoque al diseño de un modelo de negocios innovador”, una herramienta directiva que tiene por objeto provocar una reflexión estratégica que incida en el desarrollo de capacidades y ventajas competitivas difíciles de imitar para mejorar aprovechar y responder eficientemente a las oportunidades del entorno en el que operan los negocios. Este es una adaptación del Modelo Nacional para la Competitividad para resolver y atender las problemáticas y los retos que enfrentan las organizaciones micro, pequeñas y medianas, mediante la generación de valor y aseguramiento de su sustentabilidad y crecimiento con base en el diseño de un modelo de negocios innovador (Instituto para el Fomento a la Calidad Total, 2010).



## METODOLOGIA

Desde el punto de vista metodológico en esta investigación el primer paso se relaciona con el diseño del Modelo Teórico de Negocio Dinámico (MND) para la PYME de nuestra región. Tiene una mayor inclinación para PYME de manufactura y servicios y propone Estrategias Cooperativa de Innovación en un marco de alianzas Universidad – Empresa – Gobierno en un modelo general con enfoque de Triple Hélice. El segundo paso diseña los componentes y elementos que caracterizan a identifican el MND; denominamos componentes a los temas o “core competence” del modelo de negocio y elementos a las preguntas, indicadores o aspectos que permiten identificar o evaluar un componente.

El tercer paso se relaciona con Análisis de la Confiabilidad y Viabilidad del Modelo diseñado el mediante la prueba “cero” de un diagnóstico. El cuarto y quinto pasos se relacionan con la medición, se compara nuestro modelo teórico con la percepción que tiene el empresario acerca del manejo de su PYME se evalúa lo que realmente hace y se definen las brechas entre lo que piensa que hace, lo que realmente hace y lo que debiera hacer. El sexto paso alcanza la fase de mejora y es donde se le dan al empresario las estrategias innovadoras pero –como ya se señaló- no se tratará en este artículo; se aplican Métodos Expertos, correlaciones de Kendall, estadísticos de Fisher y Spearman para poder determinar los componentes principales y sus elementos.

## RESULTADOS

Primer Resultado: Un Modelo de Negocio Dinámico (MND) propio, adecuado según la característica de las PYME de nuestra región y con una vocación de Modelo de Triple Hélice en el cual se refuerza el accionar de las Alianzas y que toma como fundamentos también los Modelos de Calidad. Este primer resultado llega hasta el diseño de los componentes principales. Los cinco primeros componentes tratados a nivel de la Concordancia de Kendall son: Propuesta de Valor (1,4); Alianzas (1,7); Resultados (3,0); Ejecución de la Propuesta de Valor (4,20) y Clientes (4,70). Segundo Resultado: A partir de los componentes principales se diseñan los elementos que caracterizan a identifican el MND.

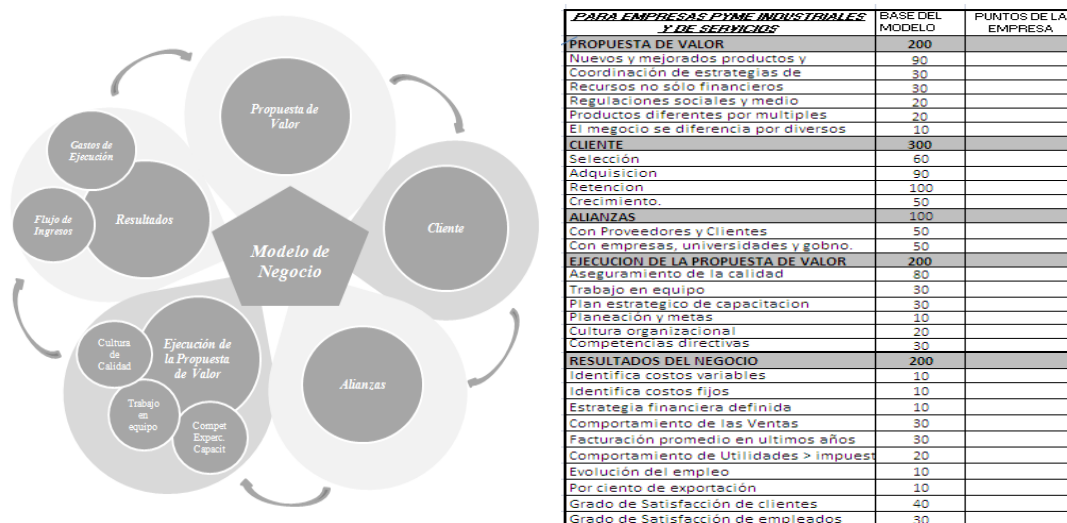
Conceptualizamos el término elementos como las preguntas, indicadores o aspectos que permiten identificar o evaluar un componente. En esta investigación existe una Variable de Trabajo que es el MND, así como elementos o variables independientes (VI) que se usan para explicar los cinco componentes o variables dependientes (VD) Se les solicitó a los participantes (expertos y empresarios) un listado de los elementos (o preguntas) que debía contener el Modelo para agruparlos dentro de los componentes principales. El primer listado arrojó una lista de 50 elementos que tras varias rondas Delphi quedaron reducidos a 34 Para establecer la correlación entre las treinta y cuatro variables independientes (VI) se pueden emplear varios métodos estadísticos, se selecciona el test exacto de Fisher que permite analizar si dos variables dicotómicas están asociadas cuando la muestra a estudiar es demasiado pequeña y no se cumplen las condiciones necesarias para que la aplicación del test X2 sea adecuada

Al aplicarlo se está en posibilidad de no rechazar la  $H_0$  lo que significa que podemos aceptar como válidas las 28 (VI) y las 5 (VD). Al aceptar los resultados anteriores estamos en posibilidad de asignar a cada Componente o VD sus correspondientes Elementos o VI de tal manera que podemos presentar el Modelo de Negocio en la Figura 1 (izq) y su correspondiente Matriz de Calidad en la parte derecha

Tercer Resultado: Diagnóstico para conocer el grado de Adherencia que tiene la PYME encuestada con el Modelo Teórico. Se relaciona con la manera en que se debe implantar el MND mediante un diagnóstico. Ya en este tercer paso incursionamos en lo que es la fase de Análisis de la Confiabilidad y Viabilidad del Modelo diseñado (Ver Figura 1). El objetivo es lograr establecer ¿Cómo está la empresa en relación a los parámetros que parecen ser comunes en las organizaciones? representado en nuestro caso

por nuestro Modelo Teórico. O dicho en otras palabras, como señala (Braidot, 2010), ¿Qué grado de adherencia existe con el Modelo Teórico? (GAMT). Este es un momento clave dado que el empresario se enfrenta a una serie de preguntas a través de las cuales se revela lo que él pretende. Es un procedimiento tomado de los Modelos de Calidad en los cuales el evaluado explica cómo él hace, o pretende, o entiende que hace su labor. Resultado final, Sistema de Información (SI) del Laboratorio Empresarial

Figura 1: Ampliación del Modelo de Negocios Dinámico (MND) y Matriz del Modelo Teórico del Laboratorio Empresarial.



La imagen del MND ha sido modificada a partir de la mostrada en el Modelo Mexicano para las MiPyMES Competitivas del año 2011. Se han añadido cinco elementos a los dos componentes externos que identifican la Ejecución y los Resultados. La Matriz del Modelo Teórico (tabla a la derecha) en un ambiente de Modelo de Calidad, contiene los 5 componentes y los 28 elementos con puntuaciones que facilitan el diagnóstico de la situación de la PYME. Elaboración Propia

Ante la situación de la no existencia de una solución para este proyecto, se decidió generar toda la plataforma que soportará la operación del mismo, desde la parte de interface de presentación, interface con el usuario, administración y manejo de la base de datos de conocimiento, presentación y salida de información, así como varios módulos adicionales que se irán incorporando de acuerdo a las necesidades futuras. Hasta el momento se tiene diseñado el 50% de este SI por medio de un portal de Internet con aplicación web APP el cual está alojado u hospedado en el portal de nuestra Facultad de Contaduría y Administración, Unidad Torreón

## CONCLUSIONES

El trabajo se caracteriza por una solución innovadora al combinar los principios de los Modelos de Calidad con los Modelos de Negocio auxiliados por un SI creando un procedimiento original que permite no sólo diagnosticar la situación de la PYME sino que se le brindan alternativas estratégicas y se le ofrece al apoyo mediante “coaching” por parte de alumnos y profesores de nuestra Facultad. Las variables externas comprenden la evolución del negocio, su demanda, satisfacción de los clientes, actuación de la competencia, la calidad, políticas económicas y sociales, competencias, empleo y capacitación. Las variables de tipo interno se refieren a la situación de la empresa en cuanto a la utilización de recursos materiales, humanos y financieros, grado de conocimientos técnicos, organización, selección, adquisición, retención y crecimiento de clientes, así como las alianzas y cluster.

La importancia de las Alianzas, tal como se explica en el (Modelo EFQM, 2009), radica que en el mundo de hoy, cada vez más exigente y en cambio continuo, el éxito puede depender de las alianzas. Estas pueden establecerse con clientes, sociedad, proveedores e incluso competidores, y se basan en un

beneficio mutuo claramente identificado. En nuestro caso apostamos por alianzas dentro del modelo de Triple Hélice que establece a la universidad como centro, con actividades de investigación y desarrollo basadas en principios académicos, a la industria como proveedora de demanda de los clientes sobre la base de sus actividades comerciales, así como la investigación y desarrollo para generar nuevas oportunidades de negocio, y al gobierno como gestor de condiciones políticas y marco regulador apropiado para generar entornos de crecimiento.

Se cumple el objetivo de este artículo que es comprobar la factibilidad de evaluar y calificar el comportamiento de una empresa PYME desde la óptica de su Ejecutivo al comparar lo que él piensa que hace con el modelo teórico que diseñamos. Este importante resultado validado y comprobado nos abre las puertas y facilita el camino para posteriores análisis que posibilitarían darle al empresario algunas alternativas estratégicas para resolver las brechas o insuficiencias que presenta en su accionar.

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# PROGRAMAS EDUCATIVOS ESTRATÉGICOS DEL ÁREA ECONÓMICO ADMINISTRATIVO PARA SU APERTURA EN INSTITUCIONES DE EDUCACIÓN SUPERIOR

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## RESUMEN

*El presente trabajo provee información suficiente y relevante a los líderes de la educación superior interesados en tomar decisiones acertadas, en cuanto a pertinencia de programas educativos a ofertar, para que den éstos respuesta a la emergencia de necesidades económicas, políticas y sociales vigentes y cumplan con el compromiso fundamental de la educación: transformar la realidad actual contribuyendo al progreso de la región y del país, preservando su relación con el mundo. Por tanto, después de haber realizado una investigación de tipo no experimental bajo dos enfoques: documental y de campo, se presentan los principales resultados que identifican la percepción de los requerimientos laborales del sector productivo de la región sur del estado de Sonora; así como la percepción de estudiantes de las Instituciones de Educación Media Superior (IEMS), respecto a la aceptación de un programa educativo con perfil económico administrativo.*

**PALABRAS CLAVE:** pertinencia, perfil económico administrativo, requerimientos laborales

## ABSTRACT

*The present paper provides sufficient information relevant to higher education leaders interested in making good decisions in terms of relevance of educational programs to offer, to give them emergency response to the economic, political and social force and meet fundamental commitment to education: transforming the current situation contributing to the progress of the region and country, preserving its relationship with the world. Therefore, after making a non-experimental research, under two approaches: documentary and field research. The results present the perception of the labor requirements in the production sector of the southern region of the state of Sonora, and the perception of senior high school students, regarding the acceptance of an educational program with administrative economic profile.*

**KEYWORDS:** appropriateness, administrative economic profile, labor requirements.

## INTRODUCCIÓN

Desde su concepción y nacimiento, es compromiso de la educación superior dar respuesta pertinente a la sociedad, bajo una perspectiva de calidad ante referentes nacionales e internacionales y atendiendo a los constantes cambios y nuevos descubrimientos en cuanto a integración de bloques económicos, velocidad en la comunicación y la tecnología, necesidad de constructos de conocimientos contemporáneos, disponibilidad de información, entre otros, que exige a las instituciones de Educación Superior (IES) profundos, reflexivos y estructurados cambios en su quehacer académico. (Corzo y Marcano, 2009).

En tal sentido, las Instituciones de Educación Superior (IES), son reconocidas como productoras y difusoras de conocimiento para el desarrollo, al atender los requerimientos de la situación económico-social, con el propósito de lograr crecimiento y desarrollo (UNESCO, 2004). Así mismo, la política nacional en materia de educación superior, está encaminada a la actualización de programas de estudios,

sus contenidos, materiales y métodos para elevar su pertinencia y relevancia en el desarrollo integral de los estudiantes. Es entonces, inalienable el compromiso de las instituciones de educación superior (IES) de contribuir al progreso de la región y del país a través de la oferta de programas educativos pertinentes tanto a las necesidades del sector productivo como a la demanda de los egresados del nivel medio superior. México requiere que todos los jóvenes que así lo deseen puedan tener acceso a educación superior de calidad, y también que los contenidos y métodos educativos respondan a las características que demanda el mercado laboral (Presidencia de la república México, 2007).

Para el caso de Sonora, México, el Plan Estatal de Desarrollo 2010-2015 del Gobierno del Estado (2009) plantea la necesidad de promover la pertinencia de los planes de estudio de las instituciones de educación superior, a los requerimientos de las principales actividades productivas y a las oportunidades que ofrece el desarrollo tecnológico de la entidad. Sin embargo, el hecho de alcanzar los niveles de escolaridad más altos no garantiza que los estudiantes se incorporen, una vez graduados, al mundo del trabajo. Ello habla de manera elocuente del problema de la falta de vinculación entre la educación superior y el mercado laboral. A nivel nacional, el 50% de los estudiantes se inscribe en áreas de ciencias sociales y administrativas, en contraposición con las ciencias agropecuarias, naturales y exactas, en las que se observa una disminución en la matrícula, por lo que se infiere que los programas educativos con perfil económico administrativo tienen una demanda significativa, sin embargo es importante analizar qué programas son más estratégicos para su apertura, atendiendo la pertinencia del programa, para que los estudiantes respondan a las características que demanda el mercado de trabajo.

Por lo anterior, se deben alinear las necesidades educativas con los requerimientos del sector empresarial, mediante la vinculación del perfil de los programas educativos con las competencias profesionales requeridas por el sector productivo, a efecto de contribuir en la competitividad para el desarrollo, por lo tanto, se propone el presente proyecto de investigación enfocado en identificar la pertinencia de programas educativos con perfil económico administrativo y factible para su oferta en las IES. La realización de la presente investigación permitirá contar con información suficiente y relevante que permita a los directivos tomar decisiones acertadas en cuanto a la oferta de programas educativos con perfil económico administrativo, con lo que se estarán optimizando los recursos y como resultado de cursar un PE pertinente con el sector productivo, el egresado estará en mejores condiciones para la inserción laboral en un periodo de tiempo menor. Por otro lado, el sector productivo también se estará beneficiando al atender las necesidades del mercado laboral y las características que los nuevos profesionistas deben cumplir. En este contexto, las IES estarán ofreciendo opciones de formación profesional requeridas por la emergencia de necesidades económicas y sociales de las localidades en donde se establecen sus unidades académicas y con ello contribuyendo al progreso de la región y del país (ANUIES, 2000).

## REVISION LITERARIA

Lepe Aguayo y Cols (1998), comentan que para estudiar la pertinencia de un programa educativo es necesario un estudio de las principales actividades económicas de la región para enfocarse a ésta y ofrecer carreras acordes a lo que los sectores productivos están solicitando. También, se deberá valorar los efectos que producirá la respuesta de la sociedad ante la oferta de esos programas educativos que solicitan los sectores productivos. La UNESCO (1998) en la conferencia mundial sobre la educación superior, señala “la pertinencia de los planes de estudios, las posibilidades de empleo de los diplomados, el establecimiento de acuerdos de cooperación eficaces y la igualdad de acceso a los beneficios que reporta la cooperación internacional...” aseverando que la educación superior debe hacer frente a la vez a los retos que suponen las nuevas oportunidades que abren las tecnologías, que mejoran la manera de producir, organizar, difundir y controlar el saber y de acceder al mismo. A medida que avanza el crecimiento y desarrollo de una región, el sentido de pertinencia de un programa educativo cobra relevancia, no sólo porque el profesional egresado encuentra trabajo, sino por la capacidad para crearlo en

este mundo de incesantes cambios. En este sentido, la pertinencia tiene que ver con el mercado laboral al que se insertarán los egresados de un programa educativo, por lo que son factores críticos de éxito, el tiempo y las condiciones de la comunidad a la que van dirigidos los nuevos profesionistas (Braslavsky, 1999). Para Tünnermann (2002), la pertinencia debe analizarse desde una perspectiva más amplia, que tenga en cuenta los desafíos, los retos y las demandas que impone la sociedad al sistema de ES y a cada una de las IES que lo integran., entendiendo a la pertinencia como la adecuación entre lo que la sociedad requiere de las instituciones y lo que éstas generan como respuesta eficiente y de calidad.

Por otro lado las ANUIES (2011), refiere que uno de los criterios para el diseño de políticas educativas a nivel superior es la pertinencia social, es decir que debe haber coherencia entre los objetivos y perfiles de egreso con las necesidades actuales de la institución educativa y con el mercado de trabajo. La palabra factibilidad, se deriva del vocablo factible (hacedero, realizable). En educación se refiere a la consistencia interna entre lo diseñado en el plan curricular y su relación con los distintos componentes educativos: programas de enseñanza, estuantes, adelantos en el campo disciplinario, profesores, administradores, recursos materiales, técnicos, económicos (Lepe aguayo y cols, 1998).

La factibilidad es un criterio que se enfoca hacia aquello que se puede realizar, ponerse en práctica, lo hacedero, lo posible en una realidad concreta. Es importante considerar la posibilidad de aplicar los nuevos esquemas al sistema escolar de que se trate, ya que, lo deseable debe ser también aplicable, formular preguntas, destacar situaciones, es una forma de establecer la factibilidad, es requisito primordial para la adopción de cualquier innovación. Para determinar la factibilidad de acuerdo a lo citado, es importante conocer el sistema educativo al que pertenece la institución que desea ofrecer el plan, además tener en consideración los recursos con lo que se cuenta (humanos y materiales, principalmente) para discriminar si el proyecto a emprender es aplicable o no.

## OBJETIVO

Determinar qué programas educativos del área económico administrativo son estratégicos, para su apertura en instituciones de educación superior.

## METODOLOGÍA

El diseño de la presente investigación es del tipo descriptivo cualitativo (Hernández, 2006) que aplica los métodos de la investigación social y sus instrumentos (cuestionarios y entrevistas), con el propósito de detectar la demanda de PE con perfil económico administrativo y la oferta laboral del sector productivo en la región sur del Estado de Sonora.

### Muestra

El cálculo para el tamaño de la muestra se determinó utilizando la siguiente fórmula:

$$n = (Z^2 pqN) / (Ne^2 + Z^2 pq)$$

Donde:

n = Tamaño de la muestra

p = probabilidad de que ocurra el evento

q = probabilidad de que no ocurra el evento

e = Error

Z = Nivel de confianza (para 95% es 1.96)

N = Tamaño de la población

Utilizando como marco de muestreo el listado de los alumnos inscritos en las Instituciones de Educación Media Superior (IEMS) de la zona de influencia se tomarán de manera sistemática y aleatoria con probabilidad proporcional a su tamaño de la zona de influencia de la ciudad de Navojoa, Huatabampo, Alamos y Etchojoa. En el caso del sector productivo, se hará un catálogo único con las empresas registradas en el Sistema de Información Empresarial Mexicano (SIEM), Cámara Nacional de Comercio (CANACO), Cámara Mexicana de la Industria de la Construcción (CMIC) y Cámara Nacional de la Industria de la Transformación (CANACINTRA) de la zona de influencia referida en el párrafo anterior. Los cuestionarios (ver apartado de anexos) una vez contestados se codificaron y se capturaron en hoja de cálculo Excel 2007, con el cual se aplicó estadística básica descriptiva, que permitió hacer un análisis cualitativo (Weber, 1990).

### Participantes

Se consideraron dos unidades de análisis:

1. *Estudiantes del sexto semestre* próximos a egresar de nivel medio superior en la región sur de Sonora. (Comprende los municipios de Álamos, Etchojoa, Huatabampo y Navojoa). Actualmente en dicha región, suman 34 preparatorias con un total de 4,169 alumnos (IEEEES, 2010).

Para la segunda unidad de análisis, se considerará el padrón de comerciantes registrados en la Cámara Nacional de Comercio de los municipios anotados en el punto anterior, con un total de 309.

### Instrumento Para La Obtención De Datos:

Se diseñaron dos cuestionarios (ver anexos):

1. Dirigido a estudiantes: Consta de **6** reactivos que incluye variables generales del estudiante, planes al terminar el bachillerato, las razones para ingresar a una Universidad y sus expectativas académicas.
2. Dirigido a directivos de Empresas: Conformado por **7** reactivos que incluye datos generales de la empresa, puestos, número de trabajadores, nivel promedio de estudios y principales actividades que se desempeñan a diversos niveles en el área económica – administrativa y participación académica.

### Procedimiento

Para el desarrollo de esta investigación, se llevó a cabo el procedimiento que se describe:

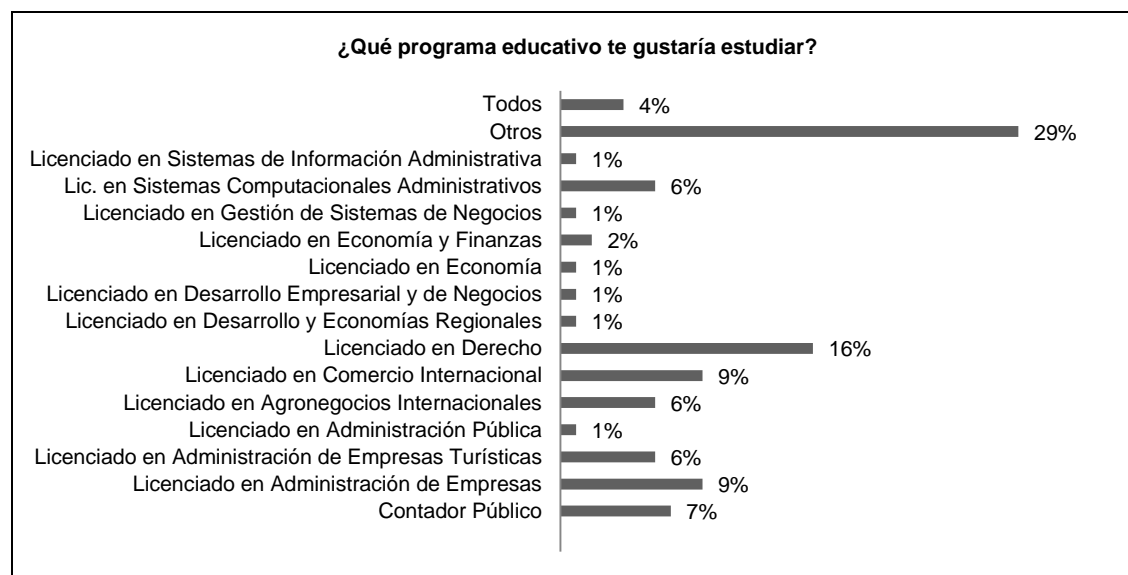
1. Determinación de la población.
2. Determinación de la muestra.
3. Prorratio de la muestra tomando en consideración el número de sujetos inscritos en cada preparatoria. (y número de sujetos en cada comunidad en el caso del sector productivo).
4. Aplicación de los cuestionarios en un primer tiempo.
5. Captura de datos en base de datos.

6. Elaboración de las gráficas de los datos en hoja de cálculo de Excel.
7. Preguntas de discusión.
8. Análisis.
9. Presentación de resultados.

## RESULTADOS

Conforme a los datos arrojados por el instrumento de recolección de datos, que se aplicó a estudiantes del sexto semestre de educación media superior se encontró que el 84% de los estudiantes encuestados si tiene pensado estudiar una licenciatura. Lo anterior significa que al tener una población de 4,000 estudiantes, en el próximo ciclo escolar estarán demandando más de 3,300 espacios en las universidades.

Además, se encontró que hay un 29% que le gustaría estudiar una opción distinta de las que se presentan de manera explícita en la siguiente figura. No obstante que en la pregunta se presentan opciones de programas educativos nuevos y actuales, prevalece la preferencia por los programas educativos tradicionales como el de Licenciado en Derecho con una preferencia del 16%, Licenciado en comercio internacional y Licenciado en administración de empresas con un 9% y Contador público con un 7%. En menor grado se encuentran las preferencias por los programas de Licenciado en sistemas computacionales administrativos, licenciado en agronegocios internacionales y licenciado en administración de empresas turísticas con un 6%. Y con apenas el uno por ciento de las preferencias, se encuentran los programas de Licenciado en sistemas de información administrativa, Licenciado en gestión de sistemas de negocios, Licenciado en economía, Licenciado en desarrollo empresarial y de negocios, Licenciado en desarrollo y economías regionales y Licenciado en administración pública.



El 55% de los jóvenes toman en cuenta las oportunidades de trabajo para la selección de su carrera, el 39% selecciona su carrera por vocación y el 6% por otros motivos. Del 17% de estudiantes que respondieron que no les gustaría recibir información, ya que no les interesa estudiar ninguno de los programas educativos enlistados en la pregunta anterior, el 73% opina que “no es la carrera que quieren estudiar”, el 21% “no tiene información” y el resto por “Otros” motivos.



Ante la pregunta directa a los estudiantes de preparatoria, de que si les gustaría recibir información de otros programas educativos con perfil económico administrativo, un 19% respondió que le gustaría recibir información del programa educativo de licenciado en desarrollo empresarial y de negocios, el 12% de licenciado en administración financiera, el 5% le gustaría recibir información sobre licenciado en economía, otro 5% de licenciado en administración del capital humano y del conocimiento, el 4% sobre licenciados en desarrollo de economías regionales, al 26% no le gustaría recibir información y el resto (17%), no contestó. Por otro lado, en el sector productivo se encontró que el 97% de las empresas requieren al menos de un profesional con perfil en las áreas económicas administrativas. Específicamente los empresarios prefieren a un contador público y/o a un licenciado en administración de empresas, ya que estas dos carreras tienen una preferencia del 70% y 64% en el sector productivo. (Ver tabla 1).

Tabla 1: Preferencias de licenciaturas por parte del sector empresarial

Programa Educativo	Preferencia %
Contador público	70
Administración de empresas	64
Economía y finanzas	30
Sistemas computacionales y administrativos	27
Mercadotecnia	18
Comercio internacional	18
Turismo	15
Otros	03
Fuente: Elaboración propia.	

En relación al número de puestos que las empresas tienen y están ocupados por profesionistas del área económico administrativo, el 33% mencionó que tienen en promedio 4 puestos, otro 33% dispone de 3 puestos, un 15% tiene 2 puestos, en el mismo nivel del 15% hay empresas que sólo tienen disponible 1 puesto y el 4% mencionó que no tiene ningún puesto con estas características. Considerando como valores de referencia donde 1 es más importante y 7 menos importante; se encontró que las áreas más importantes para los empresarios son en primer lugar las Ventas con un grado de importancia promedio de 2.1, seguido de Organización con 2.7 y Contabilidad con 3.5, luego Finanzas y Recursos humanos con 3.6, quedando rezagadas las áreas de Tecnología y procesos con 4.5 y el resto de las áreas con 6.6. (Ver tabla 2).

Tabla 2: Áreas más importantes para los empresarios

Área	Grado de importancia
Ventas	2.1
Organización	2.7
Contabilidad	3.5
Finanzas	3.6
Recursos humanos	3.6
Tecnología y procesos	4.5
Otros	6.6
Fuente: Elaboración propia.	

Por otro lado, considerando como valores de referencia donde 1 es más importante y 6 es menos importante, los beneficios que esperan obtener los empresarios en orden prioritario son los que se muestran en la Tabla 3, resultando los más importantes: Ventas, organización y control administrativo con valores de 2.1, 2.4 y 2.7 respectivamente.

Tabla 3: Beneficios que espera obtener el empresario

Área	Grado de importancia
Mejor nivel de ventas	2.1
Mejor Organización	2.4
Mejor control administrativo	2.7
Reducción de costos	3.1
Emprendimiento e innovación	3.5
Mejor control de recursos humanos	3.8.
Fuente: Elaboración propia.	

## CONCLUSIONES

En atención a los resultados obtenidos, sin duda los programas educativos estratégicos con perfil económico administrativo en el sur del estado de Sonora, son el de Contador público y Licenciado en administración de empresas, considerando que estos dos son los de mayor requerimiento por parte del mercado laboral. Además tienen un grado de preferencia aceptable por parte de los estudiantes próximos a ingresar a la universidad. En segundo lugar se identificó el programa de licenciado en comercio internacional quien presentó una preferencia por parte del sector productivo del 18%, y una preferencia del 9% por parte de los estudiantes de educación media superior.

Otro hallazgo importante es que los estudiantes de educación media superior tienen disposición por recibir información de otros programas educativos que no son tradicionales, lo cual sugiere que hay apertura por conocer otras carreras. En este sentido será importante tomar en cuenta el perfil económico de la región y la tendencia que presentan los sectores de desarrollo y lo que el sector productivo espera al contratar a un profesional del área económico administrativa que como ya se vio en los resultados las áreas más importantes para los empresarios son ventas, organización y contabilidad

Por otro lado, el programa de licenciado en derecho es el que más preferencia tiene por parte de los estudiantes de educación media superior con un 16%, sin embargo no fue mencionado como preferente por parte del sector productivo. Finalmente, se debe reconocer el dinamismo que pueden presentar las preferencias de los estudiantes y del mercado laboral, además de las condiciones de los factores económicos de la región, por lo que es recomendable realizar un estudio antes de la apertura un programa educativo.

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# PERCEPCIÓN DE LA CALIDAD DEL SERVICIO EDUCATIVO UNIVERSITARIO. UN ENFOQUE CUALITATIVO

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## RESUMEN

*El propósito de esta investigación es analizar las dimensiones la percepción de alumnos y profesores de la calidad del servicio educativo en la Universidad desde la perspectiva cualitativa. Del estudio de las diferentes dimensiones de la calidad del servicio, de la evidencia empírica obtenida complementen los instrumento cuantitativo servqual y obtener conclusiones relevantes que contribuyan a diseñar e implementar líneas de mejora en las actuales estrategias de calidad en el nivel de educación universitaria. Se utilizaron los marcos de interpretación del interaccionismo simbólico, la etnometdología y la fenomenología de Schutz. se utilizaron las técnicas de grupo focal, entrevista a profundidad y se apoyó en el software ATLAS.TI, con el fin de categorizar y describir las relaciones conceptuales desde la perspectiva cualitativa. Una de las aportaciones más importantes de esta investigación es complementar al instrumento cuantitativo con los métodos y técnicas cualitativas y apoyar a la planeación estratégica institucional y la mejora continua del servicio educativo.*

**PALABRAS CLAVE:** Servqual, investigación cualitativa, satisfacción del cliente.

**JEL:**I23

## ABSTRAT

*The purpose of this research is to analyze the dimensions of the perception of students and teachers of the quality of education at the University from the qualitative perspective. The study of the different dimensions of service quality, the empirical evidence servqual complement quantitative tool and draw conclusions relevant to contribute to design and implement areas for improvement in current quality strategies at the level of education. We used the frameworks of interpretation of symbolic interactionism, etnometdology and Schutz phenomenology. Techniques were used in focus groups, depth interviews and leaned ATLAS.TI software in order to categorize and describe the conceptual relationships from the qualitative perspective. One of the most important contributions of this research is to complement the instrument with the quantitative and qualitative methods and techniques to support corporate strategic planning and continuous improvement of educational services.*

**JEL:**I23

**Keywords:** Quality of service, higher education, servqual.

## INTRODUCCIÓN

Las características políticas, económicas y sociales actuales demandan mayores exigencias de aquellos especialistas que diseñan y planifican las actividades de formación educativa. Se requiere entonces, de universidades que presten servicios de formación de acuerdo a las demandas del mercado laboral de la región, del país y del mercado de trabajo globalizado. Para mejorar la calidad en las instituciones de educación superior, enfocadas como empresas de servicios, es necesario cumplir con las peticiones de la sociedad, por que ella es la que decide ingresar a la mejor escuela para recibir una educación de calidad, entonces es un desafío para las universidades públicas poder competir en este nivel, con una visión más

empresarial, donde cumplan con las peticiones de los clientes, compitiendo en cuestión de calidad del servicio. Pero necesita estar en una institución superior de calidad donde se sienta placentero, y satisfecho con los servicios que le proporcionan, donde cumplan con sus demandas e inquietudes como cliente.

Sin embargo estos rankings no muestran la percepción de calidad por el servicio recibido que tiene los estudiantes de la universidad, durante el periodo escolar, y si ellos están de acuerdo con el servicio que están recibiendo. Los estudiantes, tendrán una percepción positiva del servicio, si la institución educativa satisface todas las necesidades del alumno, cubriendo sus exigencias antes, durante y después del servicio.

La percepción de la calidad del servicio por parte del estudiante es de gran interés para las instituciones de educación superior, porque en la actualidad existen más universidades tanto públicas como privadas que compiten por estar certificadas con las normas ISO9000, y ofrecer el mejor servicio de educación pero no saben que es lo que piensan los usuarios al respecto. Para la universidad, la opinión y percepción del estudiante acerca del servicio que esta recibiendo es sumamente importante, porque él es el cliente quien juzga el servicio. La evaluación de la calidad del servicio en las universidades, es fundamental, para ejercer un control en los procedimientos que se llevan a cabo, y se puedan mejorar o perfeccionar funciones que se realizan mal, debe ser constante, llevar un seguimiento y ser automática. Entendida de este modo, la calidad requiere un juicio valorativo que viene dado por la evaluación. De esta manera, la palabra calidad adquiere un sentido descriptivo. Por lo tanto, es importante hacer la distinción entre calidad y evaluación, pues mientras la calidad de la educación implica un proceso de mejora continuo sobre sus elementos, también requiere necesariamente de la evaluación.

En la escuela, la evaluación de la calidad del servicio se realiza de distintas maneras, como puede ser por medio de encuestas de satisfacción de estudiantes, evaluación de los docentes, número de usuarios atendidos por día, encuesta de percepción de la calidad del servicio, buzón de sugerencias, acreditación de los programas de licenciatura, documentación, número de egresados, etc. Ello se deriva de las acciones que las universidades están realizando para establecer un sistema de evaluación de la calidad del servicio que ofrecen. Una estrategia para incrementar la calidad en estas instituciones es satisfacer la demanda de servicio de los alumnos, con el fin de cumplir con esa parte donde la empresa tiene que satisfacer a su cliente, y haciendo hincapié al mundo cambiante que se vive en la actualidad con la globalización, para que el día de mañana la universidad pública sea reconocida como una institución de buena calidad recomendada por los estudiantes, como clientes satisfechos.

Con esta investigación se pretende hacer un aporte en lo teórico al adaptar la escala servqual y servqualing a la medición de la percepción de la calidad del servicio educativo universitario desde la perspectiva docente, y en particular la creación de conceptos (obtención de dimensiones latentes, subyacentes o empíricas) en el área de la Administración de los Servicios ad-hoc al contexto del servicio educativo prestado en la FCH de la UABC. Se ha realizado la medición de la percepción de la calidad desde la perspectiva de los alumnos y PTC, pero resulta interesante analizar la percepción que tienen los PTC y contrastar con los resultados de los estudiantes para observar convergencias y divergencias.

Es un apoyo para la toma de decisiones y la planeación estratégica del desarrollo institucional de la FCH-UABC.

### Formulación Del Problema

¿Qué relación existe entre la percepción de la calidad del servicio educativo y la importancia atribuida a las dimensiones que integran la calidad del mismo, de los Alumnos y Profesores de Tiempo Completo (PTC) de Licenciatura en la Facultad de Ciencias Humanas (FCH), campus Mexicali, de la Universidad Autónoma de Baja California (UABC) durante el periodo escolar 2010-1?

### Objetivo general de investigación

Analizar la relación que existe entre la percepción de la calidad del servicio educativo y la importancia atribuida a las dimensiones que integran la calidad del mismo, de los alumnos y PTC de licenciatura en la Facultad de Ciencias Humanas (FCH), campus Mexicali, de la Universidad Autónoma de Baja California (UABC) durante el periodo escolar 2010-1. Complementar los resultados cuantitativos de calidad del servicio educativo universitario.

### Alcances y limitaciones

La presente investigación se delimita al estudio de caso del universo de la FCH de la UABC utilizando muestras típicas de carácter cualitativo para grupos focales y entrevistas a profundidad.

## **REVISIÓN LITERARIA**

El Interaccionismo Simbólico, estudia los significados dentro del lenguaje escrito y hablado y en el comportamiento en la interacción social, se analiza la acción humana abordándola como una ciencia interpretativa en busca de su significado y no como una ciencia natural, la cual busca leyes. El IS se práctica a través del “estudio de casos”, apoyado en la observación participante dentro del contexto bajo estudio. En el interaccionismo interpretativo se utiliza el concepto de “*triangulación múltiple*”, es decir, la combinación de múltiples *métodos*, múltiples tipos de *datos* (de diferentes muestras), múltiples *observadores* (más de un punto de vista) y múltiples *teorías* (para analizar la información), todo en el desarrollo y estudio de una misma investigación.

En esta investigación se contrastan los resultados cuantitativos y cualitativos con un enfoque complementario que permita un conocimiento más completo del objeto de estudio. La fenomenología tiene como sustento cuatro conceptos: la temporalidad, se refiere al tiempo vivido, la espacialidad, el espacio vivido, la corporalidad, el cuerpo vivido y la relacionalidad o la comunidad que se refiere a la relación humana (Álvarez-Gayou Jurgenson, 2003). Para la fenomenología es de vital importancia darle énfasis a la experiencia vivida de los seres humanos, en ella se vinculan los sujetos con su mundo al interactuar en un contexto rico en relaciones con objetos, personas, sucesos y situaciones. Dentro de la fenomenología existen dos premisas, la premisa expresada por Morse, hace mención de las percepciones de las personas, éstas, evidencian la existencia de su mundo, no como lo piensan sino como lo viven. La premisa formulada por Richard menciona que la existencia del hombre es crucial y significativa, pues, siempre estamos conscientes de algo, por lo cual la existencia implica que las personas están en su mundo y solo pueden ser comprendidas dentro de este contexto (Álvarez-Gayou Jurgenson, 2006).

El término fenomenológico está basado principalmente en relación con la presentación de Husserl y la explicación de una ontología por esencias. Esta rama de la filosofía se diferencia de otras al ser más descriptiva que explicativa (Álvarez-Gayou Jurgenson, 2006). A partir de la teoría de Alfred Schutz, se interpretó la experiencia de los sujetos participantes en el P E-A, la acción social es descrita por los sujetos actores basándose en las distintas tipificaciones que le son proveídas por su situación biográfica, su acervo de conocimientos a mano y la intersubjetividad (Schutz, 1993 y 1995). El mundo del sentido común está determinado por la situación biográfica del individuo, todos comparten una realidad, un espacio, pero las experiencias individuales definen al individuo de una forma distinta a sus semejantes. El acervo de conocimiento a mano, es todo el saber almacenado por las personas en el interior, en la memoria y hace uso de él, cuando se tiene una experiencia nueva.

La realidad fenomenológica se concibe como un mundo donde los fenómenos están dados, sin importar si éstos son reales o imaginarios. La realidad cotidiana es aprehendida por los sujetos de manera natural, por el denominado sentido común, mismo que es compartido por la colectividad.

El ser humano comprende su realidad y la de los otros como experiencias reales y significativas. Los individuos son capaces de ponerse en el lugar de otro. Este sentido común es también el lugar de las acciones del individuo; actúa en él, incluso, antes de comprenderlo. Pero ese conocimiento de los individuos está determinado por su biografía particular. Cada persona tiene experiencias propias que dependen de diversos factores como el lugar en donde habitan, su lugar de origen, la educación familiar, su educación formal, en fin, todos aquellos elementos que de alguna u otra manera configuran su vida concreta. De eso depende la perspectiva del mundo vivida por el sujeto y a través de ella comprende toda su existencia. Este proceso es posible al “acervo de conocimientos a mano”, también llamado “repositorio de conocimiento disponible”, así denominado por la fenomenología de Alfred Schutz, este es un almacén pasivo de experiencias personales y pueden ser traídas al aquí y ahora para constituir una nueva experiencia personal inmediata la cual será archivada y será considerada por el sujeto como una experiencia anterior y así sucesivamente. Este repositorio ayuda a estructurar las nuevas vivencias y hace posible la reflexión de los individuos en torno a sus experiencias.

El alumno comprende su realidad escolar y la de los otros compañeros como experiencias reales y significativas. Los estudiantes son capaces de ponerse en el lugar de otro. Este sentido común es también el lugar de sus acciones; actúan en él, incluso, antes de comprenderlo. Perciben la calidad del servicio educativo recibido en torno a las necesidades de su rol estudiantil y a la interacción con su entorno académico. Pero ese conocimiento de los estudiantes está determinado por su biografía particular. Cada alumno tiene experiencias propias que dependen de diversos factores como el lugar en donde estudian, donde habitan, su lugar de origen, la educación familiar, su educación formal, en fin, todos aquellos elementos que de alguna u otra manera configuran su vida concreta. De eso depende la perspectiva del mundo vivido y a través de ella es comprendida toda su existencia.

La realidad cotidiana de la calidad del servicio educativo universitario que se oferta en la FCH UABC la percibieron los sujetos del proceso educativo auxiliados en principio, mediante las categorías teóricas proporcionadas por el investigador y el acervo de conocimientos personales utilizados dentro de este marco de interpretación tanto de los alumnos como de los docentes a partir de aquí, se elaboraron las descripciones de lo percibido, de las vivencias del día a día en el proceso de enseñanza- aprendizaje (P E- A) desarrollado en la unidad académica bajo estudio, con las fortalezas y debilidades que caracterizan al servicio educativo y con el deseo de lograr una mejor educación, dentro del rol que cada uno de los sujetos juega y la posibilidad de influir en el proceso educativo institucional, según lo relatan los sujetos investigados mediante técnicas cualitativas de grupos focales y entrevistas a profundidad realizadas en la FCH UABC, se obtuvieron los resultados cualitativos siguientes.

Según Mejías (2005) y Mejías, Reyes y Maneiro (2006). Las dimensiones de la calidad del servicio se dividen en: Elementos Tangibles, Confiabilidad, Capacidad de Respuesta, Seguridad y Empatía y presentan 22 indicadores básicos traducidos y adaptados a la educación superior. Definición según Parasuraman, Zeithaml y Berry (1985, 1988 y 1998): Las percepciones de calidad de los clientes están influenciadas por una serie de diversas diferencias que ocurren en el lado de quien ofrece el servicio, y proponen la necesidad de examinar la naturaleza de la asociación entre la calidad del servicio percibida por el cliente y sus determinantes. En la presente investigación se abordan las percepciones que tienen los alumnos y los PTC como agentes participantes directos del servicio educativo universitario y tener una percepción multinivel de la calidad del servicio universitario.

Hoy en día el trabajo del administrador en las organizaciones se ve envuelto en conceptos de calidad. El enfoque de Parasuraman, Zeithaml y Berry (1988), mide la calidad del servicio, con el instrumento Servqual, y la propuesta de Mejías(2006) adapta este instrumento al sector educativo, denominado Servqualing. El servqual de Parasuraman ha sido aplicado en empresas internacionales y nacionales, y el servqualing de Mejías, implementado en instituciones latinoamericanas de educación superior, mostrando

bastante aceptabilidad en su utilización en la medición de la calidad del servicio educativo en Latinoamérica. Citas. Según Deming (1993 citado en Evans y Lindsay, 2000) la calidad debe dirigirse a las necesidades del consumidor, tanto presentes como futuras, y se determina por las interrelaciones entre los factores como el producto, usuario, y servicio. En el proceso administrativo de la empresa, en la etapa de control, se compara lo real con lo planeado. El control de calidad total tiene como propósito el cumplimiento de los requisitos propuestos por el consumidor, la prevención de la comisión de errores que reduzcan la calidad del producto, la intención de fabricar productos sin defectos y, reducir al mínimo el costo del incumplimiento relacionado con la calidad. Las empresas extranjeras y nacionales han alcanzado avances trascendentales en su ejercicio después de haber implantado un sistema de gestión de calidad total, ofreciendo productos y servicios de mejor calidad.

En México, la calidad se ha difundido muy rápido de manera efectiva, al principio en la industria, y después en los sectores educativos, servicios y gobierno. Esta investigación es importante en la actualidad por que toca el concepto de la calidad del servicio percibido por el cliente como una de las estrategias que utiliza actualmente la administración para mejorar la producción de servicios en las empresas gubernamentales, privadas, sin fin o con fin de lucro, con ello mantenerse y en lo posible liderar el mercado de servicios. Otro aspecto importante que se destaca en este estudio es el estudiar la percepción de la calidad del servicio, al ser un elemento más complicado para su medición que la calidad del producto, es doblemente abstracto, por un lado el servicio como tal es etéreo se produce sólo en el momento en que existe la interacción cliente – proveedor, y por otro se trabaja con las percepciones que entran en el terreno de la subjetividad del cliente, pero ha sido demostrado el hecho de ser confiable medir las percepciones con instrumentos como la escala de actitudes hacia el servicio llamada escala Likert o la escala de Diferencial Semántico. Se destaca un aspecto más, en el terreno de la Administración Educativa y en particular la educación universitaria pública el tema resulta relevante y novedoso en los últimos años, como se expone en la revisión de la literatura, no es un acción cotidiana medir la percepción de la calidad del servicio educativo de sus clientes (estudiantes) y menos aún la de los PTC.

## METODOLOGÍA

La presente investigación en el enfoque cuantitativo se delimito al estudio de caso del universo de la FCH de la UABC y se utilizaron muestras a conveniencia del investigador (Reyes, O. y Reyes, M., 2012) **Universo.** La población total de alumnos de la Facultad de Ciencias humanas, de la UABC, campus Mexicali, es de 2258 estudiantes de las distintas carreras como son Ciencias de la Comunicación, Psicología, Sociología, y Ciencias de la Educación. Cuenta con una Planta Docente de Profesores de Tiempo Completo (PTC) de 49 quiénes tienen labores académicas y administrativo-académicas, además de 98 maestros por asignaturas.

Muestra cualitativa. Entrevista a profundidad: se entrevistaron a seis estudiantes y a tres profesores. Grupo Focal: dos grupos de seis estudiantes y uno de cinco Profesores de Tiempo Completo (PTC). Se utilizó un instrumento guía de preguntas abiertas, se emplearon las categorías teóricas de calidad de servicio educativo universitario, se realizó un análisis de contenido en la construcción de conceptos con apoyo del Software Atlas.ti, utilizado en la investigación cualitativa.

## RESULTADOS

### Integración De Resultados Cuantitativos Y Cualitativos

1.- El propósito de esta investigación fue analizar la relación que existe entre la percepción de la calidad del servicio educativo y la importancia de la asociación de cada una de las dimensiones que integran la calidad del mismo: Se partió de las dimensiones teóricas (a priori) de Parasuraman y Mejías (Elementos tangibles, Confiabilidad, Capacidad de Respuesta, Seguridad y Empatía), se obtuvieron en los alumnos, a



través de el análisis de factores, las dimensiones empíricas (a posteriori) de: Servicio eficaz, compromiso con la eficiencia, empatía y elementos tangibles, de los estudiantes de licenciatura y en los docentes: atención empática, respuesta segura, satisfacción eficaz, comunicación eficaz y confianza, en la Facultad de Ciencias Humanas (FCH), de la Universidad Autónoma de Baja California (UABC) campus Mexicali, durante el periodo escolar 2010-1.

2.- En los alumnos se analizó la correlación de cada una de las dimensiones con la media general de la calidad del servicio, obteniéndose los siguientes coeficientes de correlación de Pearson y su significancia. Servicio Eficaz,  $r=0.894$ ,  $p=0.000$ ; compromiso con la eficiencia  $r=0.865$ ,  $p=0.000$ , empatía  $r=0.860$ ,  $p=0.000$ , y elementos tangibles  $r=0.697$ ,  $p=0.000$ .

3. En los docentes se analizó la correlación de cada una de las dimensiones con la media general de la calidad del servicio, obteniéndose los siguientes coeficientes de correlación de Pearson y su significancia. Atención empática  $r=0.746$ , respuesta segura  $r=0.847$ ,  $r=$  servicio eficaz  $0.877$ , comunicación eficaz  $r=0.826$  y confianza  $r=0.750$ ,  $p=0.000$ .

4.- Para ello se aplicó el instrumento SERVQUALING del cual se obtuvo una confiabilidad alpha de Cronbach de 0.935. Con los datos obtenidos se realizó un análisis factorial, rotación de factores VARIMAX con el fin de obtener las dimensiones subyacentes, empíricas, de la percepción de la calidad del servicio educativo de los estudiantes, confirmándose 2 dimensiones teóricas: Elementos tangibles, y Empatía, propuestas por Parasuraman y Mejías, obteniéndose 2 dimensiones subyacentes: Servicio Eficaz, y compromiso con la eficiencia.

5.- Se establece la afirmación en este estudio que existe una correlación de la media general en la Percepción de la Calidad del Servicio Educativo, con las dimensiones empíricas que son: Servicio eficaz, compromiso con la eficiencia, empatía y elementos tangibles.

6. Se establece la afirmación en este estudio que existe una correlación de la media general en la Percepción de la Calidad del Servicio Educativo, con las dimensiones empíricas: Atención empática, respuesta segura, satisfacción eficaz y confianza.

7.- La percepción de la calidad del servicio educativo de los estudiantes, obtuvo una media de 3.13 la cual significa que el estudiante no esta ni de acuerdo ni en desacuerdo con la percepción general de la calidad de dicho servicio.

8. La percepción de la calidad del servicio educativo de los docentes, obtuvo una media de 3.06 la cual significa que no esta ni de acuerdo ni en desacuerdo con la percepción general de la calidad de dicho servicio.

9.- La misma interpretación se da a la medición de cada una de sus dimensiones empíricas, tanto en alumnos como en docentes.

10. En los instrumentos cuantitativos propuestos por Parasuraman y Mejías, hacen énfasis en la apariencia, en cambio en los datos cualitativos recogidos en los grupos focales y entrevistas a profundidad, hacen más referencia a la cantidad y calidad de los elementos tangibles, el principal problema señalado por los alumnos es el de los salones de clase con más alumnos de su capacidad, otro es el equipo de apoyo para el proceso de enseñanza-aprendizaje (P E-A) con relación al número de alumnos o usuarios del mismo. El alumno destaca lo más importante en su vida cotidiana escolar. El alumno se siente solo y sin respuesta adecuada a sus necesidades e intereses, se sienten desorientados en los procedimientos y trámites escolares. Se manifiesta la falta de la función adjetiva de apoyo administrativo, esto se refleja en los indicadores de los instrumentos cuantitativos NAND con el personal,

de sentir interés en solucionar los problemas de trámites administrativos a los estudiantes, en cumplir sus promesas de servicio, en realizar el servicio bien desde la primera vez y mantener los expedientes sin errores.

11. La ventaja del enfoque epistemológico transparadigmático propuesto aquí en esta investigación aborda al objeto de estudio con la fortaleza de cada paradigma epistemológico. El paradigma de las ciencias naturales con su método general de las ciencias busca las regularidades de los fenómenos para generalizar el conocimiento obtenido y sus técnicas están relacionadas con la posibilidad de medir de la manera más precisa a los fenómenos, tanto los eventos de la naturaleza como los sociales o de las ciencias humanas son de carácter estocástico, es la razón de emplear la teoría de la probabilidad sobre todo para evitar el error 1 y 2 en la confirmación de las hipótesis estadísticas de carácter científico.

En el caso de la medición de la percepción de la calidad del servicio universitario se utilizan técnicas estadísticas, escalas cuantitativas, para medir percepciones que tienen el carácter de subjetivas de las cuales se llega a hablar de objetividad cuando se consensan los resultados. Al utilizar escalas de medición de actitudes o escalas de diferencial semántico es posible aplicar técnicas estadísticas en un grupo o una población definida y esos resultados particulares referidos a una población o grupo singular, se pueden predecir o pronosticar formas de pensar, creencias y conductas en un momento determinado, de ese caso estudiado, siempre y cuando no haya transcurrido demasiado tiempo por que la realidad natural, social y humana está en constante flujo, por lo tanto, las mediciones son para una dimensión espacial y temporal determinada. Por otro lado el estudio de la subjetividad de las percepciones de los sujetos pertenecientes a grupos con una cultura particular, resulta muy útil emplear los paradigmas epistemológicos cualitativos,

posestructuralistas o o posmodernistas como es el caso de esta investigación doctoral la cual emplea los principios del Interaccionismo simbólico, la etnometodología y la fenomenología social de Schutz para comprender y entender la construcción de los significados y la intersubjetividad de los sujetos del proceso de E-A. La complementariedad de los paradigmas epistemológicos en lugar de caer en un enfoque espúreo, como algunos investigadores ortodoxos lo refieren, resulta un enfoque científico muy rico en conocimientos y por el contrario, permite confirmar los resultados, ampliarlos sinérgicamente contribuyendo a la validez y confiabilidad de los resultados de la investigación, nueva postura epistemológica en el siglo XXI. En la fase cualitativa de la investigación complementa los datos cuantitativos con aspectos muy importantes de la calidad del servicio educativo como es la dimensión de empatía, donde la percepción del alumno es que se siente solo y sin respuesta adecuada a sus necesidades e intereses, se sienten desorientados en los procedimientos y trámites escolares, se manifiesta la falta de la función adjetiva de apoyo administrativo en la administración educativa. En la dimensión de confiabilidad, hacen referencia de manera específica al servicio secretarial del área de la dirección, acerca de su trato desconsiderado y descortés con los alumnos, esto se refleja en los indicadores de los instrumentos cuantitativos Ni de acuerdo ni en desacuerdo (NAND) con el personal, de sentir interés en solucionar los problemas de trámites administrativos a los estudiantes, en cumplir sus promesas de servicio, en realizar el servicio bien desde la primera vez y mantener los expedientes sin errores.

En la dimensión de capacidad de respuesta, los alumnos están NAND con la puntualidad y disponibilidad, sobre todo en el área de apoyo administrativo. En particular el personal del servicio social ofrece un trato rígido y desconsiderado al estudiante; en el área de informática el trato al alumno es con falta de consideración y el trato por parte de las secretarías del área de la dirección no es adecuado para el estudiante. En la dimensión de elementos tangibles, al docente le llama la atención la paradoja de “edificios nuevos, equipos nuevos con zonas de jardín secas o marchitas, mascotas de mal aspecto en los patios, grafiti en los baños o en los mesa-bancos. Perciben falta de mantenimiento adecuado a los edificios; la caída frecuente del servicio de internet y la falta de este servicio inalámbrico en algunos salones, adicionalmente señalan la necesidad de mejorar los medios de difusión de la información de la Facultad. Tanto la dimensión teórica como empírica coinciden, la primera enfatiza en la apariencia

atractiva de la infraestructura física y equipo; la dimensión empírica de Atención Empática, vincula la atracción visual a la atención y ayuda individual brindada al estudiante, los docentes están NAND en ambas dimensiones y se relaciona con las respuestas cualitativas en la insatisfacción de tener edificios nuevos pero con mantenimiento inadecuado, perciben conductas estudiantiles irresponsables como el grafiti en baños y mesa-bancos, el servicio de internet irregular e insuficiente.

Se pone de manifiesto el rol laboral y formal del docente, percibe más fácilmente las insuficiencias de su centro de trabajo; por un lado el insuficiente mantenimiento del personal de jardinería y de intendencia, por otro, algunas conductas consideradas por ellos como irresponsables de los estudiantes, el grafiti en baños y pupitres. El servicio de internet inalámbrico lo destaca el docente por ser una herramienta importante en el proceso de enseñanza-aprendizaje (P E-A), en un modelo pedagógico apoyado por las Tecnologías de la Información y la Comunicación (TIC). El docente enfatiza en los recursos y en el ambiente requerido para el aprendizaje, como parte de su entorno laboral y asociado también al logro de sus objetivos de E-A, el alumno en cambio enfatiza en cantidad y calidad suficiente de salones y equipo utilizados en el P E-A, pero ambas se complementan en la percepción y se traduce en la oportunidad de destacar los aspectos de mejora del servicio educativo. El docente percibe una insatisfacción de los estudiantes en la atención recibida en sus trámites administrativos. Considera como motivo el desborde emocional en las relaciones humanas entre secretarías y alumnos.

El estudio de la subjetividad de las percepciones de los sujetos pertenecientes a grupos con una cultura particular, es muy útil emplear los paradigmas epistemológicos cualitativos, posestructuralistas o posmodernistas como es el caso de esta investigación doctoral la cual emplea los principios del Interaccionismo simbólico, la etnometodología y la fenomenología social de Schutz para comprender y entender la construcción de los significados y la intersubjetividad de los sujetos del proceso de E-A. La complementariedad de los paradigmas epistemológicos en lugar de caer en un enfoque espúreo, como algunos investigadores ortodoxos lo refieren, resulta un enfoque científico muy rico en conocimientos y por el contrario, permite confirmar los resultados, ampliarlos sinérgicamente contribuyendo a la validez y confiabilidad de los resultados de la investigación, nueva postura epistemológica en el siglo XXI.

En el caso concreto del estudio de la percepción de la calidad del servicio de la educación universitaria en la FCH UABC se observó en los instrumentos cuantitativos propuestos por Parasuraman y Mejías, hacen énfasis en la apariencia, en cambio en los datos cualitativos recogidos en los grupos focales y entrevistas a profundidad, hacen más referencia a la cantidad y calidad de los elementos tangibles, el principal problema señalado por los alumnos es el de los salones de clase con más alumnos de su capacidad, otro es el equipo de apoyo para el proceso de enseñanza-aprendizaje (P E-A) con relación al número de alumnos o usuarios del mismo. El alumno destaca lo más importante en su vida cotidiana escolar.

## CONCLUSIONES

- 1.- Se confirma la relación que existe entre la percepción general de la calidad del servicio y sus dimensiones teóricas.
- 2.-Se complementaron los resultados cuantitativos ampliando con explicaciones descriptivas cada una de las evaluaciones cuantitativas.
- 3.-En la dimensión confiabilidad el alumno se siente solo y sin respuesta adecuada a sus necesidades e intereses, se siente desorientado en los procedimientos y trámites escolares.
- 4.-En la dimensión de empatía, donde la percepción del alumno es que se siente solo y sin respuesta adecuada a sus necesidades e intereses, se sienten desorientados en los procedimientos y trámites

escolares, se manifiesta la falta de la función adjetiva de apoyo administrativo en la administración educativa.

5.- En la dimensión de confiabilidad, hacen referencia de manera específica al servicio secretarial del área de la dirección, acerca de su trato desconsiderado y descortés con los alumnos, esto se refleja en los indicadores de los instrumentos cuantitativos Ni de acuerdo ni en desacuerdo (NAND) con el personal, de sentir interés en solucionar los problemas de trámites administrativos a los estudiantes, en cumplir sus promesas de servicio, en realizar el servicio bien desde la primera vez y mantener los expedientes sin errores.

6.-En la dimensión de capacidad de respuesta, los alumnos están NAND con la puntualidad y disponibilidad, sobre todo en el área de apoyo administrativo. En particular el personal del servicio social ofrece un trato rígido y desconsiderado al estudiante; en el área de informática el trato al alumno es con falta de consideración y el trato por parte de las secretarías del área de la dirección no es adecuado para el estudiante.

7.-En la dimensión de elementos tangibles, al docente le llama la atención la paradoja de “edificios nuevos, equipos nuevos con zonas de jardín secas o marchitas, mascotas de mal aspecto en los patios, grafiti en los baños o en los mesa-bancos. Perciben falta de mantenimiento adecuado a los edificios; la caída frecuente del servicio de internet y la falta de este servicio inalámbrico en algunos salones, adicionalmente señalan la necesidad de mejorar los medios de difusión de la información de la Facultad.

Tanto la dimensión teórica como empírica coinciden, la primera enfatiza en la apariencia atractiva de la infraestructura física y equipo; la dimensión empírica de Atención Empática, vincula la atracción visual a la atención y ayuda individual brindada al estudiante, los docentes están NAND en ambas dimensiones y se relaciona con las respuestas cualitativas en la insatisfacción de tener edificios nuevos pero con mantenimiento inadecuado, perciben conductas estudiantiles irresponsables como el grafiti en baños y mesa-bancos, el servicio de internet irregular e insuficiente. Se pone de manifiesto el rol laboral y formal del docente, percibe más fácilmente las insuficiencias de su centro de trabajo; por un lado el insuficiente mantenimiento del personal de jardinería y de intendencia, por otro, algunas conductas consideradas por ellos como irresponsables de los estudiantes, el grafiti en baños y pupitres. El servicio de internet inalámbrico lo destaca el docente por ser una herramienta importante en el proceso de enseñanza-aprendizaje (P E-A), en un modelo pedagógico apoyado por las Tecnologías de la Información y la Comunicación (TIC). El docente enfatiza en los recursos y en el ambiente requerido para el aprendizaje, como parte de su entorno laboral y asociado también al logro de sus objetivos de E-A, el alumno en cambio enfatiza en cantidad y calidad suficiente de salones y equipo utilizados en el P E-A, pero ambas se complementan en la percepción y se traduce en la oportunidad de destacar los aspectos de mejora del servicio educativo. El docente percibe una insatisfacción de los estudiantes en la atención recibida en sus trámites administrativos. Considera como motivo el desborde emocional en las relaciones humanas entre secretarías y alumnos.

## RECOMENDACIONES

Se recomienda que las próximas investigaciones se realicen en instituciones de educación superior, de áreas diferentes a las ciencias humanas, con la finalidad de reiterar la utilidad del instrumento SERVQUALING y la complementariedad de las técnicas cualitativas en la investigación de la percepción de la calidad del servicio por parte del estudiante y el docente, desde una perspectiva multinivel, así como en otros contextos geográficos y culturales y con un enfoque transparadigmático como el utilizado en esta investigación..

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# PLANEACIÓN ESTRATÉGICA PARA ORGANIZACIONES SOCIALES EN COLOMBIA

Iris María Vélez Osorio, Universidad Icesi

## RESUMEN

Las capacidades económicas de organizaciones sociales son limitadas, dadas las condiciones de donaciones y caridad a las que se ven sometidas, éste círculo de dependencia ha generado que la estructura de éste tipo de organizaciones corresponda a organizaciones que no cuentan con las capacidad de auto sostenerse, si bien son especialistas en el desarrollo de ayudas para los menos favorecidos, su escasez de recursos económicos no permite un mejor desarrollo de sus capacidades, es por esto que el análisis de las organizaciones sociales como unidades promotoras de cambio y desarrollo local deben ser estudiadas. Ésta problemática crece especialmente cuando de planeación estratégica se trata, a partir del análisis de distintos estudio de caso se propone en la presente investigación un procedimiento para la elaboración de planeación estratégica especial para organizaciones sociales, así como algunas recomendaciones sobre la gestión de éstas organizaciones que les permitan atender a comunidades generar impacto y modificar elementos vitales de sus procesos de producción, entrega de bienes y prestación de servicios.

**PALABRAS CLAVE:** Organizaciones sociales, planeación estratégica, desarrollo social, gestión.

## STRATEGIC PLANNING FOR SOCIAL ORGANIZATIONAL EN COLOMBIA

### ABSTRACT

The economical capacities of non-profit organizations are limited, giving the conditions of charity and donations through they survive as organizations, this circle of dependence had provoke that their structure correspond to organizations do not count with the capacity of self sustainability, in despite of they are specialists in developing helps for the vulnerable population, their escasez of economical resources do not allow a better development of their capacities, in consequence this analysis of non-profit organizations as units which promote change and local development should be study. This problematic grows specially when the priority is strategic planning, since the analysis of different study cases is proposed in this research a procedure for the strategic planning of this kind of organizations which allows to continue helping vulnerable communities, make an impact and modify principal process for improve their performance.

**KEYWORDS:** Non-profit organizations, strategic planning, social development, management.

## INTRODUCCIÓN

Las capacidades económicas de organizaciones sociales son limitadas, dadas las condiciones de donaciones y caridad a las que se ven sometidas, éste círculo de dependencia ha generado que la estructura de éste tipo de organizaciones corresponda a organizaciones que no cuentan con las especialidad de auto sostenerse, si bien son especialistas en el desarrollo de ayudas para los menos favorecidos, su escasez de recursos económicos no permite un mejor desarrollo de sus capacidades, es por esto que el análisis de las organizaciones sociales como unidades promotoras de cambio y desarrollo local deben ser estudiadas. Sin embargo, éstas organizaciones también han sido manipuladas para el desarrollo de actividades que no corresponden a al de ayuda sino mas bien un maquillaje del quehacer empresarial,

donde se muestran el incremento de donaciones a fundaciones y por otro lado la gestión ineficaz y hasta irresponsable de las organizaciones que en su búsqueda de maximización de ganancias ofrecen ayuda a algunas organizaciones sociales pero no cambian radicalmente su gestión organizacional, sin embargo, y como todo no se puede generalizar muchas organizaciones han hecho tremendos esfuerzos por convertir a organizaciones sociales en maestros para aprender a trabajar por las comunidades o para modificar elementos vitales de sus procesos de producción, entrega de bienes, y prestación de servicios.

## REVISIÓN TEÓRICA

La iniciativa económica no es exclusiva de la empresa privada ni monopolio del Estado, por lo que el sector solidario ha surgido como una alternativa posible frente a las iniciativas predominantes públicas y privadas; de éste modo muchas personas se unen para cruzar el interés económico con un fin altruista, social. El problema de ésta nueva alternativa aparece cuando se tiene por un lado la teoría que la soporta, la normatividad que la legaliza y la realidad empírica que se desarticula con todo aquello que aparece en el papel, la diferencia aparece porque la economía solidaria no corresponde ni con la lógica del mercado ni con la lógica del Estado pero debe enfrentarse a ambas; por tanto, la economía solidaria es un modo distinto de hacer economía apareciendo tres fines desde su construcción teórica inicial: primero, busca satisfacer las necesidades de los consumidores, segundo, tiene un proyecto social que cumplir y por último, busca construir una sociedad más equitativa y democrática, éstos elementos económicos, sociales y políticos componen el trabajo de las organizaciones de economía solidaria.

Cuando se hace referencia a la economía solidaria se reconoce una tipología de organizaciones; de acuerdo a la Ley 454 de 1998 son organizaciones solidarias entre otras: cooperativas, los organismos de segundo y tercer grado que agrupen cooperativas u otras formas asociativas y solidarias de propiedad, las instituciones auxiliares de la Economía solidaria, las empresas comunitarias, las empresas solidarias de salud, las precooperativas, los fondos de empleados, las asociaciones mutualistas, las empresas de servicios en las formas de administraciones públicas cooperativas, las empresas asociativas de trabajo y todas aquellas formas asociativas solidarias que cumplan con las características de organizaciones solidarias; hasta el momento no se ha elaborado y desarrollado un modelo de gestión que responda a éste tipo de organizaciones tan diversas pero todas bajo claras especificaciones por parte de las instituciones que las regulan.

La economía solidaria obliga a mirar a las organizaciones de una nueva forma y se convierte en una alternativa económica que produce empleo, ocupaciones productivas, propone preocuparse y actuar en relación a los diferentes problemas sociales, tales como: la pobreza, la exclusión, la desigualdad social consecuencia del sistema económico que a su vez causa desintegración social, conflictos ciudadanos, delincuencia, pandillas, violencia, entre otros, como factores que afectan a millones de personas en el mundo. Por tanto, las tradicionales formas organizativas hoy aparecen como insuficientes para atender las necesidades sociales en términos de calidad de vida, desarrollo sostenible y mejoramiento del ecosistema de éste modo desde la economía solidaria se busca atender éstos elementos proporcionando unos criterios eficientes de economía tanto en procesos decisionales como de gestión, generar una identidad consistente con el perfil solidario.

## METODOLOGÍA

La presente investigación fue realizada a partir del análisis de estudios de caso en organizaciones sin ánimo de lucro, los estudios de caso se realizaron a partir de observación no participante, entrevistas no estructuradas, documentación de las organizaciones.

Se realizó además búsqueda documental en fuentes secundarias para conocer cuáles habían sido investigaciones recientes en el tema y las tendencias en planeación estratégica en organizaciones sin ánimo de lucro.

El objetivo corresponde a: encontrar un procedimiento para la elaboración de planeación estratégica especial para organizaciones sociales

## RESULTADOS PRELIMINARES

La obra de Henri Fayol (1841 – 1925) constituye una aproximación a la división del trabajo por una parte vertical, en niveles de autoridad, y horizontal por departamentalización 1916, 1930. Considera entonces la existencia de unos principios básicos y generales de la administración: División del trabajo, autoridad y responsabilidad, disciplina, unidad de mando, unidad de dirección, subordinación de los intereses individuales a los intereses generales, remuneración del personal, centralización, jerarquía o cadena escalar, orden, equidad, estabilidad del personal, iniciativa, espíritu de equipo; en éste punto encontramos una diferencia clara entre administración y organización aunque se sigue viendo como una ciencia, la organización alude a dos significados por una parte a entidad social y por otro a la función administrativa y a los componentes de administración. Además, es necesario reconocer que Fayol intentó simplificar el trabajo del dirigente, no de los obreros, gracias a su visión de la organización como un todo aportó a la administración la función administrativa considerar el prever, organizar, dirigir, coordinar y controlar famoso PODC; en consecuencia, Fayol no está de acuerdo con ejercer control rígido sobre el trabajo y el trabajador, él considera que la libertad en el trabajo es un buen método para estimular al obrero a escoger su forma de trabajo.

Los planteamientos de Fayol hacen parte del enfoque clásico de la administración, prestó especial atención a la estructura, siempre consideró que una visión científica y métodos adecuados de gerencia ofrecerían un éxito de la administración; planteó seis funciones básicas de la empresa y las funciones principales del administrador.

Fayol (Administración Industrial y General, 1950) presenta 6 grupos de funciones en la que toda empresa puede ser dividida:

Funciones técnicas, relacionadas con la producción de bienes o servicios de la empresa

Funciones comerciales, relacionadas con la compra, la venta o el intercambio

Funciones financieras, relacionadas con la búsqueda y gerencia de capitales

Funciones de seguridad, relacionadas con la protección y preservación de los bienes y las personas

Funciones contables, relacionadas con los inventarios, los registros, los balances, los costos y las estadísticas

Funciones administrativas, relacionadas con la integración de las otras cinco funciones por parte de la dirección. Las funciones administrativas coordinan y sincronizan las demás funciones de la empresa, y están siempre por encima de ellas

Estas seis funciones según Fayol son las que componen lo que se conoce como administración, hoy en día sin embargo, muchos de los nombres han cambiado y se les llama áreas o departamentos, además se han anexado otras como recursos humanos e investigación y tecnología.

Por otra parte, existe una definición del acto de administrar distinto a la administración que Fayol plantea como el ciclo de 5 pasos, los cuales representan las funciones del administrador: Planear, Organizar, Dirigir, Coordinar y Controlar; todos componen al mismo tiempo el proceso administrativo que son específicas de la última función que se observa en el listado anterior así las funciones administrativas quedan argumentadas con éste proceso apareciendo casi como exclusividad de la dirección y delegadas en los distintos niveles jerárquicos, en detalle:



Planeación: implica evaluar el futuro y tomar previsiones en función de él. Unidad, continuidad, flexibilidad y valoración son los aspectos principales de un buen plan de acción.

Organización: proporciona todos los elementos necesarios para el funcionamiento de la empresa; puede dividirse en material y social.

Dirección: pone en marcha la organización. Su objetivo es alcanzar el máximo rendimiento de los empleados, de acuerdo con los aspectos generales.

Coordinación: armoniza todas las actividades de una empresa para facilitar el trabajo y los resultados. Sincroniza recursos y actividades en proporciones adecuadas y ajusta los medios a los fines.

Control: verifica si todas las etapas marchan de conformidad con el plan trazado, las instrucciones dadas y los principios establecidos. Su objetivo es identificar las debilidades y los errores para rectificarlos y evitar que se repitan.

La importancia de éste proceso es que sigue vigente; sin embargo, es necesario reconocer que la teoría clásica de la administración no se ocupa de la organización con una estructura dinámica y no limitada, sólo alcanza a reconocer a la organización en términos de estructura, forma y disposición de las partes que la componen y su interrelación, estableciendo que existe una jerarquía o línea de autoridad que articula las posiciones de la organización en la que la unidad de mando establece a quien debe reportar un empleado sus actividades, por lo que será necesario tomar elementos de otras teorías como complemento de ésta teoría clásica haciendo uso y referencia sólo a los elementos que nos permiten construir el modelo de interés. Es así como las organizaciones sociales han seguido la línea de estructuras jerárquicas donde la gestión se encuentra en los líderes creadores de la organización, con la colaboración de los asociados o voluntarios, la planeación a largo plazo es escasa y genera grandes conflictos entre los miembros de la organización y problemas para atender las necesidades de la comunidad a la que se atiende.

En consecuencia la organizaciones sociales deberían contar con una gestión basada en lo que se conoce en administración como el ciclo PODC (Planear, Organizar, Dirigir, Controlar) esquema que para las organizaciones sociales permitiría realizar planeación estratégica no sólo compartida sino ejecutar los planes de manera concertada paso a paso, con la participación de todos sus clientes internos en éste caso voluntarios y/o colaboradores, y clientes externos: comunidades vulnerables.

### La Gestión: El Ciclo PODC

Figura 1. Ciclo PODC.



Fuente: VELEZ, Iris María.

El Ciclo PODC diseñado para las organizaciones sociales, es un ciclo con tres características básicas: la participación, el liderazgo, y el propósito social de toda organización que tiene como objetivo atender a una comunidad vulnerable; las características de la planeación, organización, dirección y control en la organización social cuentan con una serie de características y pautas a seguir que se describen a continuación. Para realizar el análisis de planeación, se pueden realizar las siguientes preguntas iniciales, intentando identificar áreas o situaciones problema de la organización por ejemplo, al momento de realizar planeación o de gestionar sus recursos.

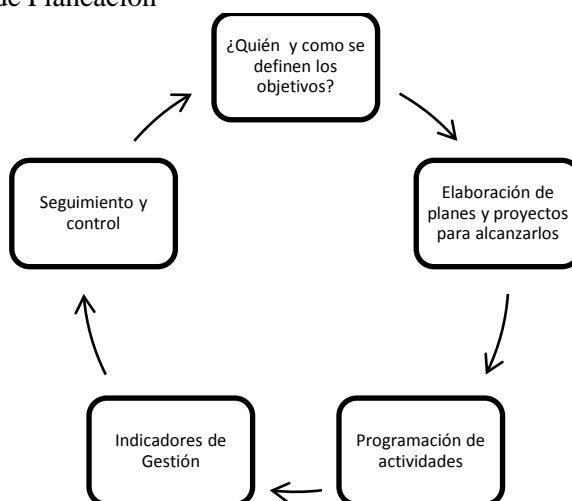
Identificar los siguientes elementos:

- ¿Cómo realizan planeación en la organización?
- ¿Se delegan actividades?
- ¿Existe una visión clara de todo el personal?
- ¿Cuáles son los indicadores de control?
- ¿Existe Autogestión en la organización?
- Se identifican áreas (estructura) problemáticas de la organización?
- ¿Cuál es el principal problema?

Posteriormente, identificado el problema de la organización debería tomarse la información y las posibles soluciones para la construcción de lo que se denomina un mapa de la situación, a diferencia de las organizaciones con ánimo de lucro, los recursos tienden a ser insuficientes por lo que las posibles respuestas a los problemas dependen de una buena planeación para la consecución de resultados a favor de la comunidad o grupo social que se desea atender, en consecuencia la organización social debe seguir el ciclo iniciando con la Planeación cuyo objetivo principal es definir objetivo para construir proyectos sociales.

### Planeación

Figura 2. Componentes de Planeación

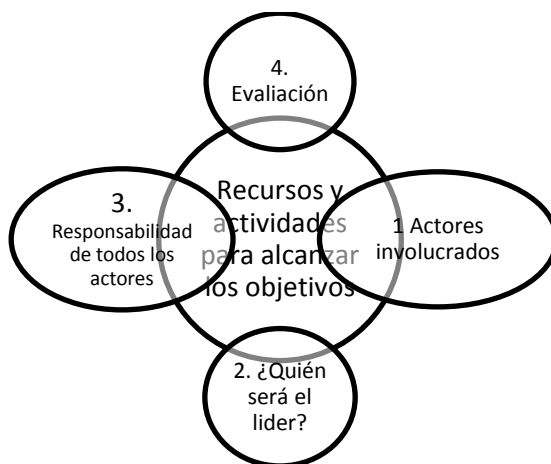


Fuente: VELEZ, Iris, adaptado de CHIAVENATO, Adalberto. Introducción a la Teoría General de la Administración. 1981.p. 301.

La planeación como elemento principal del ciclo requiere de los otros tres componentes organización, dirección y control, la planeación constituye el centro de trabajo de la organización social pero la función de organización es la que permite validar que los objetivos propuestos, los proyectos, las actividades trazadas y los indicadores cuenten con un sustento, es decir, la organización indicará quienes son los actores involucrados, cual de ellos será el líder de la gestión como hacer partícipes a todos y como autoevaluarse siendo éste uno de los elementos más importantes en la organización social por su componente social sin interés en el alcance económico, así como los recursos necesarios para la puesta en marcha de los proyectos propuesto en la fase de planeación.

## Organización

Figura 3. Componentes de Organización

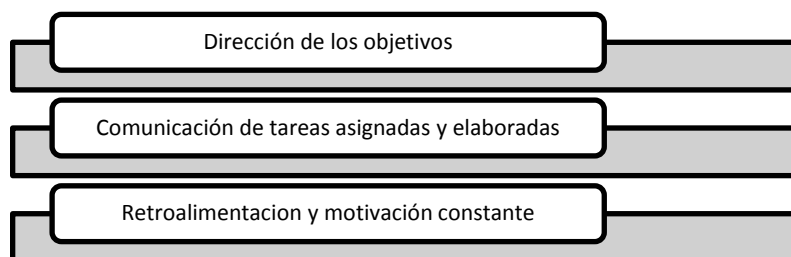


Fuente: VELEZ, Iris, adaptado de CHIAVENATO, Adalberto. *Introducción a la Teoría General de la Administración*. 1981.p. 301.

Las organizaciones sociales han tenido una gran dificultad en la ejecución de los proyectos y es como dirigir múltiples esfuerzos a un solo objetivo, una vez la organización social cuenta con la planeación y la organización para construir una gestión responsable y compartida, el líder de la organización distinto a un gerente como se conoce tradicionalmente en las organizaciones de carácter privado debe distribuir la capacidad de la toma de decisiones, creando trabajo en equipo con una comunicación abierta y motivación constante, ésta fase puede ser la más difícil para toda organización social porque aparecen muchos líderes a lo largo del trabajo diario, y pueden existir conflictos, en consecuencia se hace necesaria la aparición de lo que se conocen como comités dentro de las organizaciones sociales, serán ellas las encargadas de supervisar la gestión y de canalizar el liderazgo de múltiples actores hacia la consecución de la misión de la organización social.

Figura 4. Componentes de Dirección.

## Dirección

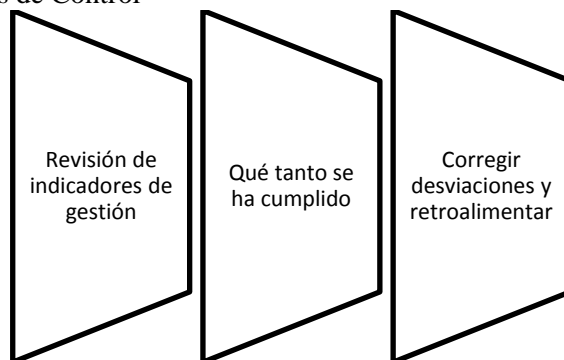


Fuente: VELEZ, Iris, adaptado de CHIAVENATO, Adalberto. *Introducción a la Teoría General de la Administración*. 1981.p. 301.

Finalmente, toda gestión requiere un control de lo planeado, es posible trabajar con indicadores mensuales o trimestrales según lo disponga la organización para contar con retroalimentación de los distintos procesos y proyecto en marcha, la diferencia radica en la manera en la que éstos indicadores se dan a conocer (en Comités) y los correctivos necesarios son aplicados a través de todos los participantes de la organización y no sólo a pequeñas áreas especializadas.

## Control

Figura 5. Componentes de Control



*Fuente: VELEZ, Iris, adaptado de CHIAVENATO, Adalberto. Introducción a la Teoría General de la Administración. 1981.p. 301.*

El control en la planeación estratégica de una organización social constituye en la fase de cierre necesaria para la construcción de proyectos realizables y para sostenibilidad en el largo plazo de la organización social.

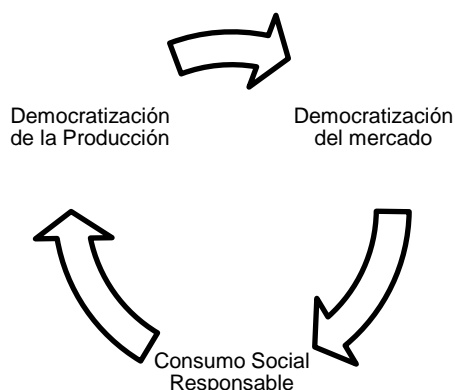
## CONCLUSIONES

El proceso de planeación estratégica presentado para las organizaciones sociales constituye una aproximación a lo que debería hacerse en una organización cuyo objetivo es la sociedad en general por encima de sus intereses particulares, éste tipo de organizaciones como se explicó cuentan con elementos distintos a los de una organización del sector privado que sí bien requiere de un desempeño eficiente no pueden realizar planeación estratégica con los mismos objetivos de una entidad con ánimo de lucro; las organizaciones sociales a partir de su planeación deberían promover al menos tres elementos indispensables de la construcción de desarrollo social: planeación para la democratización de la producción, organización para la democratización del mercado, dirección para la organización social como promotora de cambio y control para el consumo responsable de la organización en sí misma y la sociedad.

La idea de una organización social no debe implicar poca planeación o elaboración de planes sin definiciones claras de metas, al contrario su característica social las compromete aún más con la planeación tanto para el manejo de recursos como la atención de la comunidad vulnerable y la construcción de mejoramiento en la calidad de vida de sus asociados y/o colaboradores.

Figura 6. El Ciclo Resultado de la Planeación Estratégica

Fuente: VELEZ, Iris María.



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# DIAGNÓSTICO DE LA EDUCACIÓN CONTINUA EN LAS INSTITUCIONES DE EDUCACIÓN SUPERIOR DE MÉXICO

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## RESUMEN

*Esta investigación presenta un estudio a cerca de la situación actual de la gestión de la Educación Continua en las Instituciones de Educación Superior (IES) de México a fin de conocer cuáles son los factores de su éxito en las universidades líderes. Se analizaron documentos a cerca de la conceptualización, importancia y el estado del arte de la gestión de la Educación Continua, para posteriormente aplicar un cuestionario a gestores de esta modalidad educativa en las IES que son consideradas líderes, la muestra que se tomó constituyó el 25% del total de 56 afiliadas a la Asociación Mexicana de Educación Continua y a Distancia. Se encontraron resultados importantes como: elementos comunes para garantizar el éxito de esta modalidad educativa, así como los desafíos que enfrenta; el nivel de importancia que se le da para el desarrollo y consolidación de la Educación superior en México, el cual ha sido asumido de manera desigual por las instituciones mencionadas. El objetivo es compartir los resultados obtenidos y la propuesta de estrategias para mejorar su gestión en las IES que no son consideradas líderes.*

**PALABRAS CLAVE:** educación continua, gestión, desarrollo, Instituciones de Educación Superior

## CONTINUE EDUCATION DIAGNOSTIC IN THE EDUCATION INSTITUTES OG MÉXICO

### ABSTRACT

*This research presents a study about the recent situation of Continue Education management in the (HEI) in Mexico with the porpoise to know the keys of success in the top universities. It was analyzed papers about the conceptualization, importance and the condition of the art of management in the Continue Education, for later to apply a questioner to managers of this educative modality in the HEI that are considered the best, the sample who was taken constituted the 25% of the total of 56 affiliated to the Asociación Mexicana de Educación Continua y a Distancia. Important results were founded like: common elements to assure the success in this educative modality, as well as the challenges that affront; the level of importance given for the development and consolidation of the High Education in México, who has taken in unequal way for the named institutions. The goal is to share the results obtained and the proposals of strategies to improve its management in the HEI who aren't considered as top.*

**KEYWORDS:** Continue Education, management, development, High Education Institutions

### INTRODUCCIÓN

Las Instituciones de Educación Superior, como las instituciones especializadas en la producción de conocimientos avanzados, tienen un rol importante en la sociedad para propiciar mejores condiciones en los ámbitos educativos, laborales, productivos y sociales. La mejora de la gestión de la Educación Continua (EC) en las Instituciones de Educación Superior (IES) es muy importante porque capacita y actualiza los conocimientos de las personas que están en el mercado laboral, quienes deben estar en un

proceso de formación permanente, donde cada individuo debe ser capaz de determinar que conocimientos requiere para su actualización profesional, laboral y adaptarse fácilmente a los cambios; de igual forma, propicia el desarrollo integral de todas las personas a lo largo de la vida.

Debido al surgimiento acelerado de nuevos conocimientos imprescindibles en todas las profesiones, se crea la necesidad impostergable de realizar investigaciones que permitan conocer otros sistemas modernos de oferta educativa que respondan oportunamente a la actualización de los profesionistas y de todas aquellas personas insertas en el medio laboral que requieran aumentar sus destrezas y habilidades para el mejor desempeño de su trabajo. Lo anterior es motivo fundamental para que las Instituciones de Educación Superior, en cumplimiento de sus funciones, interactúen de manera más intensa con su entorno, es decir con el mundo de la cultura, del desarrollo social y económico, para que su personal docente, sus egresados y la misma sociedad logren actualizarse y capacitarse para enfrentar sus funciones con mayor eficiencia. Sin embargo a pesar de su importancia no siempre es considerada dentro del marco de la planeación y gestión universitaria, lo que ha impedido su debida articulación con el plan institucional y obstaculizando el desarrollo de un programa estratégico que oriente el desarrollo de actividades de Educación Continua. La gestión adecuada de la EC permite optimizar los recursos disponibles en cumplimiento de sus objetivos prefijados de la manera más eficaz posible.

## REVISIÓN LITERARIA

*Concepto de Educación Continua:* La Educación Continua, es concebida por la Asociación Nacional de Universidades y Escuelas Superiores [ANUIES,1988], como “Una actividad académica de extensión universitaria con cierto grado de organización técnico-pedagógica, ubicada fuera de la estructura del sistema formal de educación, la cual tiene requisitos de ingreso y acreditación, que no lleva a la obtención de un grado académico, y está dirigida a profesionales o a personas con práctica técnica profesional que en uno u otro caso se encuentran insertos en el medio laboral, por lo cual requieren actualización de conocimientos, adquisición de destrezas y habilidades, cambios de hábito y actitudes para el mejor desempeño de su trabajo”. “La educación continua, sustentada en el principio de educación permanente y como expresión del aprendizaje a lo largo de la vida, se constituye como un proceso educativamente diferenciado y específico, planeado, sistematizado y evaluado, esencial e ineludiblemente para la socialización de los conocimientos que se han generado en todas las áreas. Es una actividad académica cuyo objeto es satisfacer las necesidades de actualización, renovación y perfeccionamiento de conocimientos, aptitudes, destrezas, actitudes y prácticas de individuos o Instituciones, con la finalidad de mejorar y optimizar comportamientos y desempeños” (Benemérita Universidad Autónoma de Puebla, Reglamento de Educación Continua, 2008)

La Educación Continua se ubica en la educación no formal, e incluye los conceptos de:

- a) Capacitación, cuando el individuo adquiere conocimientos que le permiten incidir tanto en su actitud laboral como personal.
- b) Adiestramiento, se considera cuando la persona adquiere habilidades físicas para manejar adecuadamente equipos y materiales.
- c) Desarrollo, es la formación permanente a lo largo de la vida de la persona y que trasciende a la planeación de la vida laboral.

*Concepto de Gestión de la Educación Continua:* Es el conjunto de funciones y procesos que realiza una institución para cumplir con su misión, visión, fines y objetivos que le dan razón de ser. Implica la manera como se estructura, organiza, conduce, planea, evalúa su desarrollo, distribuye y maneja sus recursos humanos, financieros y materiales (ANUIES, 2010).



### Situación Actual

La ANUIES afirma que “El desarrollo de la educación continua (EC) no ha sido homogéneo en las distintas instituciones y dependencias del nivel superior debido entre otras causas a la insuficiente asignación y disponibilidad de recursos, a pesar de que en la mayoría de los casos la actividad es autofinanciable y aporta recursos adicionales a las instituciones” La EC significa para la sociedad el elemento fundamental para que las personas adquieran a lo largo de su ciclo vital de vida, conocimientos y competencias multifuncionales, tales como:

- a) Capacidades académicas (desarrollo del pensamiento crítico para la solución de problemas y aprender a aprender a lo largo de la vida)
- b) Habilidades personales y sociales (motivación, valores, compromiso ético, comprensión de la sociedad y el mundo).
- c) Habilidades empresariales (liderazgo, trabajo en equipos, dominio de las tecnologías de información y comunicación (TIC), y desempeño orientado a la productividad).

Con respecto a la aportación de la EC en la integralidad del ser humano se parte de uno de los conceptos de “educar”, citado por López Calva “Es fomentar por un proceso social la actuación por la que el hombre, como agente de su propio desarrollo tiende a lograr la más cabal realización de sus potencialidades” (López Calva J. Martín (2002), y que en consideración a este implica poner los medios para su desarrollo integral, porque la educación va más allá de la transmisión de conocimientos y entra en el mundo de las habilidades para hacer y pensar, y de los valores para decidir y vivir, involucrándolo en su totalidad. En el contexto global de la educación como proceso de formación a lo largo de la vida, incluye no solo a los contextos educativos formales, sino también a los no formales e informales; la exclusión social y la pobreza ponen de manifiesto la necesidad de una educación a lo largo de la vida como inversión en capital humano y principio activo para la economía; y la inclusión social y laboral de las personas.

El desarrollo económico exige la creación del conocimiento desde los puestos básicos, técnicos o especializados, sin los cuales es imposible llevar a cabo una actividad económica cada vez más compleja y avanzada para ocupar puestos de mayor nivel, o simplemente para obtener ventajas competitivas a través de la gente. Las personas que ocupan estos puestos requieren de una continua capacitación y actualización, desde los niveles operativos hasta los niveles directivos en todos los sectores económicos. André Page, en Domínguez considera que una de las finalidades de la educación es la económica, le asigna un valor motor en la vida económica, entendiendo que la enseñanza prepara al individuo en un oficio para la vida profesional, adapta la formación de los hombres a las necesidades de la economía, es decir prepara para un trabajo más productivo. (Dominguez, 2010) Esto obliga a reflexionar sobre la importancia de esta modalidad educativa no solo para la actualización profesional de las diferentes disciplinas, sino también en la certificación profesional y sus refrendos, tan necesarios para estar vigentes en el mercado de trabajo, en virtud de que deben adquirir nuevas competencias para ejercer su profesión según lo establecen los organismos evaluadores externos como son los Colegios, Asociaciones y Gremios de Profesionistas. Tal es el caso de los médicos, que según la Ley General de Profesiones cada tres años termina su vigencia; los Contadores Públicos, que deben certificarse cada tres años para poder ejercer la Auditoría Externa cumpliendo con la Norma de Educación Profesional Continua; los maestros del nivel básico, nivel medio con la carrera magisterial y nivel medio superior, y las reformas educativas enmarcadas en el Reglamento de Instituciones de Educación Media (RIEM) y el Reglamento de Instituciones de Educación Media Superior (RIEMS). Por lo que respecta a los docentes del nivel superior, existen también instituciones evaluadoras externas que otorgan la Certificación Académica como el Consejo de Acreditación en la Enseñanza de la Contaduría y Administración A.C. (CACECA).

La Educación Continua en su modelo más amplio tiene entre sus funciones principales: la actualización profesional, la vinculación-sociedad-empresa, la capacitación laboral, la formación y actualización de sus docentes, la difusión de las nuevas tecnologías y conocimientos de punta de las disciplinas o especialidades y, con ello la retroalimentación de los planes de estudio del sistema escolarizado y abierto, la vinculación con los egresados. Además abarca la educación permanente dirigida al público en general, capacitándolo para las cambiantes necesidades en el ámbito laboral, para el autoempleo, para la reconversión ocupacional y para su desarrollo personal. Con respecto a la gestión de esta modalidad educativa, se puede expresar, según lo manifiestan los expertos en diferentes foros es que se da de manera desigual en las IES de México, ya que en algunas como lo expresa la ANUIES, si se realizan diagnósticos de necesidades para el diseño de su oferta, pero no se caracterizan por su corto alcance, lo que ha impedido lograr un mayor grado de diversificación, pertinencia y calidad. También manifiesta la carencia de indicadores que evalúen la pertinencia; falta de metodologías rigurosas y sistemáticas para elaborar diagnósticos de necesidades en los sectores productivo y social; desarticulación entre la oferta de cursos y los requerimientos de los diferentes sectores, así como los avances científicos-tecnológicos de las disciplinas, saturación en el mercado de cursos aislados e impartidos con técnicas tradicionales en las IES, carencia de una estructura organizativa propia, flexible y articulada a las necesidades del entorno y ausencia de relación de la EC con el modelo educativo y pedagógico de las IES(ANUIES, 2006).

La mayoría de las IES no ha corregido esta situación en el país; existen algunas que tratando de hacer eficiente su Educación Continua han establecido en su estructura orgánica un departamento que se encarga de esta actividad, sin profesionalizar a los administradores de esta actividad, y sin realizar una administración integral desde el punto de vista sistémico. (ANUIES (2010) Por su parte Paredes, considera que parte de estos factores de desarrollo desigual se encuentran entre otros los siguientes:

- a) *Falta de una adecuada conceptualización de la EC que limita la determinación de criterios de evaluación de calidad, créditos académicos y modalidades, generando confusión de objetivos y metas dentro de las mismas instituciones al implementarla.*
- b) *Falta de organismos nacionales que la acrediten y certifiquen, generando una indiscriminada oferta de instituciones, que a veces no cuentan con los requisitos que debe cumplir un programa académico de esta modalidad.*
- c) *Carencia de indicadores que evalúen la pertinencia de la EC, al no existir metodologías rigurosas y sistemáticas para elaborar diagnósticos de necesidades de los sectores productivos y sociales.*
- d) *Inexistencia de un marco jurídico legal que la regule a nivel nacional, y que verifique su instrumentación y alcance de sus programas con criterios éticos que garanticen su adecuada implementación(Perez Parades).*
- e) *Falta de asignación de presupuesto para su fortalecimiento dentro de las IES, ya que se considera que debe ser autofinanciable, y a veces los recursos son muy escasos.*

### Las Mejores Experiencias De Educación Continua En Las IES

Indudablemente, se tienen identificadas por las asociaciones de educación continua en el mundo, aunque no oficialmente, solo de manera implícita, algunas IES que han desarrollado con mayor éxito la gestión de esta modalidad educativa. En la actualidad no existe un modelo para la gestión de la EC continua que permita su adaptación a las diferentes características de las IES. Las acciones estratégicas que se llevan a cabo no están fundamentadas desde el punto de vista científico. Para el desarrollo de esta investigación se realizó la tarea de realizar un diagnóstico factico o inicial para conocer lo que expresan las organizaciones que regulan la EC en donde a partir del análisis documental se revisaron los informes siguientes:

1. Proyecto Global de Educación Permanente para todos. La UNESCO en su carácter de Organismo Internacional, recomienda que las IES consideren las tendencias del mundo laboral, con el fin de crear modalidades de aprendizaje que diversifiquen los modelos educativos y generen programas de transición, formación, actualización y reconocimiento de los conocimientos adquiridos, a través de la evaluación. Además que estos programas integran la teoría y la formación en el empleo con métodos educativos innovadores que estimulen el pensamiento crítico y la creatividad, impartidos en centros educativos de excelencia que propicien incorporarse en redes regionales e internacionales (UNESCO, 1998)

2. Importancia de la Educación Continua. ANUIES (2006)

La gestión permite organizar y administrar recursos de manera que se pueda culminar la misión, la visión, los objetivos y las metas que se dan razón de ser al programa en cuestión, considerando tiempos y costos. Sin embargo la carencia de políticas institucionales que impulsen la EC, la insuficiencia de recursos financieros, materiales e infraestructura asignados a la función, y en ocasiones el insuficiente desarrollo de competencias por parte del personal a su cargo impide el desenvolvimiento óptimo de estas actividades. De manera general, se describen las mejores experiencias de los centros de EC en la gestión de la misma.

- Las Tics constituyen un valor agregado y medio de representación de la información a los grupos de interés; su aplicación en las IES líderes ha sido a través de la creación e implementación portales, que por medio del acceso a una Base de Datos vía WEB, los usuarios realicen las tareas primordiales referentes a la administración de programas de la oferta institucional de EC, comunicación instantánea entre los participantes en su administración, redes institucionales e interinstitucionales, generación automática de información para la toma de decisiones y publicación de la oferta académica.

- La transferencia e intercambio de tecnologías aumenta los niveles de competitividad de la oferta educativa cualificada y con menores costos en la EC, este intercambio se da a través de la implementación de redes y alianzas entre instituciones, desde las que se implementan estrategias y esfuerzos coordinados de programas diversificados

- Los indicadores de calidad constituyen un elemento fundamental para responder eficientemente a la demanda; en algunas instituciones líderes ya tienen contemplado dentro de las oportunidades de mejora trabajar en ellos para estos formen parte de su modelo de actuación. Mientras tanto trabajan en un esquema de ISO 9000, y las normas técnicas de competencia laboral (CONOCER) en el diseño e impartición de los actos de educación continua.

- Otra experiencia exitosa vivenciada por los centros de EC ha sido la su sistema ágil de vinculación con los diferentes sectores productivos y sociales como profesionistas en ejercicio, padrón de egresados, microempresas, medianas empresas y empresas grandes, calidad de vida laboral universitaria, público en general, adultos mayores, etc. a través de programas específicos, cuya característica principal es la disminución del tiempo de respuesta en sus necesidades sentidas.

De acuerdo con el estudio del objeto y campo de la investigación, se ha podido revelar que el proceso de EC debe caracterizarse por la gestión de los siguientes aspectos:

*Oferta- demanda: Es indispensable acortar la brecha entre la oferta y demanda de los programas de EC, es decir responder de manera oportuna y flexible a los diferentes sectores de la sociedad en sus requerimientos a través del fortalecimiento de mecanismos de vinculación.*

*Cambios de la sociedad en el desarrollo de la ciencia y la tecnología: Es importante mantener una metodología para identificar de manera prospectiva los adelantos científicos y tecnológicos para ofertar programas útiles para enfrentar dichos cambios.*

*Autoevaluación de la gestión de la Educación Continua: Sera necesario incluir dentro del modelo de EC a seguir, mecanismo que permitan autoevaluar programas, contenidos, procesos, infraestructura, grado de satisfacción del usuario, impacto en su desempeño laboral o desarrollo humano, entre otros para implementar procesos de mejora.*

*Validación de contenidos de los programas propuestos: En este rubro es indispensable que exista un comité académico que revise y valide los contenidos con base a los objetivos de aprendizaje.*

*Enfoque a competencias: Es necesario que los programas que se oferten tengan un enfoque que coadyuve al desarrollo de competencias personales (capacidad para aprender y absorber nuevos conocimientos y distintas habilidades); competencias tecnológicas (capacidad para asimilar el conocimiento de las distintas técnicas que se necesitan para el desempeño general y la funcionalidad); competencias metodológicas (capacidad para emprender y la iniciativa para resolver problemas de diversa índole) y competencia social (capacidad para relacionarse eficazmente con distintas personas y grupos, así como para desarrollar trabajos en equipo)( Chiavenato, Idalberto, (2007).*

*Calidad de los servicios: Además de la calidad en la información que se proporciona sobre la oferta de un centro de EC, es fundamental la atención a los clientes o usuarios. Proporcionar un servicio de calidad implica identificar, dar respuesta y satisfacer de manera eficaz las necesidades aparentes y encubiertas de los usuarios, cumpliendo con los requisitos y compromisos desde la primera vez, de tal manera que se lleve una experiencia general satisfactoria; por lo tanto es fundamental contar con instrumentos de evaluación de la calidad de los servicios. Además es necesario proporcionar un “valor agregado” que incida para que el usuario decida regresar.*

*Pertinencia: Es importante que los contenidos temáticos de los actos académicos se determinen no solo en soluciones a necesidades aparentes, sino en razón de necesidades profesionales de acuerdo a descripciones precisas para una incidencia eficaz en problemáticas específicas, de tal manera que los conocimientos y habilidades adquiridas puedan aplicarlas en la planeación, instrumentación y evaluación de situaciones que demanda el mercado de trabajo, en particular en situaciones nuevas, o también en la formación integral de las personas.*

*Evaluación de la satisfacción del usuario: Esta podrá medirse a través de instrumentos aplicados al finalizar el proceso de los actos de EC, donde evalué de manera personal el cumplimiento de sus expectativas.*

## METODOLOGÍA

Para realizar el diagnóstico causal, se utilizó los métodos de análisis y síntesis para los referentes teóricos y los métodos empíricos para el trabajo de campo, específicamente la técnica de encuesta y su posterior medición, la que contempló dos aspectos específicos, el primero relacionado con la Educación Continua (objeto de investigación), y el segundo relativo al campo de acción, es decir la Gestión de la Educación Continua. Para el tamaño de la muestra se utilizó debido al gran tamaño del universo de las IES de México y tomando en consideración las diferencias en el nivel de desarrollo de la EC, para efectos de tomar las más representativas, se tomó como referencia a la Asociación Mexicana de Educación Continua y a Distancia (AMECYD), la cual agrupa a 56 IES de diversos Estados de la República Mexicana. La totalidad de estas instituciones constituyen el universo y se ha tomado una muestra de 14, que representan el 25% del total, calculadas por medio del procedimiento de selección de la muestra “STATS”. La encuesta referida fue aplicada a los directivos de los Centros de Educación Continua más desarrollados, los cuales se mencionan a continuación:

1. Benemérita Universidad Autónoma de Puebla
2. Universidad Autónoma de Guadalajara.
3. Universidad Nacional Autónoma de México.
4. Universidad de la Salle, Bajío
5. Universidad Madero (campus Puebla)
6. Universidad de las Américas (Puebla).
7. Universidad Iberoamericana (campus Puebla).
8. Instituto Tecnológico de Estudios Superiores de Monterrey.
9. Universidad Autónoma de Colima.
10. Universidad Autónoma del Estado de México.
11. Universidad Autónoma del Estado de Chiapas.
12. Universidad Autónoma de Aguascalientes
13. Universidad Autónoma de Baja California
14. Universidad Popular Autónoma del Estado de Puebla.

## RESULTADOS

De la muestra estudiada a las catorce instituciones mencionadas, se encontró el siguiente diagnóstico del proceso de Gestión de la Educación Continua. Con relación a las características de la Educación Continua, expresaron lo siguiente:

1. *De las 14 Instituciones, 12 (86%) afirman estar totalmente de acuerdo en que los actos de educación continua que ofertan, responden a necesidades sociales; y solo 2 (14%) expresaron estar en desacuerdo, es decir debido en parte a que no se realiza un diagnóstico de necesidades, estas dos instituciones consideran que sus programas ofertados no siempre empatan con las demandas de la sociedad.*
2. *Según los datos proporcionados por las Instituciones a través del instrumento aplicado, 11 (79%) consideran estar totalmente de acuerdo en que los actos de educación continua que se ofertan son pertinentes a la demanda de los usuarios, 2 (14%) expresan estar de acuerdo y una (7%) estar en desacuerdo. Como se puede observar la mayoría de estas IES califican sus programas como pertinentes también porque estos se diseñan acordes a las necesidades de los usuarios y de manera oportuna, acortando el tiempo de respuesta a estas necesidades.*
3. *Con respecto a que si los actos de EC ofertados están enfocados a competencias, 11(79%) responden estar completamente de acuerdo y 3 (21%) de acuerdo. Se debe destacar que estos programas en su mayoría están enfocados a mejorar el desempeño laboral.*

4. *En lo referente al cuestionamiento de que si se desarrolla un diseño académico de los actos de EC para necesidades de los clientes, 13 (93%) expresan estar completamente de acuerdo y solo una (7%) estar en completo desacuerdo. Con este resultado se puede interpretar que en la mayoría de estas IES existe una adecuada planeación académica para asegurar, cubrir con los objetivos de los educandos, inclusive en algunos programas se diseñan de manera particular a las necesidades de los organismos solicitantes.*
5. *13 (93%) de los administradores encuestados afirman estar completamente de acuerdo en que los contenidos de los actos de EC que ofertan se someten a una actualización permanente, y solo 1 estar de acuerdo. Estas afirmaciones indican la eficacia de los programas, porque como se ha expresado en la parte teórica, esta modalidad educativa debe ser eficiente y eficaz.*

De manera general, según lo expresados por las Instituciones encuestadas, se detectó que las características de la Educación Continua impartida es acorde a las necesidades sociales, planeada adecuadamente, pertinente, actualizada y enfocada a competencias.

En el apartado de cómo operan la Gestión de la EC, expresaron lo siguiente:

*En 10 (72%) de las encuestas reportan estar completamente de acuerdo en que cuentan con un plan estratégico de actualización de la EC, 2 (14%) están en desacuerdo y 2 (14%) en completo desacuerdo. Este porcentaje es adecuado, hay que mencionar que las que si realizan la planeación estratégica es porque tienen un área específica dentro de su estructura orgánica y de le dan la importancia suficiente en su plan de desarrollo institucional.*

*Solo 3 (21%) de los usuarios manifiestan estar completamente de acuerdo en que la dirección de su centro de EC comunica las estrategias y políticas definidas en la planeación estratégica, 4 (29%) están de acuerdo, 4 (29%) en desacuerdo y 3 (21%) en completo desacuerdo. Este resultado no es muy exitoso, por lo que se considera como un área de oportunidad para involucrar no solo al personal directivo en la EC, sino al personal de nivel medio y operativo y aumenten su compromiso con los objetivos estratégicos.*

*De las Instituciones encuestadas, 13 (93%) afirman estar completamente de acuerdo en que si se planifica la gestión de los recursos económicos de los centro de EC, y solo uno (7%) expresa no estar de acuerdo. Este resultado se puede considerar como una fortaleza en las IES encuestadas puesto que consideran como un indicador de éxito el que los programas sean por lo menos autofinanciables, y en la mayoría de los casos que generen utilidades.*

*Por otro lado, 10 (71%) de los encuestados expresan que realizan estudios de detección de necesidades y expectativas de los grupos de interés, 3 (22%) están simplemente de acuerdo y 1 (7%) en desacuerdo. Este resultado también se considera aceptable y en gran parte se debe a que aunque no lo hacen metodológicamente, muchos programas como diplomados, cursos y talleres se realizan de acuerdo a requerimientos específicos de los organismos públicos y privados con los que tienen convenios.*

*Según lo manifiestan, de las Instituciones encuestadas, 8 (57%) si realizan alianzas con otras instituciones para fortalecer su acción, 2 (14%) expresan estar de acuerdo, 3 (22%) en desacuerdo y 1(7%) en completo desacuerdo. Como se puede observar un poco más de la mitad realizan plenamente estas alianzas, la otra parte hasta la fecha admite que no lo ha considerado importante, o porque desconoce la gestión para hacerlo, aquí también es un área de oportunidad que hay que fortalecer para obtener los beneficios que conlleva.*

*Dos (14%) de los encuestados, manifiesta estar de acuerdo en que los responsables de los centros de EC establecen una comunicación sistemática con alumnos, profesores y personal administrativo para*

*concertar intereses mutuos, 3 (22%) están de acuerdo 9 (64%) en desacuerdo. Se puede observar que este rubro constituye una debilidad, la causa puede ser a que el interés de su gestión está enfocada más hacia los sectores a quienes brindan sus servicios, descuidando la competitividad de su personal, por lo que se recomienda fortalecer al interior de la Institución el personal para competir en el mercado.*

*De las encuestas, 10 (67%) reportan estar completamente de acuerdo en que los mecanismos de evaluación del personal administrativo y operativo permiten identificar sus aportaciones para asumir adecuadamente sus responsabilidades, 3 (22%) están de acuerdo y 1(0%) en desacuerdo. Estas prácticas de evaluación son efectivas para la buena administración de las Instituciones porque parte de la estrategia competitiva es a través de sus miembros.*

*Con respecto a la pregunta de que si cuentan con indicadores y utilización de estos para medir la satisfacción de los usuarios de la EC, 6 (43%) afirman estar completamente de acuerdo, 6 (43%) en desacuerdo y 2 (14%) en completo desacuerdo. También falta trabajar con la identificación y puesta en práctica de este puesto que también constituyen factores de éxito de la EC.*

*De los resultados, se reporta que 10 (71%) de los administradores consideran que la Educación Continua esta en un proceso de mejora continua de sus procesos, 4 (29%) consideran estar de acuerdo. Cabe destacar que gracias a la intervención de los organismos reguladores como RECLA; ANUIES, AMECYD, etc. y a los diferentes foros que se organizan, coadyuvan a impulsar y promover esta mejora.*

*En relación al cuestionamiento de que si cuentan con un portal o tecnología adecuada para el manejo de la información que permite al usuario agilizar sus trámites y conocer su situación académica, 9 (65%) instituciones afirman estar completamente de acuerdo, 2 (14%) estar de acuerdo, 2 (14%) en desacuerdo y 1 (7%) en total desacuerdo. Este indicador también falta por mejorar, puesto que algunas IES no cuentan con esta plataforma, en la que además sería necesario identificar el impacto real que tiene en la población a la que se dirige.*

*De las 14 Instituciones, 9 (65%) expresan estar completamente de acuerdo en que si realizan un análisis de la competencia para conocer sus productos, los actores que participan y que se puede ofertar concurrentemente con ellos, 2 (14%) están de acuerdo, 2 (14%) en desacuerdo y 1 (7%) en completo desacuerdo. Este análisis es necesario para fortalecer el marketing estratégico.*

*En lo referente a la pregunta de que si el centro de EC utiliza herramientas de comunicación y marketing adecuados para una efectiva difusión de sus actos de EC, 13 (93%) expresan estar completamente de acuerdo, y 1 de acuerdo.*

*En relación a que si el centro de EC cuenta con una logística de infraestructura, ya sea propia o a través de convenios con otros centros para la optimización de recursos, 13 (93%) manifiestan estar completamente de acuerdo, y 1 (7%) de acuerdo.*

*Por lo que se refiere a que si el centro de EC evalúa la satisfacción del alumno en relación a docencia, infraestructura, servicios administrativos asociados al curso, utilidad final, etc., las 14 (100%) Instituciones manifestó estar completamente de acuerdo; este resultado indica que al haber evaluación de dichos eventos, se da también la retroalimentación correspondiente y por tanto la mejora continua.*

: Con relación al cuestionamiento de que si se presentan en la unidad académica directorio de participantes, evaluación de profesores, listas de asistencias, etc., 12 (86%) centros expresaron estar completamente de acuerdo y 2 (14%) estar de acuerdo.

## CONCLUSIONES

Los resultados de las encuestas realizadas reportan de manera general, que la mayoría de los centros de EC investigados están pendientes a responder asertivamente a la demanda de los usuarios, investigando sus necesidades, actualizándolos, y enfocándolos a las competencias demandadas por los empleadores y el mundo globalizado. En cuanto a la gestión, se puede observar que también la mayoría expresa realizar una planeación estratégica, solo que esta debilitada en la comunicación de las estrategias y políticas a los actores administrativos, en lo referente a la vinculación, la mayoría expresan desarrollarla, sin embargo se detecta poco trabajada la identificación de indicadores de calidad. En relación al uso de las TIC'S, se aprecia que si es utilizado para el manejo de información y difusión, mas sin embargo no hay suficiente investigación de mercados relacionando contenidos y modalidades cambiantes con procesos cambiantes, así como el análisis de la competencia. También se observa un adecuado desarrollo en la difusión de los eventos, organización de la información escolar, evaluación del impacto en los usuarios en lo referente a su grado de satisfacción con lo aprendido, pero se aprecia pobre investigación en el impacto de esta importante modalidad educativa con los mismos usuarios respecto a su desarrollo humano integral, empleadores y sociedad en general, retos para futuras investigaciones.

De manera general, se pudieron identificar como elementos comunes para garantizar el éxito en la Educación Continua los siguientes: Articulación de la oferta de los programas con la demanda de los usuarios y una respuesta rápida a esta, planeación prospectiva estratégica de su gestión a través de un comité, vinculación con el sector productivo, convenios de colaboración con otras Instituciones identificación exacta de su mercado (que, como y donde) y una adecuada difusión de los actos de Educación Continua que oferta. También es importante mencionar que las Instituciones exitosas manifestaron que trabajan en base a la intuición, experiencias empíricas y documentadas de sus antecesores en la administración de la EC. Los desafíos que enfrentan son: La falta de comunicación al interior de sus centros, falta de indicadores de calidad tanto en los programas educativos como en la gestión institucional, y la medición del impacto en el desempeño laboral de los usuarios. Por otro lado el nivel de importancia de esta para el desarrollo y consolidación de la Educación Superior en México ha sido asumido de manera desigual por las IES, puesto que:

- *En algunas IES es considerada únicamente como una **generación de recursos económicos***
- *Poca inclusión en la planeación institucional*
- *Insuficiente infraestructura al interior de las IES, teniendo que resolverlo con convenios de colaboración o instalaciones prestadas o rentadas.*

Los resultados obtenidos, constituyen un punto de partida para proponer un Sistema de Gestión de la EC que contribuya al perfeccionamiento de su trabajo e incrementar el desarrollo de las IES que no son líderes en esta modalidad educativa, con vistas a que sean candidatas a los procesos externos de acreditación de sus programas y certificación de sus procesos.

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# MASIFICACION DE LAS TARJETAS DE CREDITO PROPIAS. CASO ALMACENES ÉXITO EN CARTAGENA DE INDIAS - COLOMBIA

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## RESUMEN

*La tarjeta de crédito se ha convertido en el habitual medio de pago nacional e internacional en los países desarrollados en vías de desarrollo; dicho medio de pago es fundamental para los cybercompradores toda vez que los billetes o monedas no tienen validez en la red. En Colombia dentro de las tarjetas de pago vigentes, toma fuerza la tarjeta de crédito propia de los diferentes almacenes de cadena existentes en el país. Masificar la tarjeta de crédito propia forma parte de las estrategias de marketing de los grandes minoristas quienes buscan ganar y aumentar su cobertura en la población de estratos medios bajos y bajos de la población. Dado que durante el proceso de colocación de la tarjeta de crédito propia, no se analizó el peso de la variable preparación del nuevo tarjetahabiente para asumir su nuevo rol de comprador, los resultados no han sido los esperados tanto para los emisores como para los usuarios. La investigación busca analizar la forma en que los tarjetahabientes utilizan la tarjeta de crédito de marca propia y en función de ello establecer grupos similares mediante de un análisis de clúster y el uso del algoritmo de Howard Harris.*

Palabras clave: Tarjetas de crédito, precios, promociones, cuota de manejo.

## MASSIFICATION OF THE OWN BRAND CREDITS CARDS. THE CASE OD THE "EXITO" STORES IN CARTAGENA – COLOMBIA

### ABSTRACT

*The credit card has become the usual means of national and international payments in developing and developed countries, this method of payment is critical for online buyers whenever the hard cash is not valid on the network. In Colombia among the existing payment cards, the own brand credit cards of different chain stores are gaining strenght. The massification of the own brand credit cards is part of the marketing strategies of large retailers who seek to gain and increase the population coverage in the low and lower middle strata of the population. Since during the process of placing the own brand credit card, it was not analyzed the importance of the preparation of the new cardholder to assume his role as a credit buyer, the results were not as expected for both issuers and users. This research aims to analyze the way in which cardholders use the own brand credit card, and accordingly, to establish similar groups by means of the cluster analysis and of the algorithm of Howard Harris.*

**KEYWORDS:** Credit cards, prices, promotions, handling fee.

**JEL:** M20, M31

## METODOLOGÍA

La presente investigación es de tipo descriptivo en el que se ha utilizado el método transversal de encuestas, complementadas con observación directa como mecanismos de control.

Se aplicó una encuesta estructurada con objetivo encubierto a una muestra de 136 personas propietarias de la tarjeta de crédito Éxito y con cupo no superior a trescientos mil pesos (150 dólares) Se trabajó con preguntas categóricas y mixtas; para estas últimas se utilizó una escala de Likert con valoración de uno a cinco puntos para medir grados de acuerdo/ desacuerdo; la validez fue comprobada con el coeficiente Alpha de Cronbach (Peterson, 1994): 0,79.

Para el tratamiento de los datos se utilizó el software Dyane: diseño y análisis de encuestas de Miguel Santesmases Mestre; fueron realizadas tabulaciones simples y cruzadas con aplicación de las pruebas  $J^2$  (Ji cuadrado) y F de Snedecor según el caso. Finalmente para establecer asociaciones entre variables múltiples se hizo un análisis factorial de correspondencias –AFC- tomando como variable criterio la ocupación oficio del tarjetahabiente.

### Tarjeta de crédito Éxito

Dentro de las estrategias de marketing para atraer el comprador de los estratos socioeconómicos bajos se encuentra la masificación de su tarjeta de crédito propia; por ello se ha focalizado en los estratos 1 y 2 de la población atendiendo a la filosofía del diseño de la tarjeta que consiste en propender por la financiación las compras de personas que si bien pueden acceder a productos ofertados por los supermercados, en su mayoría se encuentran alejadas del sistema financiero ; así, el 80% de sus actuales tarjetahabientes son de bajos recursos y para muchos de ellos la adquisición de la tarjeta Éxito constituye el primer contacto crediticio financiero.

La masificación de la tarjeta de crédito propia ha llevado a Almacenes Exito a convertirse en el tercer mayor emisor de tarjetas de crédito del país después de los bancos Davivienda y Colpatria. Con el 20% del mercado, por franquicia e igualmente el tercero por entidad

### Beneficios y condiciones para el tarjetahabiente Éxito.

Los beneficios para el tarjetahabiente se encuentran asociados con los descuentos, promociones, financiación, reconocimiento, entrada al sector financiero, utilización de la tarjeta en otros establecimientos, facilidades de pago y medios de consulta entre otros y los mismos beneficios financieros de las tarjetas tradicionales. Igualmente existen condiciones que de una u otra forma afectan el manejo dado a la tarjeta para quienes dichas condiciones no son claras o existe un desconocimiento de ellas.

Al momento de recibir la información el usuario solamente tiende a retener, básicamente dos aspectos: beneficio de poder *diferir el crédito hasta en 48 meses* (89,71%) y *no cobro de la cuota de manejo* (77.94%).

Si bien el 92.65% de las personas expresa saber que deben *asumir una cuota de manejo mientras el crédito se encuentre vigente* e igualmente más de la tercera parte de las personas manifiesta conocer los costos en los que ha de incurrir (tabla 4), a la mayoría les toma por sorpresa el total a pagar, cuando reciben la primera factura; ésta incluye: fracción del crédito más \$19.000 (US\$10) de cuota de manejo, más 2,05% por concepto de intereses, más \$870 + IVA por Audio Respuesta en Línea (SAC), si ha realizado tres llamadas durante el mismo mes. De otra parte, si ha realizado avances en efectivo, por cada uno de ellos debe asumir un costo de \$6.500 (US\$3).

## CONCLUSIONES

La masificación de las tarjetas de crédito propias, de grandes minoristas y en este caso la de la cadena de Almacenes Éxito, les ha permitido llegar a los segmentos socioeconómicos más bajos de la población en Colombia. Con esta estrategia los empresarios buscan ganar el mercado que se encuentra en manos del pequeño comercio, especialmente las tiendas de barrio. Si bien no se conocen los positivos o negativos resultados económicos de la estrategia en mención, para los minoristas, quienes en algunos casos, necesariamente afrontan una cartera en parte morosa o incobrable, es un hecho que para los tarjetahabientes, especialmente los de cupos más bajos ha contribuido a que su nivel de endeudamiento *no su capacidad de endeudamiento* aumente. El desconocimiento del manejo financiero por una parte y la oportunidad de comprar a crédito y poder acceder a productos que para el consumidor no era posible, hace que el tarjetahabiente compre los productos a precios muy por encima de la usura, con la consecuente afectación del restringido presupuesto familiar.

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## COMPETITIVIDAD Y GESTIÓN DE LAS PYMES

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### RESUMEN

*La competitividad de las Pymes es tema transcendental en la economía de los países y en México no es diferente. En México representan 72% del empleo en el país (INEGI, 2010). El estudio de la problemática de la competitividad de las Pymes se ha asumido desde dos enfoques, el externo y el interno. El externo se refiere al entorno macroeconómico, donde las Pymes tienen poca influencia en la solución de la problemática que enfrentan; en tanto que el interno son problemas derivados de la propia gestión de la empresa y del sector económico al que pertenecen. Tal como afirma la Asociación Argentina: "En el 97% de los casos, el fracaso se debe a una mala gestión". El éxito de una micro, pequeña o mediana empresa está fuertemente condicionado por los conocimientos de su dueño (Soriano, 2005). La presente investigación tiene como propósito describir si el éxito competitivo de las Pymes esta positivamente relacionado con las capacidades directivas de la empresa en relación a la innovación de la misma.*

**PALABRAS CLAVE:** Competitividad, Gestión y Pequeñas y Medianas Empresas.

## COMPETITIVENESS AND MANAGEMENT OF SMES

### RESUME

*The competitiveness of SMEs is transcendental subject in the economy of countries and Mexico is no different. In Mexico, representing 72% of employment in the country (INEGI, 2010). The study of the problems of competitiveness of SMEs has been taken from two approaches, the external and internal. Refers to the external macroeconomic environment where SMEs have little influence to solve the problems they face, while the internal are problems resulting from its own management company and the industry they belong to. As stated by the Argentina Association: "In 97% of cases, the failure is due to mismanagement." The success of micro, small and medium enterprises is strongly conditioned by the knowledge of its owner (Soriano, 2005). This research aims to describe whether the competitive success of SMEs is positively related to the management skills of the company in relation to the innovation of them.*

**KEYWORDS:** Competitiveness, Management and Small Business

### INTRODUCCIÓN

La competitividad ha sido objeto de muchos estudios. Esta investigación solo se enfoca a las capacidades directivas del dueño o gerente de la Pyme. En muchas investigaciones referentes a las Pymes, claramente se observa cómo es una variable recurrente el empresario o dueño, puesto que en él, descansan la mayoría de las decisiones de la empresa y el rumbo de la misma (Luk, 1996, Viedma, 1992, Yusuf, 1995). El objetivo de esta investigación es identificar la percepción de los empresarios de acuerdo a la innovación y las tecnologías de la información y con ello describir la visión de los mismos referente a estos rubros. Actualmente existen muchos programas de apoyo a las Pymes, sin embargo pocos son los empresarios que se atreven a incursionar en la innovación, dado que consideran, que los costos son altos para el tiempo en que verán retribuida su inversión.

## REVISIÓN LITERARIA

La importancia de las Pymes radica en la enorme contribución económica que aportan en todos los países. En México no es diferente, según datos del Instituto Nacional de Estadística y Geografía, en México existen aproximadamente 4 millones 15 mil unidades empresariales, de las cuales 99.8% son MIPYMES que generan 52% del Producto Interno Bruto (PIB) y 72% del empleo en el país (2010). Por ello es importante buscar elementos que mantengan la competitividad de las Pymes. De acuerdo con el Instituto para el fomento a la calidad total, A.C., la competitividad es: “La habilidad de una organización para ofrecer productos y/o servicios que responden a los requerimientos de calidad y precio que demandan los mercados locales y globales, logrando un rendimiento adecuado sobre la inversión. Se fundamenta en la innovación de sus estrategias, en el incremento sostenido de su productividad, la creación de valor, en la capacidad para establecer sinergia con otras organizaciones e instituciones y en el profundo conocimiento del entorno competitivo determinado por los mercados y consumidores”.

A nivel mundial las características generales de las Pymes no son semejantes, según Cota (2008) no existe una clasificación única para designar a las pequeñas y medianas empresas, puesto que cada país hace la propia y, por ende, no asumen los mismos criterios. Por ejemplo, en Estados Unidos es considerada como pequeña y mediana empresa aquella que tenga hasta 500 trabajadores, en Japón menos de 300, en México menos de 250 de igual forma la Unión Europea ha definido a las Pymes aquellas que empleen menos de 250 empleados y que posean un balance general inferior a los 43 millones de euros, entre otros aspectos. No obstante de acuerdo con Schollhammer y Kuriloff, citados por Carson (1990), son cinco características generales de las Pyme a nivel global y tres de estas apuntan a la persona quien las dirige:

- ✓ Propiedad: Pertenecen a una sola persona o un grupo pequeño de inversionistas.
- ✓ Independencia: El dueño o administrador tiene total control sobre el negocio, aunque su independencia es limitada hasta cierto punto por las obligaciones con instituciones financieras. Además se les considera independientes por no formar parte de un complejo sistema administrativo, tales como las sucursales o pequeñas divisiones de grandes consorcios.
- ✓ Estilo de administración: Son administradas de forma personalizada, por lo cual los dueños conocen a todos los trabajadores y participan en todos los aspectos de la administración y no comparten la toma de decisiones.

Así la capacidad directiva para gestionar se convierte en aspecto trascendental para la vida de las empresas. Es conveniente resaltar que las Pymes de éxito suelen estar dirigidas por líderes que se caracterizan por ser grandes profesionales con experiencia y por poseer reconocimiento y conocimiento del mercado, del entorno, de los recursos humanos y los recursos tecnológicos Argón & Rubio (2002). En relación a esto Jiménez (2006) destaca la gestión gerencial, como factor predominante para determinar entre la diferencia de una empresa a otra; porque la capacidad de los líderes, a la hora de tomar decisiones asertivas, la habilidad para responder de forma creativa y flexible a las nuevas oportunidades que se presenten, así como la visión general que tenga de la propia empresa, logran mejores ventajas competitivas para la organización. Por otra parte la Innovación y las Tecnologías de la información van de la mano, las tecnologías son definidas por Gradados (2004), como son todos aquellos dispositivos, herramientas, equipos y componentes electrónicos capaces de manipular información que soporten el desarrollo y crecimiento económico de cualquier tipo de organización. El avance tecnológica constituye una garantía de competitividad en las empresas: TIC's, son un elemento importante de las políticas para apoyar la innovación e incrementar la competencia empresarial; ello está cambiando fundamental y rápidamente la manera de conducir los negocios. (Storey y Tether, 1998).

Dado lo anterior, es importante que los empresarios vean las tecnologías como una oportunidad de hacer las cosas diferentes y elevar la competitividad de las empresas. En este sentido Sarmiento, Sánchez, & Cruz (2009) mencionan que es necesario fomentar una cultura de cambio, mejora continua e innovación como factor de competitividad en la Pymes. En otras palabras para que los empresarios transiten de una fase de crecimiento de confort a una etapa de desarrollo dinámico, competitivo y próspero es necesario que realicen innovaciones en sus negocios.

## METODOLOGÍA

Para efectos de esta investigación se aplicó un instrumento de medición (encuesta) de 25 reactivos, a 62 empresarios en la ciudad de Mexicali. Es una investigación cualitativa porque recaba la percepción de los empresarios y es cuantitativa por que se utiliza un cuestionario cerrado en donde se mide la frecuencia de las respuestas de los mismos. Los indicadores que se utilizaron para esta investigación fueron: uso de la tecnología por parte del empresario, perfil del empresario, innovación, seguridad de las tecnologías y costo de las mismas. Para los fines de esta investigación, se utilizó la escala de Likert para describir las percepciones de los encuestados.

Escala Likert	
En total desacuerdo	1
En desacuerdo	2
Ni de acuerdo ni en desacuerdo	3
De acuerdo	4
En total acuerdo	5

## RESULTADOS

*Perfil del empresario:* Respecto a la edad el 11% de los entrevistados tiene entre 25 y 30 años el 68% tienen entre 31 y 45 años y el 21% más de 46 años, con lo que respecta al sexo el 67% de los entrevistados son hombres mientras que el 33% son mujeres. Respecto a la formación profesional el 53% tienen licenciatura terminada, el 21% tienen algún tipo de posgrado, el 2% no tiene formación, 2% tiene primaria terminada, el 9% secundaria terminada y el 13% preparatoria terminada.

*Uso de las tecnologías:* Los encuestados manifiestan que manejan las herramientas integradas al celular como agenda, cámara, internet en apoyo a las actividades de la empresa: el 9.3 % en total desacuerdo, el 6.5% en desacuerdo, el 14.5 % ni acuerdo ni desacuerdo, el 21 % acuerdo, y el 48.4% en total acuerdo. En este mismo sentido en relación a la pregunta; utilizo y manejo los equipos como fax, cámara, computadora, internet en apoyo a mi negocio: el 9.7 % contesto en total desacuerdo, 12.9% en desacuerdo, el 19.4 % ni de acuerdo ni en desacuerdo, 32.3 % de acuerdo y el 25.8 % en total acuerdo.

*Seguridad de las tecnologías:* En relación a la seguridad del uso de la banca electrónica: el 46% considera que es seguro utilizarla, el 16% no está ni de acuerdo ni en desacuerdo y el 38% no considera seguro el uso de la banca. En este mismo sentido el 62% considera seguro hacer compras, el 12% ni de acuerdo ni en desacuerdo y el 26% consideran que no es seguro hacer compras por internet.

*Costo de las tecnologías:* El 69% consideran aceptable el costo de un sitio en internet, el 16% están en desacuerdo y en total desacuerdo referente al costo y un 15% contesto ni acuerdo ni en desacuerdo. En contraste 68% está totalmente de acuerdo en que el costo de los programas es alto, el 11% contesto que no está ni de acuerdo ni en desacuerdo y el 21% está en total desacuerdo en que el costo es alto.

## Innovación

Respecto de la innovación o nuevas formas de hacer negocios: el 32.26% está en total acuerdo en un futuro incursionar en el comercio electrónico, el 33.86% manifestó estar de acuerdo, un 21% se mostro indiferente y 13% contesto que no está de acuerdo o está en total desacuerdo. En este mismo sentido de la pregunta; soy una persona abierta al cambio y me interesa utilizar las tecnologías para este negocio en un futuro próximo: el 40.32% manifestó estar en total acuerdo, el 27.42% de acuerdo, el 11.29% se mostro indiferente y 12.90% y 9.06% contesto en total desacuerdo y en desacuerdo respectivamente.

## CONCLUSIONES

La mayoría de los empresarios son hombres y también la mayoría tienen 31 y 45 años, cuentan con licenciatura y algún tipo de postgrado. Consideran seguro utilizar la banca y hacer compras a través de internet. Además se logró observar que en relación a los costos de un sitio web la mayoría los considera aceptables, no así un gran porcentaje, que piensa que los programas de aplicación para la contabilidad e inventarios aún tienen altos costos. De igual forma se hizo un cruce entre la pregunta de incursionar al comercio y la formación del empresario, donde se alcanzó a observar, que a mayor educación mayor interés por participar en el comercio electrónico. De igual forma al cruzar la pregunta de costo de un sitio Web, se capto que a mayor formación del empresario considera más la aceptación de los costos, es decir lo visualiza más como una inversión a las tecnologías, que como un gasto. Al cruzar las preguntas de uso de las tecnologías con el interés en incursionar en el comercio electrónico, resalto, que los empresarios que usan la tecnología independientemente de su formación, tienen mayor interés por aceptar nuevas formas de negocios, en este caso el comercio electrónico. Se puede concluir que la formación del gerente o empresario juega un papel trascendental en la adopción de las tecnologías de la información como innovación para la competitividad de las empresas. Pero además el hecho de que el empresario use estas tecnologías cotidianamente permite visualice potencial de estas, en otras palabras mientras más utilice las tecnologías mayor grado de aceptación de la mismas independientemente de su formación profesional.

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# LA GESTIÓN INTEGRAL, UN NUEVO MODELO ORGANIZACIONAL PARA LA EDUCACIÓN SUPERIOR EN COLOMBIA

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## RESUMEN

*Un modelo de Gestión Integral para la educación superior, permite una mirada holística a las Instituciones de Educación Superior (IES), lo que facilita la generación de resultados que orienten la toma de decisiones conducentes a la mejora en la eficacia de los procesos organizacionales y la calidad de las organizaciones, conducentes a la prestación del servicio educativo de acuerdo con las exigencias de los usuarios y partes interesadas (Stakeholders). En este trabajo se propone un modelo que recoge los factores fundamentales que actúan como agentes y procesos generadores de la calidad de un programa académico y los que se asimilan a resultados provenientes de aquéllos, mediados por la gestión de la innovación y el aprendizaje organizacional. Para estructurar el modelo se consultó la opinión de un grupo de expertos en los procesos de calidad de las Instituciones de Educación Superior de Colombia, utilizando el método Delphi. La implementación del modelo que se propone, conlleva a una transformación en materia de evaluación de la calidad de las Instituciones de Educación Superior, en tanto que enfatiza en la calidad de la gestión, como proceso, cuyo producto ha de ser la calidad del programa evaluado.*

**PALABRAS CLAVES:** Gestión integral, Modelo organizacional, Educación superior

## INTEGRATED MANAGEMENT, A NEW ORGANIZATIONAL MODEL FOR HIGHER EDUCATION IN COLOMBIA ABSTRACT

### ABSTRACT

*An Integrated Model for higher education allows a holistic view to the Higher Education Institutions (HEI), which facilitates the generation of results to guide decision making leading to improved efficiency of organizational processes and quality of organizations, leading to the provision of educational services in accordance with the requirements of users and stakeholders. In this paper we propose a model that captures the key factors that act as agents and processes generating the quality of an academic program and those who are assimilated to income from those mediated by the management of innovation and organizational learning. To structure the model consulted the opinion of a group of experts in the processes of quality of higher education institutions in Colombia, using the Delphi method. The implementation of the proposed model, leads to a transformation in evaluation of the quality of higher education institutions, while emphasizing on the quality of management as a process whose product must be evaluated program quality.*

**JEL:** I21

**KEYWORDS:** Integrated management, Organizational model, Higher Education.

## INTRODUCCIÓN

La principal ventaja competitiva de las organizaciones exitosas, no sólo radica en los modelos de gestión de calidad que estén implementando, sino en la calidad de su gestión, la cual involucra además de la gestión de la calidad, la de sus áreas claves: talento humano, financiera, comercial, tecnológica entre otras. Tal apreciación motivó a los autores a emprender esta investigación con el propósito de diseñar un Modelo de Gestión Integral, para las Instituciones de Educación Superior (IES), basado en los lineamientos de autoevaluación con fines de acreditación del Consejo Nacional de Acreditación (CNA), que permita evaluar la calidad de su gestión. El documento está organizado de la siguiente manera: en la revisión de la literatura se explica qué es la gestión integral, se describen algunos modelos de excelencia que se han venido aplicando a nivel mundial y se explica el sistema de aseguramiento de la calidad en la educación superior colombiana. Posteriormente se describe el proceso metodológico, destacando la selección de los enfoques cualitativo y cuantitativo y el uso de la técnica Delphi como estrategia metodológica; igualmente se presentan las variables del estudio y el proceso de selección y tratamiento de los datos. En la tercera sección se tratan los resultados consistentes en la ubicación de las características de los lineamientos del CNA en los siete criterios del modelo propuesto, la ponderación de los criterios y un análisis de las relaciones de causalidad entre los agentes, los procesos y los resultados. Finalmente, en las conclusiones se señalan los puntos relevantes de la investigación.

## REVISIÓN DE LITERATURA

Proponer un Modelo de Gestión Integral para la Educación Superior Colombiana, implica hacer una revisión de los Modelos de Excelencia en la gestión, que se han desarrollado en diversas partes del mundo, como instrumento para el logro de la competitividad organizacional, lo que se evidencia en el Modelo Malcom Baldrige de los Estados Unidos, en tanto que en Europa se han destacado los Modelos EFQM, el Modelo RUECA y el Modelo Iberoamericano.

El Modelo de mayor aplicación en el continente asiático es el Deming; por otra parte, en América Latina se resalta el Modelo para una Gestión Empresarial de Excelencia de Argentina, el Modelo de Excelencia en la Gestión de Brasil, el Modelo Chileno de Gestión de Excelencia y el Modelo del Premio Nacional a la Excelencia y la Innovación en la Gestión de Colombia, éstos en su mayoría se han derivado en premios a la excelencia en la gestión educativa. Conocer como está integrado el Sistema de Aseguramiento de la Calidad en la Educación Superior Colombiana, es otro aspecto importante en la revisión de la literatura, en este aparte se detalla lo relacionado con la evaluación de la calidad en la educación superior en cuanto a los lineamientos para la autoevaluación con fines de acreditación establecidos por el Consejo Nacional de Acreditación CNA, los cuales constituyen la base teórica para la construcción del modelo de gestión integral, acogiendo el Modelo de Excelencia en la Gestión Universitaria, propuesto por la Corporación Calidad.

## METODOLOGÍA

El estudio se realizó mediante una investigación por encuesta, con la técnica del cuestionario como instrumento de recogida de la información; ésta se desarrolló en todo el ámbito colombiano, a través de contactos con una muestra de IES que en algún momento han aplicado a la acreditación de calidad de sus programas y la han logrado, seleccionada de la base de datos del CNA. De 46 programas que cumplían los criterios de inclusión se seleccionaron 25, y de éstos respondieron 19 expertos, representados como se muestra en la tabla 1.

Tabla 1: Información Muestra Seleccionada

Tipo de Institución y Origen	No. de encuestados	Región del país
Universidad oficial	10	Norte
Universidad privada	2	Norte
Institución tecnológica privada	2	Norte
Colegio Mayor oficial	1	Norte
Universidad privada	2	Centro
Universidad privada	1	Oriente
Institución tecnológica oficial	1	Occidente

*Instituciones, número de expertos consultados y región del país en que se ubica la Universidad. Fuente: autores*

La recolección de la información, se realizó mediante cuestionario dirigido a los directivos y responsables de los procesos de calidad de las IES seleccionadas, para identificar qué características de los lineamientos de autoevaluación con fines de acreditación del CNA, ejercen de agentes (entradas y procesos) y las que apuntan a resultados, y establecer sus niveles de interrelación; haciendo uso de criterios cualitativos y cuantitativos, se analizó la información obtenida, para posteriormente derivar un modelo que integrara sistémicamente los lineamientos de autoevaluación del CNA y la ponderación de cada uno de sus criterios. Se empleó la Técnica. A los expertos se les solicitó su opinión en cuanto a la correspondencia de las características de los lineamientos de autoevaluación del CNA con los criterios del modelo de excelencia en la gestión universitaria, propuesto por la Corporación Calidad, y la ponderación que asignaría a cada uno de los criterios del modelo.

La validez de la técnica del juicio de expertos viene determinada fundamentalmente por dos aspectos: los expertos seleccionados y los instrumentos utilizados para la recogida de la información. Para el análisis de los datos se utilizaron técnicas estadísticas univariadas y multivariadas. De las técnicas univariadas, se utilizó la tabulación simple; de las multivariadas se utilizó el análisis de conglomerados (cluster).

## RESULTADOS

La participación de los expertos permitió identificar los acuerdos a que llegaron en cuanto a la ubicación de un número determinado de características de los lineamientos del CNA, en los criterios del modelo de gestión integral propuesto. En aquellas situaciones en las que no hubo un acuerdo al 100%, fue necesario recurrir al fundamento teórico para decidir la ubicación de las características en conflicto en el criterio correspondiente. Los resultados de la ponderación de los criterios del modelo de gestión integral de acuerdo a la opinión de los expertos, sobre una base de 1000 puntos, fueron: Gestión Estratégica (160), Gestión Académica (193), Gestión Administrativa (106), Gestión de la Innovación y el Aprendizaje (179), Gestión Humana (145), Responsabilidad Institucional (99), y resultados (118), con lo que se reconoce que no todos los criterios del modelo contribuyen en igual forma a la calidad de los programas. Así mismo, el estudio muestra cómo se relacionan los criterios para contribuir a la calidad de la IES evaluada

## CONCLUSIONES

A través de la investigación y teniendo como base los conceptos de los expertos consultados, se llega a establecer la ubicación de las cuarenta y dos características que contemplan los lineamientos para la autoevaluación con fines de acreditación establecidos por el Consejo Nacional de Acreditación para las instituciones de educación superior en Colombia, distribuidas en los siete criterios del modelo propuestos, así como la ponderación de cada uno de estos criterios, según la opinión de los mismos expertos. La ponderación atribuida a los criterios es una reafirmación de que no todas las características (y por tanto los criterios) contribuyen de igual manera a la generación de la calidad del programa sometido a evaluación, permitiendo con ello establecer prioridades a la hora de aplicar correctivos para cerrar brechas identificadas en el proceso de autoevaluación. De igual manera, la forma como se relacionan los criterios

insinúa el nivel de influencia de unos sobre otros, permitiendo, de alguna manera, predecir la magnitud del impacto que sobre un criterio “efecto” se produce por los resultados de un criterio “causa”.

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# PROBLEMA SOCIAL DEL MOTOTAXISMO Y SU IMPACTO EN LA GENERACIÓN DE EMPLEO EN MONTERÍA, CÓRDOBA Y OTROS DEPARTAMENTOS DE COLOMBIA

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## RESUMEN

*El fenómeno del Mototaxismo, nació por un simple favor que el señor Carlos Petro le prestó a una señora de nombre Juana Galeano quien se encontraba esperando transporte en las horas de la noche en la entrada del antiguo corregimiento de Cotorra perteneciente al Municipio de Lorica, departamento de Córdoba y luego elevado a la categoría de Municipio, este hecho fue el pilar fundamental que más tarde pasara a generar una de las problemáticas sociales, políticas y económicas de las dos (2) últimas décadas en la ciudad de Montería y en todo el Departamento, hace muchos años, la gente que vivía aledaña a la capital de Córdoba, en veredas, pueblos y municipios, les era difícil el acceso a las carreteras principales de Montería, ya sea por la falta de transporte público municipal e intermunicipal, o porque las carreteras no eran las más adecuadas para la movilidad de vehículos de cuatro ruedas. Las personas que en ese entonces tenían motocicletas, comenzaron a movilizar a la gente a un costo mucho más bajo, y a medida que el tiempo fue pasando, el problema del Mototaxismo fue creciendo en forma insostenible; de esta manera, ya no sólo era en las estribaciones alrededor de la capital, sino también en la misma área urbana ya que el Mototaxismo he venido imponiéndose, como medio de transporte público alterno en conjunto con los servicios del transporte legalizado. A partir de entonces la ciudad ha estructurado nuevas formas de movilidad urbana, reguladas por el Mototaxismo. Siguiendo este orden de ideas, el trabajo de investigación que ahora es la preocupación de mucha gente, todo el mundo opina pero nadie propone solución viable a este grave problema.*

## INTRODUCCIÓN

El Mototaxismo se ha constituido en una práctica de transporte público informal que empezó hace más de 10 años en muchos municipios de Córdoba, y que se ha ido extendiendo a 26 de los 32 departamentos del país, se convirtió en una encrucijada social que actualmente tiene repercusiones insospechadas, si no se da una pronta solución a este grave problema socio económico y que cada día se está incrementando en la medida que aumenta el desempleo en las diferentes regiones del país, ya que muchas personas que han perdido su empleo lo han tomado como una alternativa de solución frente a las necesidades básicas insatisfechas ya que muchos de los Mototaxismo son cabeza de familia. Se ha detectado que muchos de los nuevos trabajadores de este informal oficio son en cierto modo profesionales de todo orden que han perdido su puesto de trabajo y no han logrado emplearse nuevamente; entre los meses de “Agosto de 2008 y Abril de 2009, la cifra de moto taxistas en Montería pasó de 3.750 censados a cerca de 8.000 de acuerdo con informes preparados por (M. Celis 2009), representante de este gremio informal”, Montería no ha sido ajena a la crisis mundial y aunque el Gobierno anuncia que acabará con el moto taxismo, no hay forma de darle empleo a tanta gente varada.

Los nuevos trabajadores de las motos son muchos profesores de escuelas, e incluso conductores de carro que han perdido su empleo o no han logrado ubicarse en un puesto después de haber tenido su trabajo o los que nunca han podido contar con suerte para obtener tener un empleo digno.

## REVISIÓN LITERARIA

El fenómeno del Mototaxismo, nació por un simple favor que el señor Carlos Petro le prestó a una señora de nombre Juana Galeano quien se encontraba esperando transporte en las horas de la noche en la entrada del antiguo corregimiento de Cotorra perteneciente al Municipio de Lórica, departamento de Córdoba y luego elevado a la categoría de Municipio, este hecho fue el pilar fundamental que más tarde pasara a generar una de las problemáticas sociales, políticas y económicas de las dos (2) últimas décadas en la ciudad de Montería y en todo el Departamento, hace muchos años, la gente que vivía alejada a la capital de Córdoba, en veredas, pueblos y municipios, les era difícil el acceso a las carreteras principales de Montería, ya sea por la falta de transporte público municipal e intermunicipal, o porque las carreteras no eran las más adecuadas para la movilidad de vehículos de cuatro ruedas. Las personas que en ese entonces tenían motocicletas, comenzaron a movilizar a la gente a un costo mucho más bajo, y a medida que el tiempo fue pasando, el problema del Mototaxismo fue creciendo en forma insostenible; de esta manera, ya no sólo era en las estribaciones alrededor de la capital, sino también en la misma área urbana ya que el Mototaxismo ha venido imponiéndose, como medio de transporte público alternativo en conjunto con los servicios del transporte legalizado. A partir de entonces la ciudad ha estructurado nuevas formas de movilidad urbana, reguladas por el Mototaxismo. Siguiendo este orden de ideas, el trabajo de investigación que ahora es la preocupación de mucha gente, todo el mundo opina pero nadie propone solución viable a este grave problema.

Este trabajo se desarrolla con el fin de determinar las principales causas del Mototaxismo en el departamento de Córdoba, como lo son el desempleo y la falta de normatividad rigurosa y oportuna, razones que explican este fenómeno, y como consecuencia ha originado el auge de la economía emergente o “rebusque” por tal razón es necesario implementar medidas y alternativas de solución de este problema considerado como un mal necesario de la misma sociedad ya que las normas restrictivas empleadas para mejorar este problema no han sido efectivas y eficientes, por esto es importante conocer sus causas para buscar respuestas que sirvan en primera instancia al Estado en los niveles Departamental y Municipal en Córdoba, luego a los Trabajadores del sector en mención. La investigación se justifica porque le permite a la Universidad del Sinú orientar las acciones de la actividad económica (Mototaxismo) desde el punto de vista jurídico al interior del Departamento e insertarse en la triada, academia-sector productivo-gobierno, asumiendo el reto que caracteriza al nuevo orden económico mundial.

## DISEÑO METODOLÓGICO

El método utilizado en la Investigación, es de tipo cuantitativo y cualitativo por consiguiente, la investigación se desarrolla teniendo en cuenta dos aspectos fundamentales como son: 1°. La revisión de la literatura en una primera fase, y 2°. La aplicación del instrumento de una encuesta, cuya muestra es de 223 sobre el total de los Moto taxistas inscritos en el Tránsito Municipal de Montería, tomando como marco de referencia el espacio temporal comprendido entre 2007 y 2009, de otro lado la aplicación de la encuesta reporta la información de fuente primaria concordante con el período objeto de la investigación y la aplicación de técnicas en el proceso de producción de ésta.

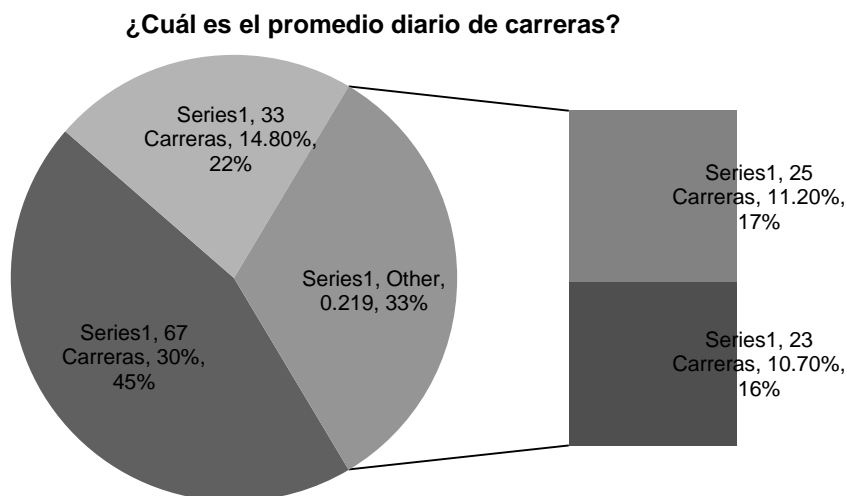
De acuerdo con la información que se deriva del trabajo de campo materializado en la encuesta, se puede afirmar que las personas que realizan mayor número de carreras durante el día se presentan el siguiente comportamiento: el 30% del total de los encuestados hace un promedio de 67 carreras diarias, le sigue en su orden los que hacen 33 carreras y representan 14.8%, luego están los que alcanzan hacer un total de 25 carreras diarias y reportan un 11.2%, a renglón seguido están los que respondieron hacer un total de 23 carreras y representan el 10.3%, todo ello indica que en la medida que el trabajador dedique mayor tiempo a esta actividad su rendimiento es cada vez mayor, muchos de ellos dicen levantarse a las 3:00 AM con destino a su trabajo, pero es importante resaltar que los que representan los niveles superiores de



porcentajes son los que tienen su nicho de clientes asegurados, los restantes los buscan en el resto del día. (ver tabla N° 1)

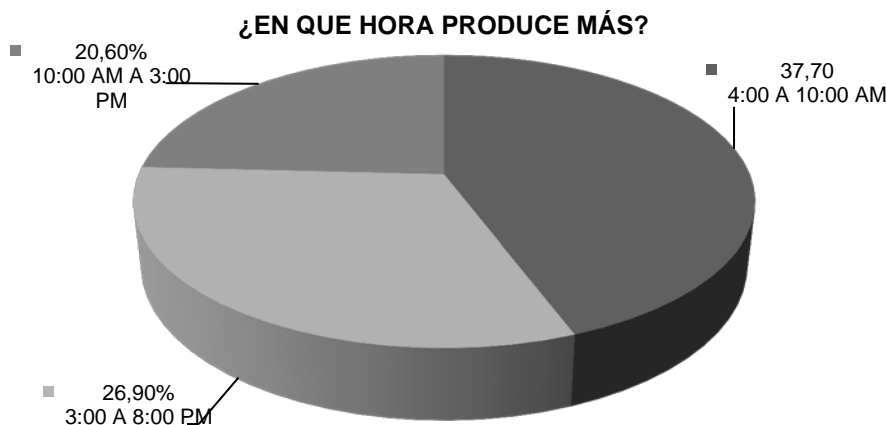
## RESULTADOS

Figura 1: Promedio Diario de Carreras



Fuente: Trabajo de Campo cálculos del Investigador Benjamín Castillo Osorio Noviembre de 2010

Figura 2: Hora Produce Mas

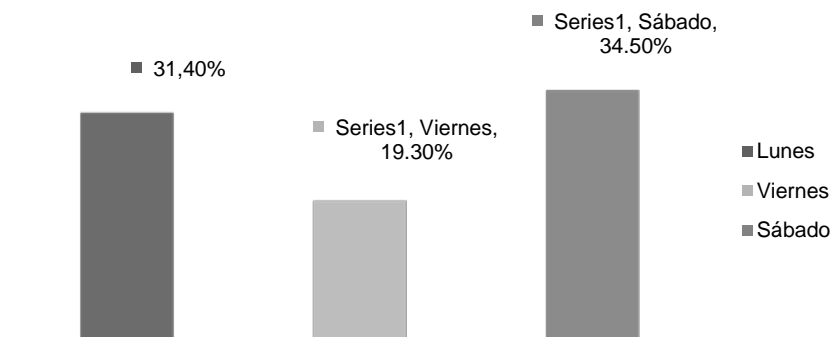


Fuente: Trabajo de Campo cálculos del Investigador Benjamín Castillo Osorio Noviembre de 2010

En lo concerniente con la producción o generación de ingresos, el 37.7% responde que le rinde más en el horario comprendido entre 4:00 AM de la madrugada y 10:00 de la mañana, y dicen que esto se da por que no los está molestando el sol, hay menos tráfico vehicular y ya tienen muchas personas que los esperan para ser transportadas a su lugar de trabajo o a la búsqueda de mercancías al mercado. Los que respondieron en horas contrarias están los que derivan mas ingresos entre las 3:00 PM y las 8:00 PM, representan el 26.9% del total de los encuestados, no argumentan razones pero afirman que ya en ese

tiempo es donde mejor les va, y en 3° lugar se encuentran los que dicen que de las 10:00 AM hasta las 3:00 PM, producen mucho más que en cualquier otras horas del día, esto reporta un 20.6%, y afirman que se sienten bien trabajando en estas horas, aunque el sol los agobia puesto que en Córdoba las altas temperaturas oscilan entre los 32° y 39° grados centígrados, dentro del contexto general son los más representativos estos tres niveles de producción o generación de ingresos diarios. (ver tabla N° 2)

Figura 3: ¿Qué día de la semana que le permiten trabajar le va mejor?

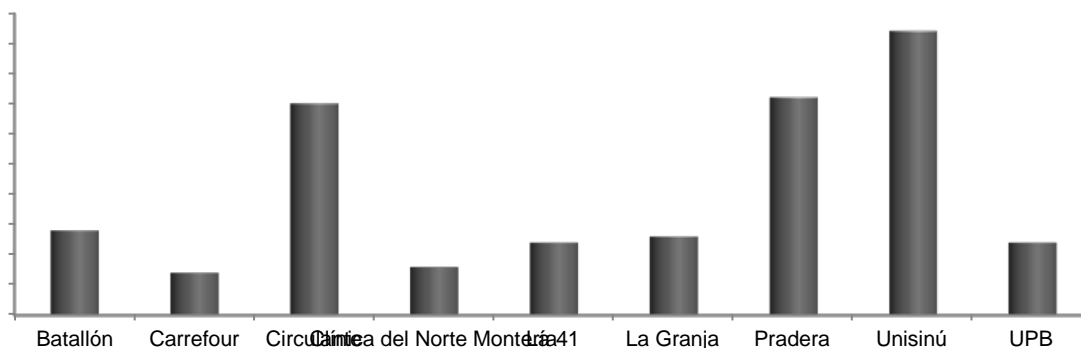


Fuente: Trabajo de Campo cálculos del Investigador Benjamín Castillo Osorio Noviembre de 2010.

Observando un poco el panorama, se encuentra que el día de la semana que se le permite trabajar al moto taxista, y que mejor le va se tiene lo siguiente: el día sábado con un 34.5% y el día Lunes un 31.4%, en tercer lugar se encuentran los que responden que el día viernes les va bien y representan un 19.3% del total, lo antes expuesto se explica porque los días martes y jueves los Moto taxistas no están autorizados para trabajar, pero el jueves pueden andar sus motos sin parrillero sólo para hacer diligencias personales o familiares.

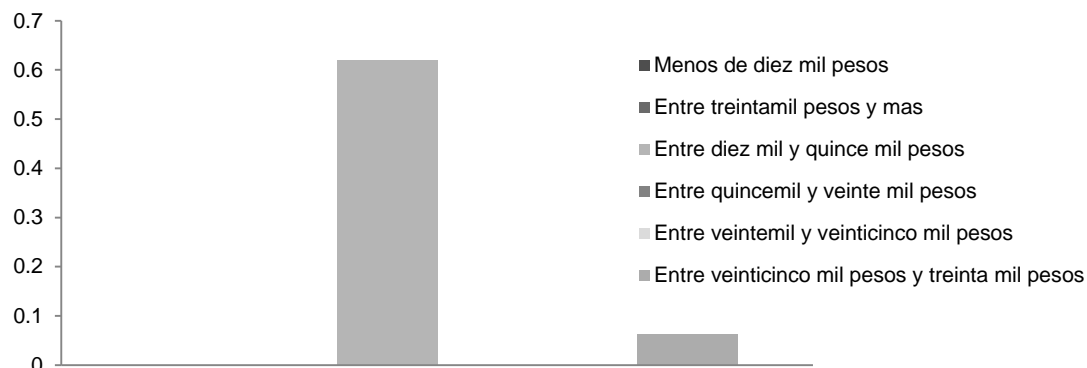
La información analizada refleja que los moto taxistas ellos mismos se han organizado en bahías donde los usuarios se han acostumbrado a buscar el servicio reflejando que dicho transporte se está organizando paulatinamente como lo vemos en la gráfica un 21,1% se ubica en la bahía de la Unisinú, seguida de la bahía del Barrio La Pradera y un 15,7 % no está en una bahía específica sino circulante buscando al usuario, es un servicio que se encuentra en cualquier lado.

Figura 4: Bahía a la que Pertenece



Fuente: Trabajo de Campo cálculos del Investigador Noviembre de 2010

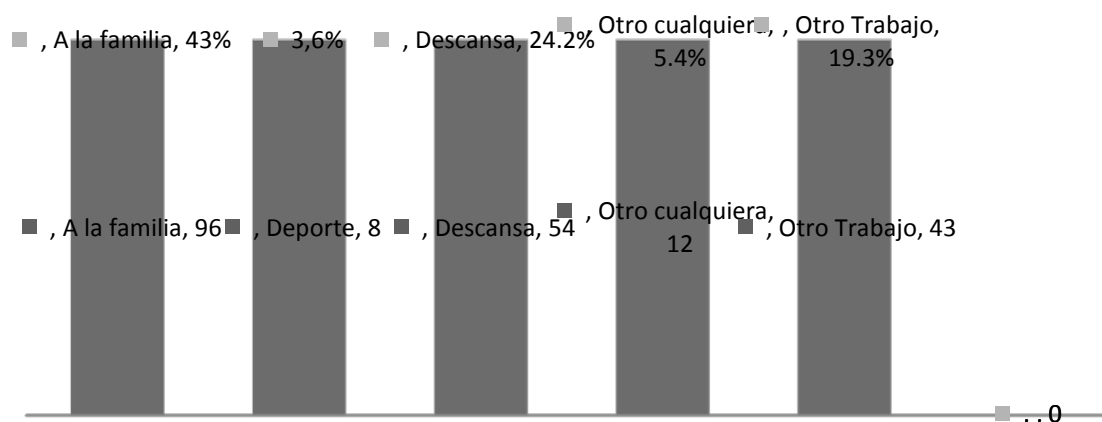
Figura 5: ¿CUÁNTO LE QUEDA LIQUIDADO A USTED DIARIAMENTE



Fuente: Trabajo de Campo cálculos del Investigador Benjamín Castillo Osorio Noviembre de 2010

Como puede observarse, el 61.9% respondió que le quedan en su haber entre \$10.000 y \$15.000 diarios, después de entregarle al dueño de la moto, o lo que es lo mismo decir en promedio mensual está alcanzando unos \$450.000, con lo cual no llega siquiera al salario mínimo vigente, y de esta forma logra mantener su familia, esto indica que sus ingresos le alcanzan para medio subsistir.

Figura 6: ¿cuándo no esta trabajando a que otra actividad se dedica?



Fuente: Trabajo de Campo cálculos del Investigador Benjamín Castillo Osorio Noviembre de 2010

Es importante resaltar que a pesar de tocarles un fuerte trabajo cuando no les toca trabajar el tiempo libre se lo dedican a la familia, en este caso un 43% dice hacer lo propio, lo antes expuesto permite afirmar que este sector de población tiene un alto sentido de amor filial al dedicarle tiempo a su familia.

## CONCLUSIONES

El moto taxismo es un fenómeno derivado de las faltas de oportunidades para un gran grueso de la población del Municipio de Montería y del departamento de Córdoba, considerado como una “bomba social” donde los desempleados buscan satisfacer sus necesidades y llevar a cabo una vida digna ejerciendo esta actividad no muy halagadora para quienes la ejecutan, de lo antes expuesto se puede concluir parcialmente a que ello obedece fundamentalmente a que el gobierno no ha establecido reglas del juego claras que permitan buscar solución de alternativas de trabajo o fuentes genera

El Mototaxismo, una práctica de transporte público que empezó hace más de 10 años en muchos municipios de Córdoba, y que se ha ido extendiendo a 26 de los 32 departamentos del país, se convirtió en una encrucijada social que podría tener repercusiones insospechadas si no se logra darle pronta solución a este grave problema que cada día se incrementa más. Los nuevos trabajadores de este informal oficio muchos son profesionales que han perdido su puesto o no han logrado emplearse; Entre los meses de agosto de 2008 y abril de 2010, la cifra de moto taxistas en Montería pasó de 3.750 censados a cerca de 8.000 según Miguel Celis Cabeza, representante de este gremio informal "Montería no ha sido ajena a la crisis mundial y aunque el Gobierno anuncia que acabará con el Mototaxismo, no hay forma de darle empleo a tanta gente varada."

Los nuevos trabajadores de las motos son abogados, profesores, contadores e incluso médicos que han perdido su empleo o no han logrado ubicarse en un puesto después de graduarse en la universidad. Defiende la labor del alcalde de esa ciudad, Marcos Daniel Pineda, quien ha ofrecido micro créditos a quienes estén interesados en dejar la moto para montar su propio negocio, pero sostiene que este hecho es insuficiente ante el descontrol en el crecimiento de la población de moto taxis.

Los micro créditos van entre 300 mil y 2 millones de pesos, según el tipo de negocio que plantee el interesado. No va a resultar la entrega de créditos para desmontar el Mototaxismo y es lógico, entregamos diez créditos en esta asamblea y la población ya está en cerca de 8.000. Criticó la postura del Gobierno Nacional de delegar en los alcaldes y gobernadores la solución al problema, al considerar que es un mal nacional.

Es importante reconocer que el problema del Moto laxismo en Córdoba, ha generado una serie de controversias y discusiones entre los protagonistas y los que directamente tienen que ver con las decisiones del Estado en esta materia e inclusive los miembros del Congreso de la República; tal es así que desde un principio el ex ministro de Transporte, Andrés Uriel Gallego, reconoció la gravedad del fenómeno del Mototaxismo en Colombia y en declaraciones a la prensa que cubre la versión 32 de la Convención Nacional de Asotrans, en el Centro de Convenciones del Hotel Las América, precisó que "realmente hemos tenido problemas gravísimos con el Mototaxismo, particularmente en Sincelejo, Montería, Barranquilla, Palmira y amenaza a otras regiones.

Sin embargo, el ex Ministro responsabilizó de las soluciones a este problema a los alcaldes. "Los alcaldes tienen la obligación de controlar ese fenómeno que es irregular, de impedir la proliferación. Nosotros le hemos dado instrumentos para que controlen el tránsito que es competencia constitucional de ellos, el transporte sí es de nosotros. Algunas acciones se han venido viendo, pero son absolutamente insuficientes".

En administraciones anteriores este problema se le ha buscado solución con el fin de controlar y restringir el Mototaxismo pero esto ha ocasionado fuertes disturbios y manifestaciones callejeras en Montería, Córdoba. Cerca de 13 mil moto taxistas se ubicaron en distintas zonas de la ciudad hasta terminar en un fuerte enfrentamiento contra la Fuerza Pública. ¿La razón? Manifestarse en contra de la determinación del alcalde León Fidel Ojeda de ampliar el cerco al centro de la ciudad que incluye la prohibición de ingresar con parrilleros. El ex alcalde de Montería impuso esta medida, que se suma al día sin moto y el día sin parrillero con el argumento de que los moto taxistas continúan ingresando al centro de la ciudad en una clara violación a las normas vigentes. Pese a los disturbios que se presentaron en esa época el otrora alcalde Ojeda afirmó que mantendría su determinación.

Para ilustrar un poco más la discusión, sobre la normativa, hay que decir que el decreto impuesto solo autoriza a los moto taxistas a circular con parrillero por fuera de la avenida circunvalar. "Así no hay

negocio que funcione”, argumentan los moto taxistas, todo esto va en contra del derecho al trabajo afirman los dirigentes de este medio de transporte. Por eso, su airado rechazo lo que provocó que se presentaran choques entre agentes del orden y manifestantes en siete puntos distintos de la ciudad.

Pero no es un caso aislado. Este negocio informal que ha crecido como la espuma se está convirtiendo en un asunto de orden público. Por ejemplo, en Barranquilla, donde se calcula que hay 10 mil moto taxis, se han registrado también masivas protestas encabezadas por moto taxistas, mensajeros, comerciantes de repuestos y hasta por vendedores de motos. Todos marcharon hacia la Alcaldía en protesta por el decreto restrictivo que presentó el ex alcalde Guillermo Hoenigsberg, el cual prohíbe a las motos circular entre la avenida Murillo y el Paseo Bolívar. Los mensajeros y comerciantes, de la mano de los moto taxistas, manifiestan que es imposible desarrollar su trabajo impidiéndoles el ingreso al centro administrativo en donde funcionan notaría, oficinas y agencias a las que tienen que ir diariamente. Además de Barranquilla y Montería, foco de la protesta, el Mototaxismo está presente en Cartagena, Sincelejo, Soledad, Córdoba y Sucre. El desempleo y el auge de la economía emergente o rebusque, y la falta de una normatividad rigurosa y oportuna, son razones que explican este fenómeno. Pero no es un problema exclusivo de la Costa. En otras ciudades intermedias de diferentes regiones del país también como es el caso del Valle del Cauca.

Lo que ocurre es que desde que el Mototaxismo apareció en los barrios y zonas marginales de Córdoba y Sucre en el imaginario colectivo se asocia que es un problema costero. Este fenómeno apareció en la época de la crisis económica de hace unos cinco años. Y no solo surgió como una alternativa de transporte sino de salida al desempleo, que se expandió a la misma velocidad con la que los usuarios llegaban a sus sitios de trabajo más oportunamente sin tanta complicación que se presentaban por los trancones entre otros.

El problema es que creció tan rápido, que el gobierno no supo cómo enfrentar este fenómeno. Por si fuera poco, el crecimiento del Mototaxismo estuvo íntimamente ligado a la caída de precios de las motos, especialmente de bajo cilindraje, y a las facilidades de financiación. En el país pasaron de venderse 89.000 motos en el año 2003 a venderse 248.741 el año 2009, (L- Garzón-2009), derivado de un estudio del Fondo de Prevención Vial. Un ejemplo de este crecimiento desproporcionado es la propia Bogotá.

A este desaforado auge se sumó la falta de atención por parte del gobierno. Ahora que el fenómeno es masivo y toca distintas problemáticas sociales como el desempleo y la contaminación, la improvisación es la respuesta del gobierno. Esto es evidente en las señales contradictorias enviadas desde el propio Presidente de la República. Para atender el problema solo ha ideado tardías normas restrictivas como el pico y placa, la prohibición de parrillero, el día sin moto y las zonas de circulación prohibida, todo ello acompañado de amenazas de multa, retención del vehículo o la cancelación de la licencia de conducción. Las contradicciones del gobierno respecto al Mototaxismo han sido no menos que preocupantes. Desde hace dos años el ex ministro de Transporte, Andrés Uriel Gallego, anunció la reglamentación del Mototaxismo, pero en vista de la amenaza que este medio de transporte implica para los pasajeros y las empresas de transporte tradicionales, declinó en su iniciativa. Respecto a la problemática de contaminación que agudiza el Mototaxismo, de tiempo atrás algunos sectores y expertos denunciaron los peligros de la llegada de la peste asiática a Colombia, pero el gobierno nacional prefirió hacerse el de la vista gorda. El ex presidente Uribe sorprendió al país al anunciar que había que reglamentarlo. En una clara alusión a que había que ayudar a todas esas personas que viven del negocio. Su mensaje generó optimismo. Sin embargo, el ex ministro del Transporte, Andrés Uriel Gallego, se mostró escéptico y se sintió que había sido cogido fuera de base. Y solo lo prohibió, algo que debió hacer hace cuatro años, cuando aún el fenómeno era controlable.

Ocasiona grandes disturbios entre la fuerza pública y los moto taxistas- Preocupación por la falta de seguridad no solo de los accidentes de tránsito sino también porque se han denunciado lazos entre los moto taxis y delitos como el robo, el sicariato y la violación.

Ha generado impacto de este medio de transporte informal sobre empresas del transporte público formal o legal porque debido a este fenómeno muchas de ellas han llegado a la quiebra Por eso, es hora de actuar; en ese sentido el gobierno tendrá que gastarse parte de su popularidad y autoridad, pues en juego está el modelo de transporte que el país quiere tener. El fenómeno no baja y se ha convertido en una papa caliente para los alcaldes, que deben enfrentar constantes protestas tanto de los 'moto taxistas' -por las medidas restrictivas- como de los conductores formales, que rechazan la disminución de sus ingresos.

El tema es tan importante para el país que hoy está sobre la mesa de los grandes debates nacionales en calidad de problema social. y a la vez, es materia de estudio y análisis por parte del Congreso de la República, el Programa de las Naciones Unidas para el Desarrollo (PNUD), las universidades y el propio Gobierno, que desde 2002 está tratando de buscarle salidas sin que hasta el momento las haya encontrado.

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# PROGRAMAS Y APOYOS PÚBLICOS PARA PROMOVER EL DESARROLLO DE LAS MIPYMES EN BAJA CALIFORNIA

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## RESUMEN

*El presente trabajo es el resultado de una investigación realizada para conocer los programas y apoyos públicos que el Gobierno Federal en México y el Gobierno Estatal en Baja California han establecido dentro de su política pública para las micros, pequeñas y medianas empresas (MIPyMEs), con el objetivo de promover el desarrollo y consolidación de las mismas, logrando con ello una economía competitiva y generadora de empleos, en virtud de que este tipo de empresas tienen un impacto directo en la economía. El método utilizado fue de tipo descriptivo, obteniendo como resultado que más del 80% de estas empresas desconozcan los programas y apoyos públicos a los que pueden acceder, ya sea para obtener financiamiento, asesoría o capacitación. Asimismo estos programas son principalmente de apoyos económicos, sin embargo la principal fuente de financiamiento para este tipo de empresas siguen siendo sus proveedores. Se concluye que este tipo de empresas no solo requieren de apoyos económicos que es principalmente en lo que se ha enfocado la política pública nacional y estatal, si no que ocupan de asesorías y capacitación para manejar de manera óptima los recursos humanos, monetarios y tecnológicos y poder mantenerse en operación.*

**PALABRAS CLAVE:** programas y apoyos de gobierno, políticas públicas, MIPyMEs

## PROGRAMS AND PUBLIC SUPPORT TO PROMOTE THE DEVELOPMENT OF MSMEs IN BAJA CALIFORNIA

### ABSTRACT

*This work is the result of an investigation to find public support programs and the federal government in Mexico and the Baja California State Government have established within their public policy for micro, small and medium enterprises (MSMEs) with to promote the development and consolidation of the same, thereby achieving a competitive economy and generating jobs, considering that these businesses have a direct impact on the economy. The method used was descriptive, resulting in more than 80% of them unaware of the programs and public support to those who have access either to obtain funding, advice or training. Also these programs are primarily economic support; however the main sources of financing for these enterprises remain its suppliers. We conclude that these businesses not only require financial support that is mainly what has focused the national and state public policy, but will deal with consultancy and training to optimally manage human resources, monetary and technological can stay in operation.*

**KEYWORDS:** government programs and supports, public policies, MSMEs

## INTRODUCCIÓN

Las tendencias mundiales actuales en el campo empresarial reconocen en las micro, pequeñas y medianas empresas una parte fundamental de la economía de cualquier nación. Más del 98% del total de empresas formales e informales en los distintos países del mundo se ubican en este grupo. De acuerdo a cifras de la Organización para la Cooperación y Desarrollo Económico (OCDE) el 95% de las empresas pertenecen a estos estratos, mientras que en América Latina la cifra oscila entre 95% y 99%. Es indudable la participación de estas empresas en las ventas totales, las exportaciones, el Producto Interno Bruto (PIB) y el empleo en los países. Por tanto cualquier dificultad en estas organizaciones repercute desfavorablemente en los indicadores macroeconómicos y sociales del País de que se trate.

Al igual que en el resto del mundo la participación de estas empresas en México es similar, ya que en base a los censos económicos 2009 del Instituto Nacional de Estadística Geografía e Informática (INEGI) el 99% de los establecimientos son micro, pequeños y medianos, por lo que representan un rubro muy importante de la economía, además son generadoras del 79% de empleo de la población y generan ingresos equivalentes al 50% del (PIB). Por tanto, constituyen una fuente significativa de empleo y un medio para avanzar hacia una mejor calidad de vida de los empresarios y la comunidad en la que se establecen, sin embargo estas empresas requieren acciones que coadyuven a su permanencia.

(INEGI, 2009) Estas empresas constituyen hoy en día el centro del sistema económico de nuestro País, por tanto, es necesario superar algunas dificultades internas de las empresas, relacionadas con los métodos de operación, selección de tecnologías y toma de decisiones no adecuadas, que en algunos casos han propiciado la quiebra de las mismas, y que además se han reflejado en la pérdida de recursos financieros y esfuerzos. Por tanto, es fundamental fortalecer a las MIPyMEs como parte de la estrategia para aumentar los niveles de productividad del país y generar empleos. En base a lo anterior y debido a la importancia de estas empresas en la economía es que los gobiernos en sus políticas públicas contemplan y establecen leyes y estrategias encaminadas a fortalecerlas, en el caso de México estas políticas se encuentran en el Plan Nacional de Desarrollo (PND). Así como en el resto del País, las microempresas juegan un importante papel en el crecimiento económico de Baja California y más aún, cuando se han modificado las reglas de juego en los negocios, donde el medio ambiente actual exige empresas ágiles e innovadoras, que mantengan un estrecho contacto con el cliente, debiendo reaccionar con rapidez y ajustarse a los cambios con facilidad y prontitud. Asimismo, las decisiones tendrán un impacto interno sobre los costos, productividad, inversión, liquidez y la rentabilidad, donde los factores de éxito o estrategias a seguir, serán las relacionadas con: precio competitivo, calidad de acuerdo a las exigencias del mercado meta, la destreza financiera y la globalización de los mercados. Por ello también a nivel estatal los gobiernos deben establecer sus políticas públicas en congruencia con los objetivos del PND, en este sentido el gobierno de Baja California dentro del Plan Estatal de Desarrollo ha establecido políticas y programas de apoyo para este tipo de empresas.

## REVISIÓN LITERARIA

Micro, pequeñas y medianas empresas (MIPYME), de acuerdo con el artículo 3 de la ley para el desarrollo de la competitividad de la Micro, pequeña y mediana empresa, publicada en el diario oficial de la federación el 30 de diciembre de 2002, se clasifican con base en los siguientes criterios:

### Plan Nacional De Desarrollo

El Plan Nacional de Desarrollo 2007-2012, se presenta, en cumplimiento al Artículo 26 de la Constitución Política de los Estados Unidos Mexicanos y se elabora de acuerdo a lo establecido en la Ley de Planeación. El Plan establece los objetivos y estrategias nacionales que serán la base para los programas



sectoriales, especiales, institucionales y regionales que emanan de éste Los problemas sociales, políticos y económicos del país están íntimamente relacionados. Por ello, los grandes grupos de políticas públicas propuestos en este plan son complementarios para contribuir a la superación de los retos en materia de pobreza, marginación y falta de oportunidades en todos los ámbitos.

Tabla 1: Estratificación de empresas por tamaño (clasificación oficial de la Secretaría de Economía, 2002)

Sector Tamaño	Manufacturero	Comercio	Servicios
Micro	0-10	0-10	0-10
Pequeña	11-50	11-30	11-50
Mediana	51-250	31-100	51-100
Grande	251 en adelante	101 en adelante	101 en adelante

Fuente: Clasificación oficial de la Secretaría de Economía. Diario oficial de la Federación, 30 de diciembre de 2002.

El plan consta de cinco capítulos que corresponden a los cinco ejes de política pública del gobierno, cada eje de acción está interrelacionado con el crecimiento y el empleo, estos son: 1) Estado de Derecho y seguridad, 2) Economía competitiva y generadora de empleos, 3) Igualdad de oportunidades, 4) Sustentabilidad ambiental y 5) Democracia efectiva y política exterior responsable. El eje que contempla las políticas y estrategias para el fomento y fortalecimiento de las micros, pequeñas y medianas empresas (MIPyMEs), es el eje de una economía competitiva y generadora de empleos. El PND 2007-2012 señala que a pesar de que se han conseguido avances importantes en este eje, es necesario continuar con una política integral de apoyo para el desarrollo de las MIPyMEs; con énfasis en las de menor tamaño, con el propósito de establecer las condiciones que contribuyan a su creación, desarrollo y consolidación. Pues si bien los diferentes costos de hacer negocios afectan a todas las empresas, son particularmente onerosos para las micro, pequeñas y medianas empresas. Mientras que el mismo costo administrativo puede ser una proporción muy reducida de los ingresos de una empresa de gran envergadura, puede implicar que una cantidad elevada de las ventas de una pequeña empresa tenga que destinarse a cubrir costos de transacción. Asimismo al contar con una menor cantidad de colateral y tener un historial crediticio más limitado, es más difícil el acceso al financiamiento para las empresas de menor tamaño. En cuanto a los problemas en infraestructura estos pueden ser resueltos directa o indirectamente por las empresas grandes mediante la reubicación territorial o la auto-provisión de algunos bienes y servicios, lo cual es permitido por su escala. Sin embargo las MIPyMEs carecen de semejantes opciones y están sujetas a mayor riesgo, ya que su ámbito de acción predominantemente local implica que tienen una mayor sensibilidad a las condiciones en la región específica donde estén ubicadas. (PND, 2007)

Para dar respuestas a estos problemas y deficiencias de estas empresas el gobierno federal ha establecido como objetivo de su política pública el promover la creación, desarrollo y consolidación de las MIPyMEs. Dentro de este objetivo se contempla favorecer el aumento de la productividad de estas empresas e incrementar el desarrollo de productos acordes a sus necesidades. Para ello se ha realizado una clasificación de las empresas en 5 segmentos:

1. Emprendedores: que se encuentran en proceso de crear, desarrollar o consolidar una empresa.
2. Micro empresas: que necesitan convertirse en negocios que generen riqueza.
3. Pequeñas y medianas empresas: para facilitar su integración a las cadenas productivas, el impulso a las regiones y el fortalecimiento de su capacidad competitiva.
4. Empresas gacela: pequeñas y mediana empresas con mayor dinamismo y posibilidades de crecer detonando la creación de empleos y el desarrollo de tecnologías, entre otros.

5. Empresas tractoras: grandes empresas que estructuran las cadenas productivas, para potenciar el desarrollo de proveedores, el crecimiento regional, agrupamientos industriales y exportaciones.

### Plan Estatal De Desarrollo De Baja California

A nivel estatal existen también políticas públicas y programas encaminados a contribuir de manera primordial al logro de los objetivos de competitividad, crecimiento y generación de empleos plasmados en el PND 2007-2012, las cuales se encuentran establecidas en el Plan Estatal de Desarrollo de Baja California (PED) 2008-2013 el cual tiene como objetivo estratégico principal el fomento sustentable de una competitividad sectorial y regional que genere empleos calificados y mejor remunerados.

El eje de economía competitiva se estructura a partir de los siguientes cinco subejos: política económica para la competitividad y el empleo; empleo y trabajo; campo, pesca y desarrollo rural; desarrollo de las actividades industriales, y desarrollo del comercio y los servicios. (PED, 2008) Dentro de la política económica para la competitividad y el empleo se encuentran las siguientes políticas: de atracción de inversiones y generación de empleos; de desarrollo empresarial; de promoción a las MIPyMEs; de financiamiento para el desarrollo, y de innovación y desarrollo tecnológico. La Política de Desarrollo Empresarial (PDE) de Baja California, se encuentra integrada principalmente por dos estrategias básicas: el estímulo de las vocaciones productivas y el fomento y desarrollo de clusters.

La PDE plantea mecanismos para fomentar la competitividad y el desarrollo económico a través del fortalecimiento y promoción de las vocaciones regionales, con base en la asignación de prioridades y la generación de criterios de selección, para detectar y aprovechar al máximo las inversiones productivas presentes y futuras en las regiones de la entidad. Constituye además, un conjunto articulado de políticas, estrategias, acciones e instrumentos de corto, mediano y largo plazo que apoyan a las empresas y a los emprendedores bajacalifornianos en las diversas regiones del estado, dentro de un marco participativo en el que se encuentran involucrados principalmente, organismos empresariales, instituciones de gobierno e instituciones educativas y de investigación. Un estrato empresarial que requiere especial impulso a través de la PDE son las MIPyMEs, en virtud de que es importante impulsar el desarrollo de estas como alternativa para acelerar el desarrollo económico de la región, ofreciéndoles condiciones favorables para que se consoliden y crezcan como fuentes productivas formales. En virtud de su potencial e importancia, las cuales deberán recibir atención prioritaria para integrarlas a los beneficios institucionales y encauzarlas hacia un mayor crecimiento. En este contexto, la PDE plantea al menos dos grandes retos: en primer término, avanzar de manera más decidida en la transformación competitiva de las empresas más rezagadas, sobre todo de las MIPyMEs, de modo que puedan desarrollar capacidades para su inserción competitiva en el mercado nacional e internacional; en segundo lugar, el seguir identificando las oportunidades de desarrollo productivo con potencial, en regiones y sectores, a fin de reposicionar la vocaciones productivas de la entidad. Para mantener y elevar la competitividad del estado y de la actividad empresarial, con especial apoyo a las MIPyMEs se han establecido las siguientes estrategias a nivel estatal:

### Subtemas Y Estrategias Del Plan Estatal De Desarrollo

#### Política De Desarrollo Empresarial

1. Promover un mayor aprovechamiento entre las empresas de los estímulos y apoyos que ofrece la Ley de Fomento a la Competitividad y Desarrollo Económico.
2. Revisar la legislación aplicable para incentivar el otorgamiento de estímulos a inversionistas y empleadores en la entidad.

3. Promover en el ámbito empresarial la mejora regulatoria, la coordinación interinstitucional y la gestión para la eficiencia.
4. Impulsar el fortalecimiento de agrupamientos empresariales.
5. Promover proyectos de alta tecnología.
6. Promover proyectos productivos, formación de emprendedores y cultura empresarial.
7. Fortalecer sistemas de información para la toma de decisiones.

#### Promoción De Mipymes

Ampliar el número de trámites que se gestionan por Internet, incluyendo el pago de servicios en línea.

1. Incrementar la participación de las MIPyMEs regionales en la proveeduría de los sectores público y privado.
2. Ampliar la cobertura de los Centros de Atención Empresarial.
3. Promover la creación de la Ley Estatal para el Desarrollo y Fomento de la Micro y Pequeña Empresa para el estado.
4. Restablecer la red de Consultoría Empresarial Integral Especializada en MIPyMEs (CRECE).
5. Impulsar la integración de las MIPyMEs a cadenas productivas y a la política de desarrollo empresarial y tecnológico.
6. Promover la capacitación y asistencia técnica para las MIPyMEs.
7. Crear el Consejo Estatal para la Competitividad de las MIPyMEs.

*Programas de Apoyo Federales:* Para dar cumplimiento a la política pública de competitividad y generación de empleos a través de apoyos a las MIPyMEs, el gobierno federal ha establecido programas para tal objetivo, los avances y resultados de estos programas al periodo de 2010, fueron presentados en el cuarto informe del gobierno federal. En virtud de lo anterior se tiene que en 2010 se ha continuado con la aplicación de la política de desarrollo empresarial y con la ejecución de la estrategia México Emprende, otorgando apoyos específicos de acuerdo al potencial de los cinco segmentos empresariales: emprendedores, microempresas, pequeñas y medianas empresas, empresas gacela y empresas tractoras. Para cada segmento se ha orientado un programa de promoción integral con mecanismos que cubren cinco áreas necesarias en el desarrollo de las unidades productivas: financiamiento, comercialización, capacitación y consultoría, gestión e innovación, y desarrollo tecnológico.

*Primer Segmento: Nuevos Emprendedores:* A través del Programa de Jóvenes Emprendedores se promovió y fomentó la cultura y desarrollo empresarial entre las unidades productivas de este segmento. Para ello se ha continuado con la caravana del Programa Nacional Emprendedor, con lo cual se asesoró y vinculó a los nuevos emprendedores con los programas del Gobierno Federal para detonar sus ideas productivas en el desarrollo de un negocio.

*Segundo Segmento: Microempresas:* El Programa Nacional de Microempresas atiende a unidades productivas de menor tamaño tradicionales, mediante programas de modernización integral que fortalecen

sus capacidades y competencias empresariales y emprendedoras, mediante mejoras en la calidad en los productos y en el servicio, reducción de costos y el encadenamiento cliente-proveedor.

*Tercer Segmento: Pequeñas y Medianas Empresas:* El Programa Nacional de Promoción y Acceso al Financiamiento para Pequeñas y Medianas Empresas se desarrolla a través del Sistema Nacional de Garantías, Fideicomiso México Emprende, Asesoría Financiera, Intermediarios Financieros Especializados, Programa de Proyectos Productivos y Programa de Apoyo a Empresas Afectadas por Desastres Naturales. En Baja California se aportaron 9.3 millones de pesos para el otorgamiento de apoyos directos y financiamiento para 662 MIPyMEs de Mexicali y Tecate, afectadas por el sismo del 4 de abril de 2010.

*Cuarto Segmento: Empresas Gacela:* El Programa Nacional de Empresas Gacela apoyó a las empresas con mayor capacidad y potencial de crecimiento, creación de empleos y generación de alto valor agregado. Asimismo en 2010 con el Fondo de Innovación Tecnológica (FIT), la Secretaría de Economía en coordinación con el Consejo Nacional de Ciencia y Tecnología (CONACYT) promovió en las MIPyMEs del sector industrial la adopción de proyectos de innovación y desarrollo tecnológico. A través de los siguientes programas: 1) Programa de Aceleración de Negocios Nacionales e Internacionales (TechBA), 2) Programa para el Desarrollo de la Industria del Software (PROSOFT), 3) Programa de Competitividad en Logística y Centrales de Abasto (PROLOGYCA) y 4) Programa Nacional de Franquicias (PNF).

*Quinto Segmento: Empresas Tractoras:* Durante 2010 se contribuyó al fortalecimiento de las relaciones comerciales entre grandes empresas y PyMEs, así como a la coordinación entre el sector gubernamental y el privado, con el establecimiento de los siguientes programas: 1) Programa de Desarrollo de Proveedores, 2) Programa de Empresas Integradoras para el fomento de agrupamientos empresariales e impulsar el desarrollo regional, 3) Programa de Oferta Exportable para apoyo a la competitividad internacional de las MIPyMEs. Otra estrategia de esta política es consolidar los esquemas de apoyo a estas empresas en una sola instancia y promover su competitividad en el marco de los compromisos establecidos en el acuerdo nacional a favor de la economía nacional y el empleo. Por otra parte se han modificado los reglamentos de adquisiciones en las dependencias de gobierno para que este tipo de empresas se conviertan en proveedores del gobierno federal, estatal y municipal.

## METODOLOGÍA

La investigación realizada es de tipo descriptivo obteniendo la información presentada a través de diversas fuentes literarias como son planes de gobierno, libros, páginas de internet, artículos de revistas y bases de datos relacionados con el tema, los cuáles una vez recabados fueron sujetos de un análisis para la presentación de los principales resultados y la elaboración de las conclusiones de esta investigación.

## RESULTADOS

En base a la revisión documental realizada y la información presentada se puede observar que son muchos los programas, instituciones u organismos que existen para apoyar a estas empresas, según investigaciones de la SE y CIPI las micro y pequeñas empresas tienen una alta tasa de mortalidad del 65% y tienden a desaparecer en un periodo de 2 años de operación. (Mercado, 2007) Lo anterior es resultado del desconocimiento que existe principalmente de la existencia de estos programas. De acuerdo a los datos obtenidos por el CIPI (Comisión intersecretarial de política industrial) a través del observatorio de la PyMEs estas empresas en su mayoría no conocen los programas y apoyos públicos, ya que el 86 por ciento de las mismas señala, no conocer los programas de apoyo federales, estatales, y/o municipales; y tan sólo el 12.65 por ciento de éstas los conoce, pero no los ha utilizado. El 1.8 por ciento de las PyMEs los conoce y ha utilizado. (CIPI, 2003). La Tabla 2 muestra el bajo grado de conocimiento y uso de los programas públicos por parte de este tipo de empresas:

Tabla 2: Utilización de programas públicos

Programas	Conoce y ha utilizado	Conoce y no ha utilizado	No conoce
<b>A) FEDERALES</b>			
Centro de Asesoría Empresarial	1,04	5,84	93,12
Primer Contacto (SE)			
Red Nacional de Centros Regionales			
Para la Competitividad Empresarial	2,32	9,23	88,45
CENTRO-CRECE (SE)			
Fondo de Apoyo a la Micro, Pequeña y Mediana Empresa FAMPYME (SE)	1,05	25,39	73,56
Fondo de Fomento a la Integración de Cadenas Productivas FIDECAP (SE)	0,41	3,2	96,39
Comité Nacional de Productividad e Innovación Tecnológica COMPITE (SE)	2,08	7,41	90,51
Programa de Capacitación y Modernización del Comercio Detallista PROMODE (SE)	0,23	4,99	94,78
programa de Promoción Sectorial PROSEC (SE)	0,37	5,89	93,73
Programa de Apoyo a la capacitación, antes denominado Calidad Integral y Modernización CIMO (STPS)	4,06	9,57	86,37
Programa de Modernización Tecnológica PMT (CONACYT)	0,52	5,75	93,74
Programa de Cadenas Productivas (NAFIN)	1,48	10,69	87,83
Financiamiento NAFIN	2,06	29,83	68,1
Programas para establecer sistemas de aseguramiento de calidad en las micro, pequeñas y medianas empresas ISO 9000 (SE)	4,71	27,23	68,06
Financiamiento (BANCOMEXT)	1,58	30,08	68,34
Servicios de asistencia Técnica y promoción para la Exportación (BANCOMEXT)	2,65	22,37	74,97
Programa Nacional de Auditoría Ambiental PNAA (SEMARNAT)	4,64	16,09	79,27
<b>B) ESTATALES</b>	1,19	1,23	97,58
<b>C) MUNICIPALES</b>	0,14	0,34	99,52

Fuente: *CIFI Aunado a lo anterior, estas empresas consideran que los programas públicos deberían enfocarse principalmente a tres temas específicos:*

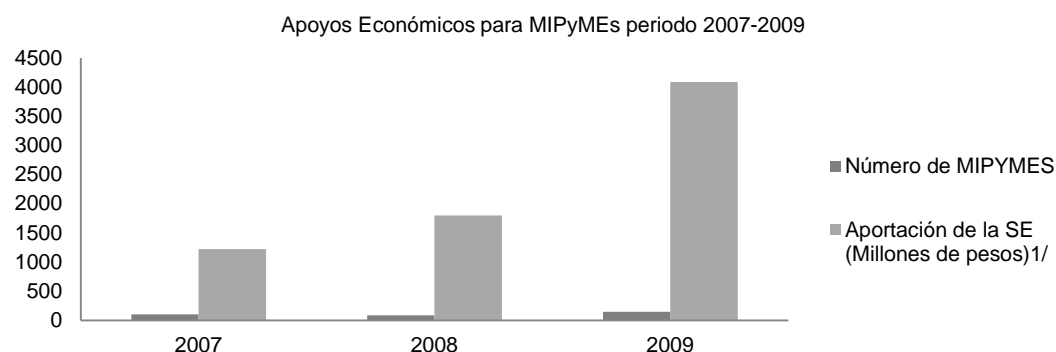
- Adquisición de bienes de capital (maquinaria, edificios y herramientas).
- Integración de capital de trabajo.
- Contratación de consultores expertos en organización productiva y dirección de empresas.

Este desconocimiento de los programas de apoyo no es privativo de México, pues en Colombia desde mediados de los años noventa, el gobierno colombiano empezó a establecer leyes para promover la creación de organismos y programas a los cuales los potenciales empresarios pudieran acudir para concretar su idea de negocio. Sin embargo en la actualidad, existen normas generales y específicas así como leyes y medidas de apoyo a la creación de empresas que por estar tan dispersas son pocas conocidas. (Gómez & Martínez, 2006).

#### Apoyos Económicos

Este tipo de empresas se enfrentan a las grandes empresas internacionales que tienen acceso al financiamiento, invierten en investigación y desarrollo, cuentan con métodos modernos de administración y desarrollo laboral, experiencia en los mercados nacionales e internacionales, desarrollo en sistemas de logística y una orientación al cliente, los cuales son factores determinantes para el desarrollo de las empresas. Ante esto el gobierno en sus diferentes niveles ha establecido programas con apoyos económicos principalmente. En la Figura 1, se muestran los apoyos económicos otorgados durante el periodo 2007-2009.

Figura 1: Apoyos económicos



Elaboración propia

Fuente: Cuarto informe de gobierno federal

Concepto	2007	2008	2009
Aportación de la SE (Millones de pesos)1/	1219,7	1798,4	4086,6
Número de MIPyMEs	101,064	84,353	146,138

En relación a los apoyos económicos se tiene que en mayo de 2011, la Secretaría de Desarrollo Económico del Estado de Baja California entregó 7 millones de pesos a 29 incubadoras de negocios, siendo un monto histórico y darán nacimiento a 1,927 nuevas empresas y lo que es más importante, generar 6 mil 740 nuevas plazas de trabajo. Éste crecimiento económico ha estado sustentado en gran parte en las MIPyMEs las cuales siguen siendo el principal sustento del empleo en Baja California, ya que durante 2010 generaron el 67 por ciento del empleo en la entidad, por lo que para 2011 se prevé sigan contribuyendo en la reactivación económica de la región. Algunas de las incubadoras beneficiadas son: Empreser, Cetys Intermedia, UABC, Emprender, CIENUTT, Tijuana, Plancrecer, UNIMOS, TEC de Mexicali y Escomex. (SEDECO, 2011) Mungaray, Ramírez, Aguilar y Beltrán (2007) señalan que el gobierno en materia de desarrollo comunitario para impulsar el bienestar de la región y sus agentes económicos, debe contar con apoyos económicos flexibles para este tipo de empresas, creando un fondo de financiamiento para empresas pobres en el cual no arriesguen su patrimonio en caso de que las condiciones del entorno no las favorezcan con un préstamo para la inversión.

A pesar de que existen un gran número de programas con apoyos económicos se tiene que en los últimos años la mayoría de las MIPyMEs se han financiado a través de sus proveedores los cuales les otorgan diferentes plazos de pago, ante lo caro y escaso que se ha mantenido el crédito bancario. Barragán (2009) señala que los proveedores ocupan más del sesenta por ciento como medio de financiamiento en este tipo de empresas (Barragán, 2009). En otros casos los futuros empresarios prefieren los fondos procedentes de amigos, parientes, o inversionistas, que no siempre resultan los mejores ya que pueden llegar a presentar una fuente de conflicto para la empresa al mezclarse emociones y sentimientos que obstaculizan su labor, aparte de las altas tasas impositivas de éste tipo de recursos. Estas fuentes de financiamiento resultan ser las que no tienen un costo para las empresas o bien tienen un costo menor que el resto de las formas en que éstas pueden financiarse. Por tanto aun cuando el gobierno ha establecido tasas de interés bajas en relación a la banca comercial por financiamientos o apoyos económicos a estas empresas, siguen teniendo un costo financiero, esto sin considerar que existe un desconocimiento de estos programas y apoyos, como ya se ha mencionado anteriormente, además de que en algunos casos son las cámaras a través de las cuales se bajan estos recursos a las empresas y son pocas las empresas afiliadas a estos organismos y cámaras. De acuerdo con datos del INEGI de 2009, únicamente el 13% de las MIPyMEs han solicitado algún tipo de crédito bancario; de este porcentaje, el 76% ha recibido dicho crédito de los cuales el 88 por ciento lo otorgó la Banca Comercial, mientras que el 1.4 por ciento de las mismas lo obtuvieron a través

de la Banca de Desarrollo. Siendo las principales causas por las cuales se les niega el crédito: el desinterés del banco hacia el sector, la falta de garantías, y la indiscutible falta de información en esta materia.

(INEGI, 2009) Sin embargo no son la falta de apoyo los principales problemas de estas empresas, pues se han realizado estudios para evaluar la competitividad de estas empresas desde la perspectiva empresarial, como el “Latin American Business Monitor” en el año 2006. Obteniendo como resultado que los principales obstáculos que los empresarios mexicanos consideran que frenan su competitividad se encuentran, en primer lugar la falta de apoyo del gobierno 84%, y el limitado acceso al financiamiento y al capital de trabajo, le sigue la afirmación del 83% de los empresarios de que la falta de innovación es una limitante, como se muestra en la Figura 2. Además la mayoría de los empresarios mexicanos no consideran que aspectos como el tipo de cambio y la economía de mercado sean factores que limitan la competitividad de sus empresas.

Figura 2: Obstáculos para la competitividad de las PyMEs (2006)



Otros de los factores que afectan a estas empresas es el que no aplican métodos modernos de administración y gestión empresarial, tienen un bajo nivel de capacitación y desarrollo de habilidades de los trabajadores, un marco regulatorio e institucional, desfavorable, poca inversión en innovación y desarrollo tecnológico en productos y procesos, limitada participación en los mercados de exportación, por restricciones técnicas y financieras, así como la falta de desarrollo de la cultura de asociatividad y cooperación interempresarial. (Anzola, 2010) Mercado (2007) señala que más del 90% del fracaso de estas empresas es debido a su mala administración, dentro de la cual las finanzas ocupan un lugar especial. Tanto la operación financiera como su administración son factores muy importantes para el trabajo diario de la toma de decisiones del pequeño empresario, que garantizan que una empresa tenga éxito en una economía de crecimiento y desarrollo continuo. Por otra parte, Rodríguez (2010) señala que la falta de conocimientos en administración y finanzas, así como la desorganización del empresario mexicano, son los principales factores que inciden en el fracaso de las unidades de negocio de menor tamaño en México.

Para dar respuesta a estas deficiencias que presentan las MIPyMEs y en atención a lo establecido en el PND y el PED de Baja California existen organismos que brindan asesoría a aquellas personas que desean

iniciar su propia empresa. En donde se les ayuda a planearla y en algunos casos se les proporciona capacitación; tales son los ejemplos de la Cámara Nacional de Comercio (CANACO), CANACINTRA y EMPRESER. Algunas de las instituciones que brindan apoyos económicos, asesoría técnica o legal a estas empresas son: CRECE (Centros Regionales de Competitividad Empresarial), NAFIN (Nacional Financiera), CONACYT (Consejo Nacional de Ciencia y Tecnología), SE (Secretaría de Economía), CANACO (Cámara Nacional de Comercio), COPARMEX (Confederación Patronal de la República Mexicana) y El Programa Nacional de Financiamiento al Microempresario (PRONAFIM).

Sin embargo como se mencionó anteriormente la mayoría de estas empresas no se encuentran afiliadas, por tanto al no estar inscritas a algún organismo están dejando pasar la oportunidad de capacitarse y recibir asesoría, lo cual puede convertirse en una desventaja ante otras empresas que si lo hacen o bien llevar una mala administración de sus empresas llevándolas al cese de sus operaciones. Ante esta situación los gobiernos cada vez ponen mayor énfasis en la educación y entrenamiento de los empresarios, lo cual es una tarea complicada, ya que no existe un modelo educativo para el desarrollo empresarial. Actualmente, se considera que en los EE.UU. se ha logrado un avance mayor en la educación universitaria para los negocios, los países europeos por su parte están haciendo esfuerzos para incrementar la capacitación en áreas de negocios y administración. En México, también se han empezado a implementar estrategias a partir de los programas de emprendedores que se promueven principalmente en las universidades, iniciando con ello una nueva cultura empresarial.

## CONCLUSIONES

En conclusión, las microempresas tienen el gran reto de adecuarse a un mundo globalizado, ya no se deben de conformar con los mercados internos, ya no es más su ventaja comparativa. Por su gran volumen, es indudable la importancia de estas empresas en la innovación y su rol en el enfrentamiento de los retos de la competitividad de cada País, dado que estas organizaciones cubren un alto porcentaje del empleo y del PIB. Estas empresas necesitarán adecuar sus estrategias competitivas, de recursos humanos y organizativos, su tecnología y productos, para mantener e incluso elevar su competitividad ante un entorno cada vez más dinámico y complejo. Debido a la importancia de estas empresas en la economía el gobierno las ha colocado como una prioridad dentro de la política pública para potenciar su contribución al desarrollo económico nacional e innovar, así como para incrementar el empleo y la productividad.

Sin embargo la supra estructura del Estado está diseñada proteger los intereses de las grandes empresas, un ejemplo de ellos son las disposiciones fiscales a su favor, lo cual a través de una planeación fiscal estas empresas pagan una cantidad de impuestos mínimas en relación a las MIPyMEs. Por otra parte su desarrollo es lento, ya que los sistemas de apertura, registro, fiscalización y reglamentación son una carga pesada para este tipo de empresas. Asimismo las grandes empresas poseen economías de escala que les permite mantenerse como líderes en el mercado y ser competitivas a diferencia de las MIPyMEs que tienen altos costos y precios de venta más altos, debido a que sus volúmenes de compra no les permiten competir con ese tipo de empresas. Por otra parte actualmente si existen muchos programas de apoyos económicos, sin embargo en la mayoría de los casos solo se hace una evaluación sobre el monto que se va a destinar a estas empresas, no sobre si las personas a cargo de estas empresas poseen la capacitación para su administración, por lo cual en muchos de los casos estas empresas terminan cerrando y quedan con las deudas, que si no tienen la capacidad de pago y el gobierno no puede recuperarlas se irán a fondo perdido. Además las instituciones no dan un seguimiento a las empresas que reciben apoyos económicos, para ver su evolución y poder conocer si estos apoyos son los adecuado o bien si son utilizados eficientemente.

Otro punto importante es el que estas empresas en su mayoría no se encuentran afiliadas a ningún organismo o cámara, por lo cual no conocen y ni tienen acceso a los programas y apoyos que otorga el gobierno, los cuales buscan elevar su competitividad y convertirlas en un pilar del desarrollo económico. Hay mucha tarea por hacer en apoyo a estas empresas que como se ha analizado representan un motor para la economía nacional, estatal y municipal. Pues si bien se han conseguido avances importantes es necesario continuar con una política integral de apoyo para el desarrollo de las MIPyMEs,



en donde se establezca un método de registro y tramites sencillo, así como un régimen tributario competitivo, simple y estable. Asimismo las universidades tienen un gran compromiso con la sociedad y con este tipo de empresas, por tanto las escuelas administrativas y de negocios deben participar en la asesoría y capacitación de estas empresas, con el propósito de establecer las condiciones que contribuyan a su creación, desarrollo y consolidación.

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# EVALUACIÓN DEL IMPACTO DE LA CERTIFICACIÓN BASC EN LOS INDICADORES DE LIQUIDEZ Y RENTABILIDAD DE LAS EMPRESAS DE BOGOTÁ - COLOMBIA

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## RESUMEN

*En éste artículo de investigación se presentan los resultados obtenidos durante el desarrollo del proyecto evaluación del impacto de la certificación BASC en la liquidez y rentabilidad de las empresas de Bogotá, en este se realiza inicialmente una descripción detallada de la evaluación de los sistemas organizacionales, la certificación BASC, los indicadores de liquidez, indicadores de rentabilidad, los criterios para la evaluación del impacto de la certificación BASC en la liquidez y rentabilidad de las empresas de Bogotá y la utilización de la técnica análisis discriminante para diferenciar dos periodos establecidos 2008 y 2010, y su relación con la certificación BASC. Lo anterior a través de una perspectiva cualitativa, descriptiva propositiva y cuantitativa. De la función discriminante obtenida y de los estadísticos analizados se puede concluir que la certificación BASC en la función discriminante, incide positivamente a los indicadores financieros Prueba Acida (PA), Capital Neto (CN), Margen Operacional (MO) y Margen Neto (MN).*

**PALABRAS CLAVES:** certificación BASC, indicador, liquidez, rentabilidad, análisis discriminante.

## ABSTRACT

*In this research paper presents the results obtained during the project's development impact assessment of the BASC certification in liquidity and profitability of companies in Bogota, this is initially a detailed description of the evaluation of organizational systems, the BASC certification, liquidity ratios, profitability ratios, the criteria for assessing the impact of the BASC certification in liquidity and profitability of companies in Bogota and the use of discriminant analysis technique to distinguish two periods established 2008 and 2010, and its relationship with the BASC certification. This perspective through qualitative and quantitative descriptive purposeful. Discriminant function obtained and analyzed the statistics we can conclude that the BASC certification in the discriminant function, positively affects the financial indicators Acid Test (PA), Net Capital (NC), Operating Margin (OM) and operating income (MN).*

**KEYWORDS:** BASC certification, indicator, liquidity, profitability, discriminant analysis.

## INTRODUCCIÓN

Un estudio de esta naturaleza implica la revisión conceptual y teórica sobre los sistemas organizacionales, la certificación BASC, los indicadores de liquidez, indicadores de rentabilidad, los criterios para evaluar el impacto de la certificación BASC, la técnica análisis discriminante, la distancia  $D^2$  de Mahalanobis y las pruebas de validez. A partir del marco teórico se estructuró un modelo que sirvió de fundamento para la evaluación del impacto de la certificación BASC en la liquidez y rentabilidad de las empresas de Bogotá. Seguidamente se expone la metodología de investigación empírica y se presentan los resultados

por medio de la contrastación de hipótesis de las variables asociadas. Por último, se aportan las conclusiones asociadas a la precisión del modelo y a la evaluación de los indicadores seleccionados.

## REVISIÓN LITERARIA

### Evaluación de Sistemas Organizacionales

Criado y Calvo (2008), Señala que la valuación de organizaciones supone un cuerpo de conocimientos teóricos y metodológicos, así como un conjunto de habilidades aplicadas. Para esta Investigación este cuerpo de conocimientos los constituye los fundamentos de Análisis Discriminante Multivariado (DMA), que permiten analizar la incidencia del impacto de la certificación BASC en la liquidez y rentabilidad de las empresas de Bogotá certificadas en BASC.

### Certificación BASC

Prado (2011), define el BASC (Business Anti-Smuggling Coalition o Coalición Empresarial Anticontrabando) como un programa de cooperación entre el sector privado y organismos nacionales y extranjeros, creado para fomentar un comercio internacional seguro.

BASC es programa de carácter voluntario, que otorga una certificación que confirma el trabajo de control en todos los procesos productivos, empaque, embarque y de transporte de la carga que va con destino al exterior. En esencia esta certificación se centra en mejorar los procesos internos de las organizaciones que los implementen.

### Indicadores financieros

Para analizar la incidencia de cómo la certificación BASC afecta en los indicadores de liquidez y rentabilidad en esta investigación se seleccionaron una serie de indicadores que se presentan en la metodología.

Los indicadores financieros son el producto de establecer resultados numéricos basados en relacionar dos cifras o cuentas bien sea del Balance General y/o del Estado de Pérdidas y Ganancias; Vásquez, Guerra y Ahmed (2008), plantea que los resultados así obtenidos por si solos no tienen mayor significado; sólo cuando los relacionamos unos con otros y los comparamos con los de años anteriores o con los de empresas del mismo sector y a su vez el analista se preocupa por conocer a fondo la operación de la compañía, podemos obtener resultados significativos y sacar conclusiones sobre la situación financiera de una empresa, que en nuestro objeto de estudio son las empresas certificadas en BASC en Bogotá.

### Análisis discriminante

Con el fin de evaluar el impacto de la certificación BASC, en ésta investigación se utilizó el análisis discriminante la cual es una técnica de Análisis Multivariante que procura encontrar relaciones lineales entre las variables continuas que mejor discriminen en los grupos categóricos previamente definidos. Mylonakis y Diacogiannis (2010), señalan que el Análisis Discriminante es una técnica estadística multivariante, fue introducido por R. A. Fisher 1936 en el primer tratamiento moderno de problemas separatorios, cuya finalidad es analizar si existen diferencias significativas entre grupos de objetos respecto a un conjunto de variables medidas sobre los mismos en el caso de que existan, explicar en qué sentido se dan y proporcionar procedimientos de clasificación sistemática de nuevas observaciones de origen desconocido en uno de los grupos analizados.

## METODOLOGÍA

Esta es una Investigación en donde se utiliza un análisis cualitativo, descriptivo propositivo y cuantitativo, soportada en un análisis Discriminante Multivariado (DMA), para contrastar si en dos periodos distintos se puede evidenciar la evolución de los estado financieros como resultado de la evaluación del impacto de la certificación BASC en la liquidez y rentabilidad en el sector analizado (Vuran, 2009). Para lo que se estudiaron los rubros requeridos de los estados financieros de las empresas de Medellín.

Para la realización de esta investigación se utilizaron los indicadores presentados a continuación, como se muestra en la tabla 1.

Tabla 1: Variable e indicadores utilizados para realizar el análisis de discriminante.

Variable	Indicador
RC	Razón corriente
PA	Prueba acida
CN	Capital neto
MB	Margen bruto
MO	Margen operacional
MN	Margen neto
UO	Utilidad operacional

*Esta tabla muestra la relación de variables e indicadores para realizar la evaluación del impacto de La certificación BASC en la liquidez y rentabilidad de las empresas de Bogotá – Colombia.*

## RESULTADO

### Selección de las variables que mejor discriminan

Para determinar que variables independientemente discriminan entre el grupo de “2008” y “2010” se estima la distancia  $D^2$  de Mahalanobis y el Lambda Wilks para cada una de ellas, su correspondiente razón F y nivel de significancia para rechazar la hipótesis nula que las observaciones provienen de la misma población. Se va a considerar un nivel de significación de 0,05 para los estadísticos *F para entrar* y *F para eliminar*. Como se mencionó anteriormente el criterio de selección de las variables es el de la distancia  $D^2$  de Mahalanobis, se utilizaron todas las variables seleccionadas presentadas en la metodología. El resultado final del modelo se muestra en la tabla 2 y las ecuaciones (11) y (12).

Tabla 2: Coeficientes de la funciones de clasificación.

	AÑO	
	2008	2010
RC	2,522	2,121
PA	-,738	-,372
CN	-3,324E-8	-2,838E-8
MB	1,435E-9	-2,089E-9
MO	4,434E-6	4,570E-6
MN	3,358E-7	3,909E-6
UO	5,466E-8	4,774E-8
K	-2,298	-2,178

*Esta tabla muestra los coeficientes de clasificación para el año 2008 y 2008.*

Con base en los resultados anteriores se procedió a calcular la función discriminante de las empresas para evaluar el impacto de la certificación BASC en la liquidez y rentabilidad.

$Z_1 = PA (-0,0738) + RC (2,522) + CN (-3,324E-8) + MB (1,435E-9) + MO (4,434E-6) + MN (3,358E-7) + UO (5,466E-8) + (-2,298).$

(11)

$$Z_2 = PA (-3,72) + RC (2,121) + CN (-2,838E-8) + MB (-2,089E-9) + MO (4,570E-6) + MN (3,909E-6) + UO (4,774E-8) + (-2,178). \quad (12)$$

De este modo, según los resultados del modelo la capacidad de clasificación no fue muy buena dando como resultado un error Tipo 1 de 5,9 % y un error Tipo 2 de 88,2 % para una efectividad de clasificación de 52,9 %, de los casos agrupados correctamente, como se muestra en la tabla 3.

Tabla 3: Resultados de la clasificación.

Original	Recuento	AÑO	Grupo de pertenencia pronosticado		Total
			2008	2010	
		2008	112	7	119
		2010	105	14	119
		2008	94,1	5,9	100,0
		2010	88,2	11,8	100,0

*Esta tabla muestra el resultado de la clasificación del modelo para los años 2008 y 2010.*

### Evaluación de los Indicadores seleccionados en las empresas certificadas en BASC en Bogotá

Por otro lado, cuando se revisan los estadísticos (Media) de los indicadores seleccionados de las empresas en Bogotá, podemos observar que existe un impacto de la certificación BASC en los indicadores Capital Neto (CN), Margen Operacional (MO) y Margen Neto (MN), lo que no ocurre para los indicadores de Razón Corriente (RC), Prueba Acida (PA), Margen Bruto (MB) y Utilidad Operacional (UO), como se muestra en la tabla 4.

Tabla 4: Medias de los indicadores financieros.

AÑO		Media	Desv. típ.
2008	RC	1,6627	1,07753
	PA	1,3349	,97343
	CN	7686929,8319	29940987,85371
	MB	4773945,6191	52065864,55038
	MO	1356,8011	28413,12004
	MN	2371,8750	25227,24366
	UO	4441748,0588	14881385,15113
2010	RC	1,6057	,91362
	PA	1,3322	,86748
	CN	8288111,1765	26489944,90734
	MB	458,1276	1685,18614
	MO	1778,1713	13103,12695
	MN	23957,8208	105555,47254
	UO	4061696,6050	13430675,45609

*Esta tabla muestra la relación de las medias de los indicadores financieros seleccionados en los años 2008 y 2010.*

## DISCUSIÓN

Al analizar las funciones discriminantes generadas en la tabla 8 se puede analizar que indicadores como Prueba acida (PA), Capital Neto (CN), Margen Operacional (MO) y Margen Neto (MN), Discriminan bien mejorando de un periodo a otro. Sin embargo para el caso, de la Razón Corriente (RC), Margen Bruto (MB) y Utilidad Operacional (UO), se puede observar que estos indicadores no evidencian el mismo comportamiento, en el transcurso del 2008 al 2010. Esto último sustenta la hipótesis de la poca capacidad de predicción del modelo obtenido.

En lo que respecta a las medias presentadas en la tabla 10 de los indicadores seleccionados se pudo analizar que los indicadores Capital Neto (CN), Margen Operacional (MO) y Margen Neto (MN) mejoraron de forma mínima de un periodo a otro, por lo que podemos concluir que la certificación BASC impacta en estos indicadores.

## CONCLUSIÓN

En el Análisis Discriminante desarrollado en este artículo para la construcción del modelo se utilizaron 127 empresas de Bogotá, el modelo presentó una baja efectividad en la clasificación. En la muestra original la precisión del modelo en el 2008 es 94,8% y en el 2010 es del 11,8 %, para un promedio total de clasificación del 52,9% de las empresas. Lo que demuestra la poca confiabilidad para predecir el comportamiento de los indicadores financieros en el sector a futuro.

De la función discriminante obtenida y de los estadísticos analizados. A pesar de la poca capacidad de predicción del modelo; como resultado del análisis de la función discriminante y los estadísticos utilizados se puede concluir que la certificación BASC, incide positivamente en los indicadores financieros Capital Neto (CN), Margen Operacional (MO) y Margen Neto (MN) del sector.

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# EL PROCESO DE REINserCIÓN, EL NARCOTRÁFICO, LA VIOLENCIA, EL DESPLAZAMIENTO Y SU IMPACTO SOCIOECONÓMICO EN EL DEPARTAMENTO DE CÓRDOBA

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## RESUMEN

*El problema de desmovilizados a afectado seriamente a toda la población debido a que este proceso ha aumentado las tasas de homicidio de los excombatientes, desplazamiento a las ciudades de las personas afectadas (campesinos) abandonando así sus propiedades y propiciando desordenes urbanos como las invasiones, falta de empleo, educación, nivel de vida bajo, ha sido origen de mucha violencia y de toma de decisiones que afectan con la integridad y la violación de los derechos humanos de las personas. La gran mayoría de los combatientes de estos grupos fueron y son pobres, jóvenes de ambos sexos del campo y la ciudad que no tienen aseguradas las opciones y oportunidades necesarias para mejorar sus condiciones de vida ni las de sus familias y comunidades. En estos grupos, están campesinos, adolescentes y jóvenes de asentamientos subnormales y barrios populares, desertores de colegios de secundaria y universidades, subempleados y desocupados, entre otros, al lado de algunos profesionales, líderes e ideólogos. Las bases de estos grupos son de gente humilde, provenientes de comunidades necesitadas que actúan por lo general en pueblos y áreas de pobreza permanente. A nivel nacional unas 47.000 personas se han desmovilizado en los últimos cinco años, de ellos personas 870 han sido asesinadas.*

**Palabras Claves:** Reinserción, Población, Desplazados, desmovilizados, pobreza, paramilitarismo, guerrilla, narcotráfico. BACRIM-

## THE PROCESS OF REINTEGRATION, THE DRUG TRAFFICKING, VIOLENCE, DISPLACEMENT AND SOCIO-ECONOMIC IMPACT IN THE DEPARTMENT OF CÓRDOBA

### ABSTRACT

The problem of demobilized to seriously affected the entire population due to the fact that this process has increased rates of homicide in the combatants, travel to the cities of the people affected (peasant) thus abandoning their properties and fostering urban riots such as the invasions, lack of employment, education, low standard of living, has been a source of great violence, and decision-making processes which affect with the integrity and the violation of human rights of the people.

**KEYWORDS:** Reintegration, population, demobilized, poverty, Displaced, paramilitaries, guerrillas, drug trafficking, bacrim

### INTRODUCCIÓN

Con esta investigación se pretende analizar el comportamiento socioeconómico del proceso de reinserción en el Municipio de Montería, las variables económicas, sociales, políticas y culturales que inciden en el conflicto armado, son las causas que dan como resultado la falta de empleos de los actores involucrados



en éste y con respecto al entorno que los rodea, se deben orientar para obtener mejores condiciones de vida y ser aceptados como personas civiles.

Los principales ejes temáticos se basan en las circunstancias en que las personas desmovilizadas han transcurrido después de la inserción en la sociedad, identificando su participación en proyectos micro empresariales, en las asesorías prestadas por el Ente Territorial, el gobierno Departamental y Nacional, los éxitos, fracasos y conflictos surgidos en el desarrollo de este proceso; para efectos de precisar las causas de las políticas de generación de empleo.

## REVISIÓN LITERARIA

En la literatura económica y social de Colombia y América Latina, se manejan conceptos y teorías relacionadas con la violencia y los grupos armados además de ser parte de la cotidianeidad en Colombia, hacen parte de la realidad política, económica, social y cultural de nuestro país. Aparecieron los grupos guerrilleros en zonas montañosas y apartadas. Debido a la presión que ejercían estos grupos desestabilizadores, se estableció entonces una dictadura militar con el fin de hacer posible el control en las zonas de conflicto. A partir de 1960 bajo la influencia comunista miles de familias abandonaron sus tierras y organizaron grupos armados, con el propósito de cambiar un orden social que consideraban injusto. Esto condujo a la formación de grupos al margen de la ley como son: FARC, ELN, EPL entre otros. Al final del frente nacional surgió el M-19, cuyo interés era alcanzar un lugar en la política democrática, como recientemente lo han logrado.

En general diversos estudios empíricos e investigaciones que se encuentran relacionados con este proceso ha afectado considerablemente el ámbito de la justicia disciplinaria entre las que está la Procuraduría General de la Nación (PGN), donde se registra una importante disminución de procesos por graves violaciones a los Derechos Humanos y al Derecho Internacional Humanitario por parte de servidores públicos, incrementando fallos condenatorios, durante los últimos 4 años la PGN impuso 152 sanciones a servidores públicos, 39 por desaparición forzada, 109 por tortura y 4 por desplazamiento forzado. En esta perspectiva, Colombia necesita con urgencia iniciar realmente un proceso de paz, con todos los actores armados al margen de la ley y la sociedad civil, de ahí la pertinencia de las propuestas de desmovilización y reinserción de dichos grupos como las que impulsa el actual gobierno nacional.

La dinámica del conflicto armado en el departamento de Córdoba y en consecuencia su situación en materia de derechos humanos y DIH, ha estado estrechamente ligada a sus condiciones socioeconómicas y geográficas. Es así como en Córdoba se ha hecho visible el enfrentamiento entre las autodefensas y los grupos guerrilleros por obtener el dominio de las tierras y de los recursos naturales y donde la fuerza pública ha sido marginalmente protagonista.

Sin embargo, a finales de los ochenta los grupos de autodefensa ligados a algunos hacendados y ganaderos, comandados por los hermanos Fidel y Carlos Castaño, incursionaron en la zona, donde en ese momento se estaban presentando combates entre los grupos guerrilleros (EPL, ELN, ERP y FARC), los cuales se prolongaron hasta los años noventa. Tras la desmovilización del EPL, en 1991, la acción de las FARC y de las autodefensas de los hermanos Castaño se extendió a la zona del PNNP (Parque Natural Nudo del Paramillo). Durante el periodo de 1993 a 1995, la guerrilla de las FARC actuaba en los municipios de Tierralta, Montelibano, Planeta Rica, Valencia y Puerto Libertador. Sin embargo, en el año de 1996, las FARC fueron desplazadas de Córdoba por la acción de las ACCU, razón por la cual fortalecieron su presencia en Sucre con el frente 35, mientras que el frente 18 que operaba en Córdoba estaba replegándose hacia el norte y bajo Cauca antioqueño. Al tornarse vulnerable el control de las ACCU, desde 1999 éstas emprendieron una operación tipo “tenaza” para repeler las hostilidades de las FARC logrando mantener control sobre algunos cascos urbanos de Antioquia (Toledo, Cañas gordas, Ituango y Buriticá) y de Córdoba (Tierralta, Puerto Libertador y Montelibano). En el marco del proceso de desmovilización contemplado en estos diálogos de paz, se están considerando los territorios del sur del departamento, todavía en disputa con las FARC, como posibles “zonas de concentración” de los grupos

de autodefensas. Esta situación permitiría prever que por las lógicas cambiantes y el interés de los actores armados por recuperar el control territorial perdido, las FARC emprenderán acciones bélicas en este territorio haciendo presión desde los municipios aledaños a Tierralta tal como empezó a hacerse evidente con la irrupción el 15 de marzo de 2003 de las FARC en la periferia del Nudo de Paramillo. EPL. Sin embargo, hasta 1987 y 1988, las autodefensas orientaron la conducción de sus hostilidades hacia este grupo insurgente en Córdoba. Estas acciones dieron como resultado contundentes victorias militares, que según algunos analistas, fueron un factor fundamental para que este grupo entrara en proceso de negociación política con el Gobierno.

FARC. Tras la VII Conferencia de las FARC en 1982, este grupo replanteó sus objetivos políticos orientándose hacia una nueva estrategia operacional y directrices básicas. Bajo esta nueva lógica, las FARC se ubican en la zona del Nudo de Paramillo. Para la segunda mitad de los años ochenta, en la región del Paramillo antioqueño se constituye una zona de descanso de las FARC con ocasionales actividades armadas. Entre 1993 y 1995, tras el debilitamiento en los años noventa del EPL y su posterior desmovilización, las FARC empiezan a incursionar en la zona cordobesa del PNNP desdoblado unos frentes del bloque José María Córdoba, creando los frentes 57 y 58, pero concentran un mayor trabajo en el frente 18 y a aplicar en la zona su nueva estrategia militar de “columnas móviles”. La acción militar de las FARC se enmarca, tal como ha sido la dinámica del conflicto en Córdoba, dentro de una lucha constante de posiciones con las ACCU por el control de la zona del PNNP y el acceso al Urabá antioqueño.

*Grupos de autodefensa: AUC y las ACCU.* La instalación del EPL en las montañas del Nudo de Paramillo se convirtió durante la década de los años 70s en un factor de presión en la zona bananera del Urabá antioqueño y en la ganadera del sur de Bolívar y Córdoba. Esta junta se convirtió en el primer antecedente de las Autodefensas Campesinas de Córdoba y Urabá comandados por Fidel y Carlos Castaño conocidos entonces como Los Magníficos, que aparecieron en la primera mitad de la década de los 80s. A partir de 1988, las autodefensas comienzan su expansión desde el Magdalena Medio, nordeste de Antioquia y sur de Córdoba, hacia otras regiones, como Sucre, Urabá y el bajo Cauca antioqueño. En Tierralta, municipio de Córdoba, las ACCU comienzan a perfilarse como la nueva estructura preponderante dentro de las autodefensas. La consolidación de esta zona y el repliegue de las FARC sin dar mayor combate, fortalece el fenómeno y lo presenta a amplios sectores de ganaderos y propietarios de tierras, legales e ilegales, de la Costa Atlántica como la solución a problemas de presencia guerrillera. En abril de 1997, las ACCU convocaron a dirigentes y comandantes de diferentes organizaciones de autodefensa para la creación de las Autodefensas Unidas de Colombia, como una federación de grupos independientes del mando central, integrado por siete miembros del estado mayor liderados por Carlos Castaño y repartidos en frentes localizados en Antioquia, Chocó y Córdoba, el Magdalena Medio, Cesar y Santanderes, Casanare, Meta, Cundinamarca, Tolima, Huila, Caquetá, Guaviare y Putumayo. En la actualidad el Comando del AUC y las ACCU se encuentran todavía asentados en el departamento de Córdoba.

Desde 1999, el desplazamiento forzado se ha localizado principalmente en el sur del departamento, asumiéndose como municipios expulsores Montelíbano y, Puerto Libertador y Tierralta (a su vez son municipios receptores), donde los indígenas Embera Katíos están asentados en Córdoba y se proyectan como el grupo más afectado por esta infracción al Derecho Internacional Humanitario. Durante el 2001 y 2002, se presentaron algunos casos de retornos masivos de población en Tierralta y de reubicaciones en Montería, Valencia y Montelíbano.

En el departamento de Córdoba se han presentado registros de accidentes e incidentes por cuenta de minas antipersonal y municiones abandonadas sin explotar, principalmente en el área rural, municipios de Tierralta y Valencia, en donde se han presentado intensos enfrentamientos entre los grupos armados.

## METODOLOGÍA.

En este tipo de investigación se utiliza una muestra representativa de la población objeto de estudio que se enmarca dentro del tipo de metodología cualitativo-cuantitativo, ya que se aplica una herramienta encuesta y el análisis de la información de fuentes secundaria o sea la revisión de literatura de textos revistas artículos y otros, en el que se busca observar las diferentes variables que afectan el comportamiento socioeconómico del proceso de reinserción de los desmovilizados, la intención es conocer la estructura socioeconómica generada por este conflicto.

## RESULTADOS.

De acuerdo con la metodología descrita anteriormente, se puede observar con claridad absoluta algunos de los resultados que a continuación se describen, derivados de la aplicación de la encuesta a 55 miembros de la población objeto de estudio, en consecuencia se encuentran diversas variables que contribuyen a reafirmar lo expuesto al interior del proceso de la investigación, veamos:

Sexo de los participantes

Tabla 14: Sexo

¿CUAL ES SU SEXO?	%	N°
Masculino	100%	55
Femenino	0%	0
<b>TOTAL</b>		<b>55</b>

Fuente: Trabajo de campo, cálculo del investigador(a)- Ángela Flórez - octubre 2011

Figura 1.



Fuente: Trabajo de campo, cálculo del investigador(a)- Ángela Flórez - octubre 2011

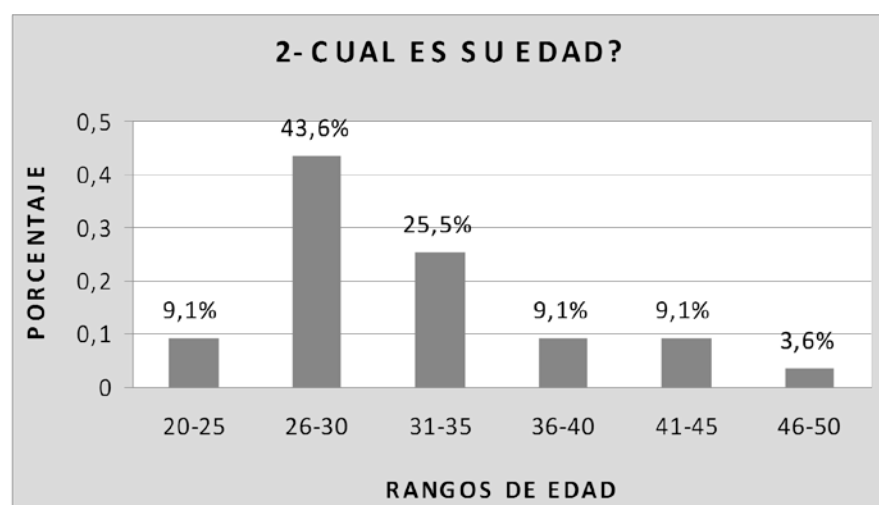
De acuerdo con los resultados de la encuesta nos arroja que el 100% de las personas encuestadas - reinsertadas pertenecen al género masculino.

Tabla 15. Rango de edades de los participantes

¿CUAL ES SU EDAD?	CANT.	%
20-25	5	9.1
26-30	24	43.6
31-35	14	25.5
36-40	5	9.1
41-45	5	9.1
46-50	2	3.6
<b>TOTALES</b>	<b>55</b>	

Fuente: Trabajo de campo, cálculo del investigador(a)- Angela Flórez - octubre 2011

Figura 2: Edad



Fuente: Trabajo de campo, cálculo del investigador(a)- Angela Flórez - octubre 2011

Si se observa cuidadosamente la figura No 2 se encuentra que el 43.6% del total de la población representan el rango de las edades comprendidas entre los 26 y los 30 años, lo que indica que esta es una población relativamente joven, los que están inmersos en esta problemática, siguiendo esta orden de idea los que alcanzan un 25.5%, cuyas edades oscilan entre los 31 y los 35 años. Por otro lado se encuentra un caso muy particular de las edades comprendidas entre los 36 y 45 años, que sumados alcanzan el 18.2%, cifra representativa para una población de mayor edad, todo esto indica que en la medida que va aumentando la edad de los actores del problema va disminuyendo la participación porcentual al interior del proceso, esto se afirma observando la figura No 2, lo cual se refleja en un reducido porcentaje equivalente al 3.6% del total de la población; contrariamente se encuentra un caso patético y es de que la población más joven que es aquella comprendida entre los 20 -25 años, alcanzan a participar con un 9.1%, dentro del contexto total de la población objeto de estudio; dejando entrever que este grupo ha sido motivado por diversas razones a vincularse a los grupos ilegales o al margen de la ley.

## CONCLUSIONES

Esta investigación parte de la observación en donde establecimos las variables que afectan al proceso social y económico de los reinsertados e identificamos las condiciones actuales de estos.

Con relación a los resultados obtenidos se puede observar que las personas desmovilizadas pertenecen a los estratos más bajos (I y II) y en su mayoría se encuentran ubicados en el sector sur y barrios subnormales del Municipio, no poseen condiciones de vida digna y el debido respaldo por el gobierno Municipal a pesar de lo anotado en sus planes de gobiernos. Estas personas en un 78% se encuentra trabajando, aprovechando así la oportunidad que le ha brindado el estado y empresas privadas a través de los programas destinados para tal fin, permitiendo la creación de nuevos empleos con sueldos que oscilan entre 1 y 2 salarios mínimos, cabe señalar que estas personas han buscado el apoyo del gobierno debido a un mejor bienestar propio y de su familia desempeñándose en diferentes oficios, entre las cuales los reguladores de tránsito (23%), auxiliar cívico (14.5%) y la oportunidad de estudio (14.5%) suman mayor cantidad. Existen pocas oportunidades de acceso a empleos que satisfagan sus necesidades básicas.

El 66% de estos individuos no tienen ideas de emprendimiento, sin embargo el 25% tienen pensamientos de crear microempresas y estudiar, debido a que manifiestan no tener de parte del gobierno ningún apoyo. Sin embargo observamos que el 53% de ellos manifiestan que aun tienen compañeros en las filas y en un 45% reinsertados. De igual forma afirmaron que los problemas económicos, es decir que el municipio posee pocas fuentes de empleo que permitan que personas de escasos recursos accedan a mejores condiciones de vida; conllevándolos a que pertenezcan a grupos al margen de la ley, ya que hacen parte de un núcleo familiar numeroso, además el 5.5% de estos individuos pertenecieron gran tiempo a grupos armados y extraordinariamente declararon las malas condiciones de convivencia y bastante temerosos de los nuevos cambios y a la reinserción como lo muestra en el Figura 24. Los problemas económicos son los causantes en un 96% de que este fenómeno se originara en nuestra sociedad. A pesar de los beneficios brindados por parte del gobierno estas personas anotan la poca ayuda que este les ha brindado, pero el 71% ha sido favorecido en Salud, Educación y económicamente en menor cantidad. El 91% expresaron que no volverían a las filas y el 71% han tenido buena reacción del entorno social cotidiano frente a su decisión a la reinserción.

En la Formación Académica, las personas encuestadas tienen un bajo grado de escolaridad, desfavoreciéndolos en cuanto a la opción de tener empleo, obstaculizándolos para la aspiración de buenos empleos. El gobierno a implementados programas de alfabetización y un conjunto de mecanismos de intervención enmarcados en los escenarios de reintegración enfocada en individuos y reintegración, de los cuales el 18% de estos se encuentra participando de una serie de facilitadores que intervienen en aras de crear un ambiente propicio para que este proceso fluya de la mejor manera posible a través del ACR. El 25% tienen pensamientos de crear microempresas y estudiar.

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# POLÍTICA DE DESARROLLO EMPRESARIAL DE BAJA CALIFORNIA (PDE).

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## RESUMEN

*En el contexto de competitividad y desarrollo económico las regiones buscan definir, impulsar y consolidar los sectores que son base para su desenvolvimiento económico. El desarrollo endógeno es una interpretación para la acción, y la política de desarrollo local incide sobre estos procesos. Lo que permite a las ciudades y regiones responder a los desafíos de la globalización creando lo que se conoce como desenvolvimiento económico. Así gobierno, academia y el sector privado se unen para determinar el conjunto de acciones estratégicas que guían la elaboración de la PDE (Política de Desarrollo Empresarial de Baja California). La PDE de Baja California realizada desde el marco de Vocaciones Productivas ve a "la empresa" como la más valiosa institución capaz de producir riqueza y bienestar para la comunidad. El objetivo de la presente investigación es evaluar la Política de Desarrollo Empresarial de Baja California (PDE) a través del estudio de los logros alcanzados por los sectores a los cuales ha ido dirigida la política. Se apoya en la economía evolutiva e institucional, para explicar la relevancia y el papel de las políticas como la institucionalización de la acción humana, terminando con un análisis comparativo de las vocaciones productivas del estado.*

**PALABRAS CLAVE.** Política industrial, PDE, tecnologías sociales y evaluación.

## BUSINESS DEVELOPMENT POLICY OF BAJA CALIFORNIA (PDE)

### ABSTRACT

In the context of competitiveness and economic development regions seek to define, promote and consolidate areas that are the basis for proper economic development. For these reasons, government, academia and the private sector together to determine the set of strategic actions that guide the development of a plan in acts as a policy, the PDE (Business Development Policy of Baja California). PDE on Baja California from the frame of Vocations Productive sees "the firm" as the most valuable institution capable of producing wealth and welfare for the community. The objective of this research is to evaluate the Business Development Policy Baja California (PDE) through the study of the achievements of the sectors to which policy has been directed. It relies on evolutionary and institutional economics to explain the relevance and role of policy and the institutionalization of human action, ending with a comparative analysis of the productive potential of the state.

**Jel:**L59, Y1 and Z13.

**Keywords.** Industrial policy, PDE, social technologies and evaluation.

### INTRODUCCIÓN

¿Por qué es importante el análisis y evaluación de las políticas industriales, en específico la Política de Desarrollo Empresarial de Baja California? ¿Qué impacto o logros ha tenido en el campo de su aplicación?

En el contexto de un mundo globalizado, de liberalización de mercados y de la información como clave para la toma de decisiones. Se necesitan herramientas para el logro de los objetivos planteados por los

agentes económicos. Una de las herramientas fundamentales para marcar rumbo y dirección son las políticas, en este caso la PDE de Baja California, que realizada por expertos especifica una serie de elementos necesarios para un desarrollo y crecimiento económico, por ello es indispensable el análisis de la PDE, en el sentido de conocerla y reconocer sus puntos de acción y metas, cuando esto se tiene dominado lo que sigue es hacer una evaluación de los logros de la PDE.

Es de suma importancia la evaluación de dicha política ya que sin esta información no podremos hacer de nuestro interés y del de todos los resultados, que si bien suponemos en algunos sectores alcanzaron sus metas en formas más que excelentes, en otros los logros podrían tender a ser menores, por esto una evaluación precisa y oportuna nos dirá sin lugar a dudas el resultado concreto de la aplicación de la PDE y con ello las decisiones por seguir. El documento está compuesto de la siguiente manera, en la revisión literaria se expone la importancia de las políticas industriales y de la misma PDE, así como revisión de la teoría institucionalista y evolutiva, para poder darle consistencia y forma a nuestra investigación. En la sección metodológica tenemos la revisión de las cifras encontradas en las Vocaciones Productivas del estado de Baja California conforme la implementación de la PDE. Por último tendremos los resultados y las conclusiones pertinentes.

## REVISIÓN DE LITERATURA

La PDE está orientada sobre el Plan Nacional de Desarrollo y sobre el Plan Estatal de Desarrollo. Bajo la premisa del nuevo orden mundial y de una visión más allá de la global se elabora la PDE, teniendo como premisa base a “la empresa” como la más valiosa institución capaz de producir riqueza y bienestar para la comunidad. La PDE es una estrategia estatal que ve como clave el sector empresarial y el consenso de este. La PDE busca garantizar un crecimiento acelerado, prospero y un desarrollo sustentable integral. La base de la política está sustentada en un estudio definiendo las vocaciones productivas del estado, su evolución y objetivos. Con el estudio y análisis de las vocaciones productivas se busca propiciar el desarrollo en comunidades, regiones, sectores y empresas, conceptualizando las prioridades de inversión y promoción adecuada. “La PDE busca las siguientes líneas: A) Incrementar la competitividad empresarial de acuerdo a la Política Industrial Federal. Con lo que se persigue mayor generación de riqueza. B) Elevar la calidad de vida buscando abatir la pobreza. C) Promoción de valores sociales éticos, en las empresas y en la sociedad en general, con lo que intenta lograr discutir conductas antisociales y mejoramiento de la seguridad pública. D) Rediseño de la cadena de valor. Desarrollar un encadenamiento productivo, lograr beneficios de escala y alcance. E) Incremento del valor agregado de los productos elaborados. Mayor utilidad y beneficio social (PDE de Baja California)” (Mungaray A., 2005). Las Vocaciones productivas de una entidad de acuerdo a la PDE son aquellas que han crecido a su nivel de empleo por arriba de la media nacional, las que constituyen la identidad de un estado, aquellas que requieren de una incubación y representan un área importante de desarrollo para la entidad. Estas vocaciones se clasifican de la siguiente forma: a) Vocaciones razonables.

Estas han crecido por arriba de la media nacional. b) Vocaciones por impulsar. Tienen baja participación en el valor agregado censal de la entidad, pero tienen un gran potencial de desarrollo en la entidad. Por otra parte la investigación se apoya en las ideas centrales del institucionalismo concernientes a instituciones, hábitos, reglas y su evolución. El objeto del institucionalismo es partir de ideas generales respecto a la medición humana, las instituciones, la naturaleza evolutiva de los procesos económicos, hacia ideas y teorías específicas relativas a las instituciones económicas. Los institucionalistas tempranos ubicaron al hábito como la base de la acción y la creencia humana. Entre ellos Veblen (1899-1919), (M. Hodgson, Geoffrey) y el evolucionismo económico, también se revisan las contribuciones de (Dussel, 1997), (Ayala Espino J., 2000), (R. Nelson Richard., 2003:131).



## METODOLOGÍA

Se analiza las tasas de crecimiento de actividades primordiales, determinadas como vocaciones productivas, también se revisa los niveles de empleo y su crecimiento.

Tabla 1: Vocaciones Razonables.

No.	Rama con crecimiento relevante en el estado.	1999			2009		
		UE %	PO %	VACB %	UE	PO	VACB
	TOTALES	100%	100%	100%	100%	100%	100%
3832	Fabricación y/o ensamble de equipo electrónico de radio, televisión, comunicación y uso médico.	.25%	12.2%	8.2%	.33%	15.7%	15%
6120	Comercio de productos no alimenticios al por mayor (incluye alimentos para animales).	2.7%	2.7%	6.3%	2.94%	2.8%	4.1%
6140	Comercio de productos alimenticios, bebidas y tabacos al por mayor.	1.13%	2.5%	4.5%	.51%	1.78%	3.3%
3814	Fabricación de otros productos no metálicos (incluye maquinaria y equipo).	.25%	2.9%	4%	.40%	.91%	1.53%
9310	Restaurantes, bares y centros nocturnos.	8.2%	5.5%	2.5%	9%	5.7%	2.33%
3130	Industria de las bebidas.	.22%	.9%	2.5%	.6%	.8%	2.13%
3560	Elaboración de productos de plástico.	.22%	3.7%	2.5%	.16%	2.7%	3.5%
3841	Industria automotriz.	.06%	1.4%	2.3%	.08%	2.1%	4.7%
	TOTAL VOCACIONES RAZONABLES	13.02%	31.7%	32.8%	14.03%	32.59%	39.7%

*Esta tabla nos muestra el cambio crecimiento durante el periodo 1999 a 2009 de las vocaciones productivas del estado de Baja California.*

Hay que observar que el mayor VACB al igual que la PO de 12.2% se concentra en la rama 3832 pero solo el .25% de las unidades económicas alberga este sector. Servicios de restaurantes, bares y centros nocturnos es el segundo con mayor PO y de igual manera concentra el mayor numero de UE con 5.5% y 8.2%. La industria del plástico ocupa un porcentaje importante de trabajadores con 3.7% pero solo una presencia de .22% de UE. Al hacer un poco de análisis en estas cifras vemos que la industria de la maquila concentra gran parte de la población ocupada pero son pocas las unidades productivas, de forma contraria el sector de los servicios posee gran cantidad de UE y se encuentra en segundo lugar en generación de puestos de trabajo. A

hora si nos fijamos en los valores para 2009 vemos que el VACB de fabricación de y/o ensamble de equipo electrónico de radio, televisión, comunicación y uso médico continua aportando la mayor parte de VACB con un 15%, seguido de la industria automotriz, que repunta con un 4.7%, hay que hacer notar que estos dos sectores casi duplicaron sus porcentajes en comparación con el periodo pasado y que la industria automotriz se encontraba hasta el final de la lista por ser el de menor VACB, continuando con comercio de productos no alimenticios al por mayor es el siguiente rubro con un 4.1% y después la industria de plástico le sigue con un 3.5%. Fabricación y/o ensamble de equipo electrónico de radio, televisión, comunicación y uso médico se posiciona como el sector con mayor PO con 15.7%, continuando con restaurantes, bares y centros nocturnos con 5.7%, este sector conjunta el mayor numero de UE de las vocaciones productivas del estado de baja california con 9%.

Tabla 2:

	<b>TCA DEL PIB</b>	<b>Par. PIB.<sup>1</sup></b>	<b>TCA del PIB.</b>
Periodo	Baja California	Baja California	Nacional
2000	10.82%	3.37%	6.59%
2001	-3.17%	3.26%	-0.03%
2002	-2.25%	3.16%	0.77%
2003	2.75%	3.21%	1.39%
2004	8.89%	3.35%	4.16%
2005	4.65%	3.41%	2.76%
2006	5.74%	3.44%	4.81%
2007	2.40%	3.41%	3.38%
2008	-0.13%	3.36%	1.44%
PROMEDIO	3.30%	3.33%	2.81%

*Muestra el crecimiento del PIB de Baja California.*

## CONCLUSIONES

Los planes se institucionalizan en lo que son las políticas, en este trabajo en específico la PDE de Baja California que pionera en la realización de una política industrial, basa sus expectativas de crecimiento y desarrollo económico en áreas denominadas como vocaciones productivas. La política debe verse como el plan que institucionaliza la acción de esta forma incrustarse en los hábitos de la sociedad que la creó y que busca ciertos efectos en su campo de aplicación. Baja California distinguida por su localización y que hace uso del factor zona libre y con ya una tradición en el sector manufacturero sustenta su economía en estas fortalezas que a la vez marcan sus puntos débiles, como un gran número de empleo con poco valor agregado y la dependencia a capitales de origen extranjero. La PDE que hace un esfuerzo al detectar las actividades económicas relevantes y tradicionales marca una serie de planes estratégicos y claves, profundamente estudiados y determinados por los agentes económicos activos y presentes en el ámbito regional conocedores de las necesidades de la entidad, con una visión clara de desarrollo, estas acciones que descritas en el documento de la PDE motivan el crecimiento de sectores específicos y supone un efecto positivo sobre algunos otros, por esta parte la PDE intenciona metas claras y definidas, pero que están restringidas a presupuestos y planes de gobierno de los ejecutivos locales, que si bien la PDE es considerada en la formulación de obras y proyectos, los proyectos particulares de las autoridades en turno regirán la real ejecución de la política.

Por otra parte al documentarnos y saber más de la PDE vemos que no hay un presupuesto directamente asignado para ella, los programas en los que ella se apoya contiene recursos tanto federales como estatales para el buen fin del programa, pero no en sí de la PDE o debiéramos preguntarnos ¿Que si estos programas y apoyos se cumplen por ende el objetivo de la PDE se realizaría? Un punto muy importante, pero abandonado y no mencionado explícitamente en la PDE es con referencia a las micro y pequeñas empresas, se da por hecho que con el desarrollo en determinadas áreas se hará surgir como por efecto de arrastre una dinámica que empapara y cubrirá a las pequeñas entidades dotando de los recursos necesarios para su buen funcionamiento, que esto se decidirá por fuerzas indirectas, no por planes de acción directos y concretos. La PDE es una institución vigente y que ha servido para estructurar y organizar el sector productivo del Estado de Baja California, pero de la misma forma el plan de la PDE realizado en el 2002, debe reformarse y adaptarse a los tiempos actuales, incorporando las nuevas tendencias que demandan tanto gobierno y sociedad.

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# **THE IMPORTANCE OF RURAL FINANCIAL INSTITUTIONS IN MICRO ECONOMIC DEVELOPMENT OF THREE CITIES OF SOUTHERN MEXICO STATE. CASE; TENANCINGO, VILLA GUERRERO AND SALT IXTAPAN**

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## **ABSTRACT**

*Today, the issue of poverty ranks as one of the first order problems nationally and globally. Problem despite the implementation and promotion of government policies has not been enough and that far from fading appears to be a factor that worsens more and only in some cases have been meager economic growth and without this being reflected in an improvement economic conditions of the population characterized by high deprivation. In this regard, the issue of microfinance has been promoted globally as a mechanism that seeks to reduce poverty, under the principles of the democratization of credit and savings are factors that will trigger the production activities of the region, which would lead to a growth and development of communities and institutions of countries with high poverty rates. Despite the importance of the issue of microfinance institutions in Mexico has not yet been extensively studied, so it lacks a pure theoretical and conceptual support to address the issue and only takes a microeconomic approach of the financial and banking system. In this regard, this study's main objective is to make a field study in three municipalities in southern Mexico State in order to analyze the existence of a correlation between growth and development of multiple microfinance to economic development in the region. This study focuses on an analysis of the profile of microfinance institutions, its operations and the types of clients and services. Some of the questions that guide our work are: Rural Microfinance institutions contribute positively to the rural economy? Can microfinance reduce poverty? Does the lack of funding is the problem of micro? What financial services are needed to boost regional development: agriculture and rural?*

**Keywords:** Microfinancieras, development, poverty, region.

## **LA IMPORTANCIA DE LAS INSTITUCIONES MICRO FINANCIERAS RURALES EN EL DESARROLLO ECONÓMICO DE TRES MUNICIPIOS DEL SUR DEL ESTADO DE MÉXICO. CASO; TENANCINGO, VILLA GUERRERO E IXTAPAN DE LA SAL**

### **INTRODUCCIÓN**

A lo largo de los últimos treinta años, las microfinanzas se han convertido en una herramienta útil y novedosa frente al fracaso de las acciones puestas de ayuda oficial al desarrollo. Más aún, este sector ha tenido un crecimiento constante en cuanto a número de actores que han decidido apostar por la idea de que si los pobres se quedan atrapados en el círculo vicioso de la pobreza no es porque no tienen capacidad para trabajar y para ahorrar, sino porque no tienen acceso al crédito. La historia del crédito y ahorro popular se remonta al siglo XVIII en Alemania. La primera caja de ahorro surgió en 1749, tiempo después aparecieron otras cajas en ciudades como Hamburgo, Oldenburgo y Kiel. El crecimiento en este

sector fue exponencial ya que para principios de siglo XX existían más de mil trescientas cajas por toda Alemania, con el objetivo de brindar apoyo a la población más necesitada.

Durante los años veintes hubo un proceso de modernización en cuanto a los servicios ofertados; seguros, cajas en el sector de la construcción, promotoras de ahorro y sistemas de manejo de efectivo para la realización de transacciones. El gran número de cajas de ahorro existentes provocó que el sector requiriera de un proceso de consolidación durante los años noventa lo que redujo considerablemente el número de dichas instituciones. En España la caja de ahorro más antigua se fundó en 1834 en Jerez de la Frontera por el Conde de Villacreces, según se menciona en la Real Orden de 3 de abril de 1835. Como consecuencia de esta iniciativa oficial del año 1835 se crearon las de Madrid, Granada, Santander, Sagunt, Valladolid, Sevilla, La Coruña, Barcelona y Valencia

En Norteamérica la primera caja popular aparece en Lévis, Québec Canadá, en 1900 por Alphonse Desjardins. Para 1908 se abre la Sociedad de Préstamos y Ahorros del Servicio Civil de Ottawa establecida por empleados del servicio público. Mientras que en la provincia de Atlantic, las Uniones de Crédito aparecieron entre los años de 1930 y 1940 en atención a las necesidades de pescadores, granjeros y mineros. En la actualidad las cajas populares y uniones de crédito han madurado dentro de un movimiento cooperativo el cual es uno de los más activos en el mundo y tiene la membrecía per cápita más alta del mundo. Existen alrededor de 1,600 uniones de crédito y cajas de ahorro en Canadá con alrededor de 10 millones de socios.

En América Latina, particularmente el caso de Bolivia, Perú, Ecuador y Colombia son las experiencias sobre microcréditos mediante instituciones como el Banco Solidario, Bancosol, Mibanco y Oportunidad Internacional. En México las cooperativas de ahorro y préstamo o cajas populares aparecieron en 1951, por iniciativa de un grupo de personas ligadas al clero, cuyos fines eran fomentar el ahorro, suprimir la usura, generar empleos y activar la economía del país a través del ahorro, crédito y educación a un segmento de la población no atendida por los bancos. Sin embargo, no es sino hasta la década de 1960 cuando se desarrolla el concepto de microcréditos, para Alpízar (2006), las microfinanzas mexicanas se originan a finales de la década de 1980, a partir de un enfoque preponderantemente altruista han desarrollado un sistema de ahorro y crédito popular con servicios financieros orientados al desarrollo individual, familiar y comunitario combinando los beneficios sociales con la rentabilidad económica, surgido así bancos tales como Compartamos Banco, Finamigo, CAME, Fin Común, entre otros.

Paralelamente a estas instituciones se han venido desarrollado una gran cantidad de casas de empeño, instituciones que operan preponderantemente préstamos prendarios sobre alhajas y autos, electrodomésticos y prestando según el valor de las prendas. Fundamentalmente la importancia de las casas de empeño consiste en ser una alternativa viable para personas sin acceso a créditos de los bancos u otras instituciones, y de que exigen pocos requisitos para prestar. El objetivo es aportar elementos que propicien una discusión y análisis que conduzca a evaluar la situación actual y las acciones las finanzas populares y microfinanzas rurales, como un factor de impacto en el desarrollo económico de los tres municipios de la región del sur del Estado de México y conocer el impacto de las microfinanzas en las condiciones de vida de los usuarios y sus respectivas familias, a partir de una relación de instituciones establecidas en la región.

## METODOLOGÍA

El planteamiento metodológico de la investigación y de la encuesta tiene una connotación de modos mixtos (enfoque cuantitativo y cualitativo) basado en la observación directa y descripción de hechos concretos de los actores principales lo que permitió un ejercicio menos oneroso en la obtención de la información de igual manera se redujo la no respuesta. Así se considera una investigación transversal descriptiva, ya que establece relaciones entre las condiciones de clientes e instituciones lo que conlleva a

identificar relaciones entre factores en su papel de clientes de las instituciones microfinancieras. Uno de los principales desafíos fue obtener información fiel y confiable, ya que las autoridades municipales no cuentan con el registro de las instituciones dedicadas al microcrédito establecidas en la región, de igual manera la Secretaría de Hacienda y Crédito Público o la Comisión Nacional de Valores carece de información a este nivel.

Ante esta situación se optó por levantar un padrón de las instituciones dedicadas al servicio de microfinanzas populares, lo que no resultó problemático debido a que dichas instituciones son identificables a simple vista. Una segunda tarea importante fue diseñar una estrategia para obtener información sobre las características y perfil de las instituciones, para ello se realizaron entrevistas con los responsables administrativos de la institución, así como de una cuota de clientes, para el primer caso se gestionó la entrevista directa con el encargado de la institución. El tamaño de la muestra total fue de 241 clientes entrevistados, realizándose un muestreo aleatorio estratificado con asignación óptima, seleccionando los tamaños muestrales ( $n_i$ ) para cada estrato ( $E_i$ ) bajo el principio de la minimización de la varianza dado el costo de obtención de la información. Método que permitió asignar una mayor cantidad de elementos muestrales a los estratos más grandes, además, con el objeto de minimizar costos, se optó por aquellas instituciones donde se tuvo una mayor disposición y colaboración para realizar las entrevistas a los clientes y también por la homogeneidad de la población atendida por las instituciones microfinancieras. El estudio de campo fue realizado en tres municipios del sur del estado de México; Tenancingo de Degollado, Villa Guerrero e Ixtapan de la Sal, la elección obedece a la representatividad y su ubicación geográfica dentro de la entidad mexiquense.

## MARCO TEÓRICO Y CONCEPTUAL

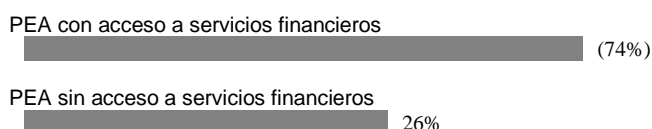
El concepto de finanzas es utilizado comúnmente para referirse a las actividades relacionadas con los flujos de capital y dinero entre agentes económicos; así como al análisis de las transacciones, administración del dinero, valores, títulos, bonos certificados, pago de intereses etc. Para Días Coelho (2004) las finanzas son la ciencia que trata la utilización del dinero, su costo, su rendimiento, protección y control, captación y reciclaje de sus distintos productos. Créditos, ahorro, cambio de divisas, transferencias, pago de servicios, seguros, cajas de ahorro y en algunos casos créditos prendarios, destinados principalmente a micro pequeños y en general a la población que ha emprendido alguna actividad económica.

Por lo tanto, al emplear el concepto de *microfinanzas* se busca definir aquellas instituciones y actividades financieras dirigidas a las personas en situación de pobreza o clientes de bajos ingresos, incluyendo consumidores y autoempleados (Ledgerwood, 2000). El origen del concepto se le atribuye a *Muhammad Yunus* al crear el Banco Grameen en Bangladesh cuya encomienda fue impulsar el microcrédito a nivel mundial a mediados de la década de 1970. Las ideas neoclásica, keynesiana y monetarista que hacen referencia a las teorías del dinero y crédito, acumulación de activos así como las teorías de desarrollo local y polos de desarrollo y de la teoría economía solidaria, principios todos ellos, que explican la función del crédito como factor de desarrollo de los individuos como de las empresas, se consideran como los fundamentos de las microfinanzas y a su vez considerándolas como instrumento eficaz para combatir la pobreza, principalmente mediante el crédito que al emplearse eficientemente en actividades productivas permitirá mejorar las condiciones de vida de la población al tiempo de contrarrestar la aguda asimetría entre las personas de mayores ingresos con el resto de la población. Para efectos de este estudio, entendemos que una institución microfinanciera es una entidad enfocada primordialmente a atender al segmento microempresarial y se identifican dentro del sector de finanzas populares, que para otorgar créditos, utiliza metodologías especializadas para analizar el riesgo de crédito de la población con ingresos bajos e informales, conocidas a nivel de la industria de la región como “metodologías de microcrédito”.

### Panorama actual de las microfinanzas en la región de estudio

En México no obstante el desarrollo y crecimiento del sistema financiero las microfinancieras que se han caracterizado por haber incursionado en el sector rural y de atender un nicho importante de la población de menores ingresos, carecen de una figura jurídica específica y de una clara regulación de sus actividades y servicios. En cuanto a la cobertura se estima que en México solo el 26% de la población tiene acceso a algún servicio financiero en institución formalmente establecida y reconocida por la Secretaría de Hacienda y Crédito Público (SHyCP) o por la Comisión Nacional de Valores (CNV), mientras que para la población rural solo el 6% tiene la posibilidad de acceder a servicios financieros formales. Lo anterior significa que el nivel de bancarización en México es muy inferior comparado con otros países, en 2004 se ubican a México con 25% de su población usuario de servicios financieros, a diferencia de Colombia con 41%, China 42%, Brasil 43%, Chile 60%, República de Corea 63%, USA 91%, España 95%, Canadá 96%.

Gráfica 1

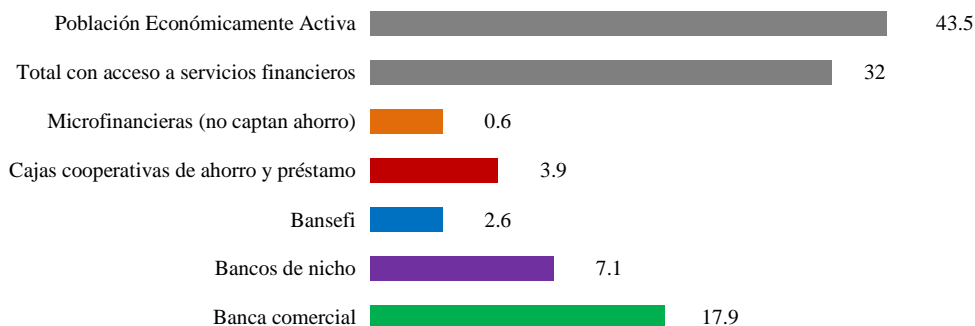


Según cifras del Banco del Ahorro Nacional y Servicios Financieros (BANSEFI). En 2006, México tenía el 26% de su Población Económicamente Activa sin acceso a servicios financieros, lo que significaba que aproximadamente 12 millones de personas no contaban con algún servicio proporcionado por instituciones financieras formalmente establecidas.

De la población con acceso a servicios financieros, el 56% lo realizaba con la banca comercial y solo el 14% empleaba las Cajas de ahorro y préstamo o bien alguna microfinanciera.

Gráfica 2. Población bancarizada en 2006

(Millones de personas)

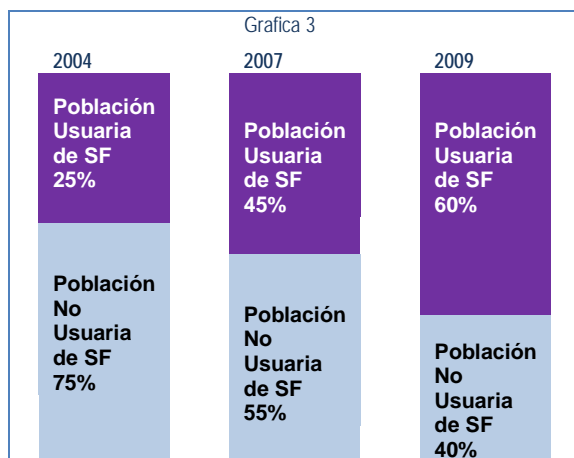


Fuente: Bansefi. 2006, "Población con acceso a servicios financieros en México"

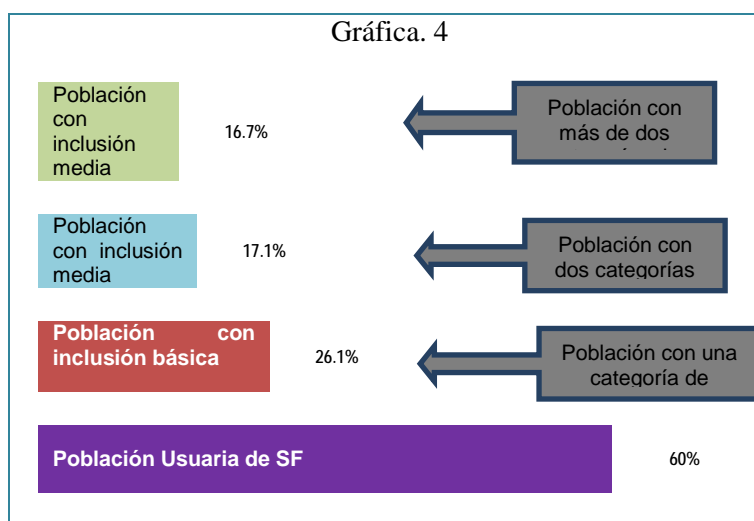
A pesar de los esfuerzos por incrementar la disposición de servicios financieros a la población que no cuenta con ellos, los resultados aún son insuficientes, según el Banco Mundial (BM), el país se encuentra ocupando el lugar número 98 en el mundo y el antepenúltimo en América Latina.

En cuanto a lo que se refiere al Sector de Ahorro y Crédito Popular (SACP), se observa que no se ha crecido de manera significativa, ya que una gran proporción de la población está sin ser atendida por el sistema financiero formal y continúan demandando formas y servicios populares tales como cajas de ahorro, tandas, préstamos de proveedores, préstamos de amigos y familiares, casas de empeño y los menos en alguna institución microfinanciera. Al referimos al mismo tema pero a nivel regional o rural se la situación es mucha más crítica, ya que en 2006 el 74% de los municipios (donde habita el 22% de la población), no existe ninguna sucursal bancaria, y cuando se tenía presencia de los grandes grupos se

ofrecen servicios y productos que no están orientados a la población de zonas urbanas y dedicadas a actividades ligadas al campo o son de autoempleo.



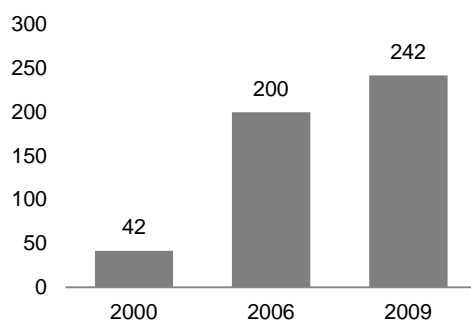
Inclusión financiera en México. En un estudio realizado por la SHyCP en 2009 se percibe una mejoría en el porcentaje de inclusión financiera en México, toda vez que de 2004 a 2009 la población usuaria de servicios financieros (USF) pasó de 25% a 60% en 2009, lo que muestra un crecimiento del 33% en cuanto a la cobertura de los servicios financieros.



Nivel de inclusión financiera. El estudio también demuestra del porcentaje de los USF el 26% maneja solo una categoría de productos, mientras que la población con dos categorías de productos es de 17%, prácticamente el mismo nivel de la población que maneja más de dos categorías de productos (17.3%).



Entre los años 2000 a 2006, el sector de las microfinanzas evolucionó desde un pequeño grupo de instituciones (en su mayor parte sin fines de lucro), a un grupo mayor en número y tipo, en el que se comenzaron a destacar instituciones inversiones privadas y con fines de lucro. Gráfica 5

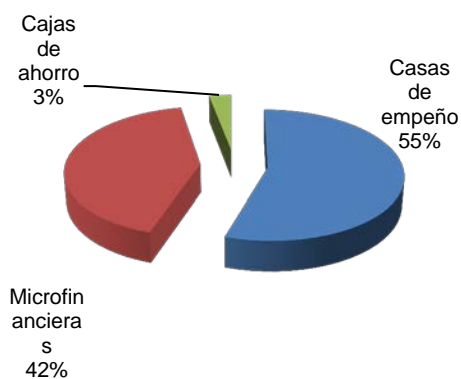


**Número de IMF.** En una década el número de instituciones microfinancieras, creció aproximadamente en un 5 veces el número originalmente registrado, ya que en el año 2000 se registran cerca de 42 instituciones para el año de 2009, se 240 de ellas. (Marulanda Consultores, 2009)

El diagnóstico muestra un déficit de atención financiera al segmento de la población con nivel de pobreza alto, y ello se debe a que dicha población carece entre otras cosas de garantías reales o aval, solicitud de montos reducidos de crédito, cultura financiera lo que representa altos costos en el manejo de cuentas a las instituciones bancarias.

### Análisis de información y resultados

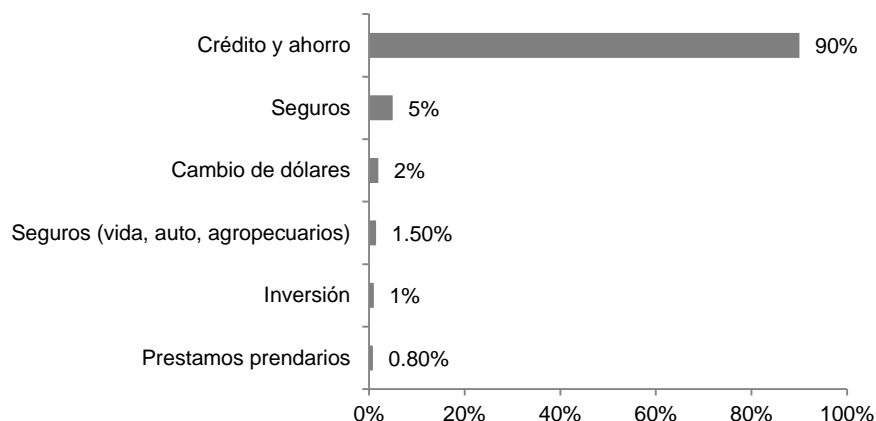
En este apartado se presentan los resultados de 30 entrevistas y encuestas realizadas durante el mes de enero a marzo de 2012 a los encargados de las instituciones microfinancieras asentadas en los municipios de Tenancingo, Villa Guerrero e Ixtapan de la Sal.



**Gráfica 6. Instituciones financieras.** El universo de instituciones que se compone por 26 microfinancieras, 34 casas de cambio y 2 cajas de ahorro, en virtud de que dichas instituciones están plenamente identificadas en la parte central de cada una de las poblaciones (una en el municipio de Tenancingo y la otra en Villa Guerrero).

En cuanto a los servicios y productos financieros que ofrece las microfinancieras, se identifica principalmente aquellas que ofrecen microcréditos y el servicio de ahorro y en una menor proporción aquellas dedicadas a la venta de seguros de vida, para automóviles, y en una menor cantidad seguros agropecuarios, recepción o cambio de divisas.

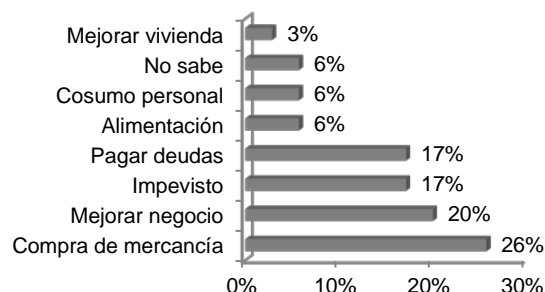
Gráfica 7. Servicios financieros



Se encuentra que el uso del crédito solicitado a las microfinancieras el 26% de los usuarios lo destinan para la compra de mercancía y con un porcentaje similar del 25% indicó que el préstamo estaría destinado a “*mejorar y apuntalar el negocio*”, sin embargo, al preguntar sobre el giro de la empresa o negocio se identifica que la principal actividad económica es el comercio (pequeñas tiendas de abarrotes, verduras, papelería, regalos y estéticas).

Gráfica. 8

El resto de los usos del crédito o préstamo son destinados a cubrir gastos de imprevistos, pagar deudas, o consumo personal y en el menor de los casos a mejorar su vivienda.



Se encuentra que la cantidad mínima promedio solicitada por los clientes es de \$4,000 pesos (aproximadamente 350 usd) y las solicitudes de créditos máximos asciende a los \$60,000 en promedio (4,500 usd), al cotejar la demanda con la oferta por crédito, se observa una ligera diferencia entre lo que solicita y lo que realmente se presta, esto es, cuando una persona solicita \$4,000 pesos la institución solo autoriza \$2,600 (un 65% del monto solicitado), mientras que cuando se trata de montos máximos, el cliente suele buscar créditos que oscilan entre los \$60,000 y aquí las instituciones están interesadas en prestar en promedio cerca de los \$110,000 pesos. En lo que se refiere al nivel de las tasas de interés a las que se enfrentan los clientes se encuentra tasas anualizadas en el rango del 65% es decir que al mes los clientes estarán pagando una tasa del 5.5 por ciento sin considerar las comisiones, y penalizaciones a las que se pueden hacer acreedores por retrasos en sus pagos, por lo que mejor buena referencia podría ser el comparar el Costo Anual Total (CAT). Bajo estas condiciones una persona que solicita \$2,500 pesos como crédito estará pagando al año \$4,125, casi dos veces la deuda original adquirida. Los montos máximos tienen una tasa de interés relativamente más baja, que aquellos créditos con montos mínimos, sin embargo la mayoría de las instituciones, manejan una tasa única que ronda los 4.5% al mes.

Monto mínimo

ti mensual

Monto máximo

ti mensual



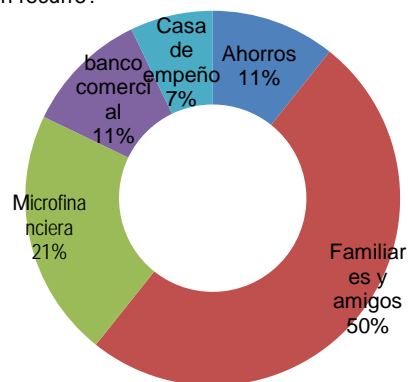
Cabe hacer mención que se observó que una proporción importante de la población a migrado a solicitar recursos a las casas de empeños e instituciones, un 76% indicó que por lo menos una vez ha participado en una tanda para poder cubrir la necesidad de un crédito o préstamo, no obstante que solo el 18% declaró que actualmente participa en una tanda.

Gráfica. 9

¿Cuántas veces al año solicita un préstamo en estas instituciones?



¿Cuándo tiene la necesidad de un préstamo normalmente a quien recurre?

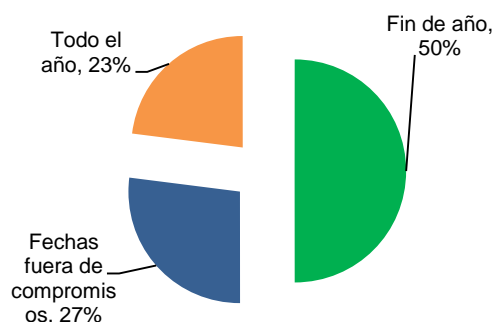


La dinámica o frecuencia con la asisten las personas solicitar un préstamo o crédito en alguna institución microfinanciera, se observa que un 52% de ellas asiste por lo menos una vez al año, mientras que el 30% en dos ocasiones. Se observa también que la gente sigue teniendo una resistencia en acudir a solicitar un préstamo o microcrédito a dichas instituciones, ya que el 50% las personas que tienen la necesidad de un préstamo, fija como primera opción a los amigos y familiares. Seguido en segundo lugar las microfinancieras con 21%, superior a los bancos comerciales, caja de ahorros y casas de empeño.

En cuanto a retrasos en los pagos, la gran mayoría de los clientes pagan y finiquitan sus créditos totalmente en los tiempos contratados, ya que si bien el porcentaje de ellos que se han retrasado en sus pagos por lo menos una vez es del 40%, los clientes que declararon haber estado en estatus de mora fue tan solo del 15%, un porcentaje relativamente bajo, lo que demuestra que la gente usuaria de estos servicios tiene un alto sentido de responsabilidad. Los principales motivos o razones que tuvieron los clientes al retrasarse en no pagar su crédito son; la *falta de coordinación del grupo* participante en el crédito grupal, y en el segundo lugar porque *el negocio no genera los ingresos suficientes* para poder realizar los pagos semanales y en tercer lugar porque *no cuentan con recursos* para pagar.

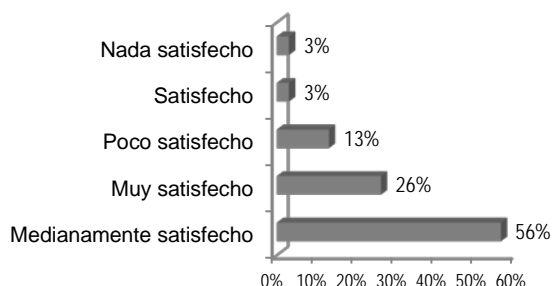
Gráfica. 10

El 50% de las personas acuden a una microfinanciera lo hace en el último bimestre del año, ello se logra entender porque en esta temporada la población busca emprender un negocio para aprovechar las fiestas decembrinas. Pequeños préstamos para comprar mercancía y revenderla, ya que percibe una buena temporada para obtener una ganancia de temporada. Mientras que el 27% de la demanda por crédito se da en temporadas de inicio a clase o vacaciones.



El caso de las personas que buscan un préstamo en casas de empeño, la asistencia se caracteriza por tener una mayor demanda al inicio del año (cuesta de enero). El 90 por ciento de la gente que empeña algún artículo lo recupera antes de finalizar el año, ya sea porque en su mayoría los artículos forman parte de sus instrumentos de trabajo (herramientas de carpintería, computadoras), aparatos electrodomésticos, o joyas de oro con un gran valor sentimental para ello. Es interesante identificar que la gente que asiste a solicitar un servicio financiero a institución microfinanciera declara estar medianamente satisfecho (56%) y muy satisfecho el 26%, las razones que mencionaron para que estuvieran plenamente satisfechos fue que las no son atentas con los clientes y que no tienen el suficiente conocimiento para atenderles en sus necesidades, carecen de información sobre alguna situación en particular y que no es muy clara la forma de cómo acceder a un crédito individual.

Gráfica 11



¿Qué tan satisfecho se encuentra Usted con el servicio? Conjuntamente con el grado de satisfacción con los servicios de las microfinancieras, los clientes indicaron que las cuotas semanales eran "adecuadas", sin embargo al indicarles que el monto total a pagar sería casi el doble de lo solicitado si lo hubieran realizado con la banca comercial, solo indicaron que es "costo" ya que un banco en sus condiciones no le prestarían dicho monto.

No obstante que la metodología empleada por la banca comunal es la más costosa por peso superior a un 40% prestado, la percepción de los clientes es distinta. Mientras que la percepción de las microfinancieras la utilización de esta metodología de crédito es adecuada para el segmento de la población que solo tiene capacidad de pagar un crédito de menor valor entre \$2,500 y \$6,500 pesos (\$200 a \$500 usd).

## CONCLUSIONES

El presente estudio estuvo motivado por la necesidad de identificar y caracterizar el papel de las instituciones microfinancieras establecidas en tres municipios de la región del sur del estado de México, a partir de un análisis de los servicios y de la percepción de la población usuaria de dichos servicios, se encuentra observa un significativo crecimiento del número de instituciones y personas usuarias de estos

servicios, los cuales se enfrentan a una serie de limitaciones y riesgos debido a que la mayoría de las instituciones funcionan sin una regulación por parte de las autoridades. Las principales conclusiones que se obtuvieron en el presente estudio se enumeran a continuación:

1. Parece prematuro concluir que el débil desarrollo económico que se observa en la región obedezca a la presencia de dichas instituciones, más bien podríamos decir que este se debe más a los apoyos y programas oficiales que desde hace más de cuatro décadas a la actividad más importante de la región que es la floricultura y la presencia de microfinancieras obedece a la oportunidad de aprovechar la dinámica en esta actividad.
2. El diagnóstico muestra un déficit de atención por las instituciones financieras formales (banca comercial) al segmento de menores ingresos, tampoco han sido una opción atractiva a los microempresarios de la región, debido principalmente a que dicha población carece entre otras cosas de garantías reales o aval, solicitud de montos reducidos de crédito, numerosos trámites y documentos para avalar la calidad del cliente y una cultura financiera lo que representa altos costos en el manejo de cuentas a las instituciones bancarias.
3. La presencia de un número importante de instituciones microfinancieras en la región desde hace aproximadamente ofrecen servicios de ahorro y crédito popular principalmente, tampoco se han enfocado atender las necesidades financieras de los pequeños agricultores y empresarios. Toda vez que el porcentaje de clientes de los clientes que poseen dichas instituciones microfinancieras apenas el 1% está relacionado con actividades económicas ligadas al campo, floricultura, turismo, artesanías o agroindustrias y pequeños talleres.
4. La microfinancieras funcionan mediante una metodología caracterizado por prestamos pequeños fundamentalmente para capital de trabajo, compra de mercancía, apoyo a su actividad comercial, en donde predomina una pobre evaluación de los solicitantes de crédito, las garantías personales han sido suplidas por garantías grupales, con prestamos subsecuentes donde el historial del cliente es determinante para promoverlo a un mayor monto y mejores tasas de interés por parte de la institución.
5. Se percibe un alto nivel comercial y de lucro frente a lo social por parte de las instituciones establecidas, con altas tasas de interés reales, buscando siempre grandes retornos a corto plazo como único objetivo, los que redundan en una pobre atención a la población de menores ingresos, y no obstante los altas tasa de intereses, el cliente observa mucho mejor este servicio, comparado con el que ofrece la banca comercial, ya que las microfinancieras les brindan facilidades pagando montos fijos semanales.
6. Se aprecia por un lado como algunas de las instituciones han alcanzado un posicionamiento exitoso en el mercado, principalmente aquellas que están ligadas o pertenecen a cadenas comerciales, la estrategia de negocio es la de otorgar crédito de consumo a los segmentos de bajos ingresos principalmente para autoconsumo o para salir de una eventualidad y no para la creación o fortalecimiento de una microempresa.
7. En México no existe una figura jurídica específica de una microfinanciera de la estructura del sistema financiero, ni tampoco hay una asignación regulatoria de las actividades microfinancieras, entendidas como la prestación de servicios financieros integrales a las poblaciones de bajos ingresos o a un tipo de entidad específica.
8. La banca comunal, presenta el costo por peso prestado más alto, aunado a la dispersión geográfica que impide a la mayoría lograr economías de escala, acceso a mayores recursos de capital, fortalecer la educación financiera son algunas de las principales debilidades que enfrenta el sector.

9. Definir claramente el objetivo de los “anexos” de la banca comercial (Banco Azteca, BanCoppel, Wal Mart, Crédito Familiar) con las instituciones microfinancieras dedicadas al impulso y desarrollo de microempresarios, ya que las primeras se promocionan como un esfuerzo por acercar los servicios bancarios a zonas rurales y con poca densidad de población, mientras que la segundas deberían estar enfocadas en esfuerzos, recursos y estrategias en impulsar decididamente programas económicamente sustentables.
10. Finalmente, las condiciones económicas de crisis recurrentes han sido un factor que ha permitido que las casas de empeño se hayan convertido en una fuente alterna de financiamiento rápido y con mínimos requisito, cuyo perfil de cliente son personas con necesidades de liquidez inmediata, gente que requiere dinero para completar el gasto familiar o hacer frente a imprevistos como enfermedades, pago de deudas.

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# UNA TAREA INCOMPLETA: LA LECTOESCRITURA EN EL CONTEXTO UNIVERSITARIO, CASO UNIDAD ACADÉMICA HERMOSILLO DEL CESUES

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## RESUMEN

*Uno de los problemas de la educación en México, y por ende en Sonora, es que nuestros estudiantes presentan severas deficiencias en la formación de sus hábitos de lectura y escritura, y por lo mismo tienen grandes dificultades en aspectos como la adquisición de los conocimientos. En México se lee por esparcimiento un libro al año, y si a eso le añadimos que gran parte de nuestra población no comprende bien lo poco que lee, más grave aún. Esta problemática nos concierne a todos, a los profesores que tenemos el poder de hacer cambios significativos en nuestros estudiantes y en nuestro sistema educativo. La problemática que analizaremos son las causas por las cuales los estudiantes del CESUES manifiestan poco hábito por la lectura y una expresión escrita pobre y deficiente, además de relacionar los aspectos de la lectoescritura con la formación académica y profesional de los estudiantes.*

**PALABRAS CLAVES:** Docentes, estudiantes, enseñanza aprendizaje, lectoescritura, formación profesional.

## ABSTRACT

*One of the problems of education in Mexico, and therefore in Sonora, is that our students have severe flaws in the formation of reading and writing habits and therefore have great difficulty in aspect such as the acquisition of knowledge. In Mexico, one book a year is read in their leisure time, and if we add that the majority of our population doesn't understand what they read there's. This problem concerns all of us teachers, who have the power to make significant changes to our students and to our educational system. The issues to be discussed are the reasons why CESUES students show little habit of reading and poor and deficient writing expression, and in addition relate aspects of literacy with student's vocational training and education.*

**KEY WORDS:** Teachers, students, teaching, learning, literacy, vocational training.

## PRESENTACIÓN

*“En México hace falta dedicar tiempo, talento, imaginación y recursos en la formación de lectores. En nuestro país, por muchos años, los sistemas educativos se han dedicado a alfabetizar o a instruir a los estudiantes, pero no a la formación de lectores, con lo que estaríamos trabajando el desarrollo intelectual de la población, pues el lenguaje y la literatura son instrumentos o herramientas para el desarrollo del intelecto”.*

Felipe Garrido

Dentro de las habilidades de mayor exigencia para los profesionistas actuales están el dominio de la lectura y la escritura, procesos inherentes entre sí y que conducen a la adquisición, procesamiento y producción de conocimiento. Los docentes dedicados a la enseñanza pueden expresar que dichas destrezas constituyen una preocupación, un temor, una fuente de inseguridad para estudiantes y profesionales de las diferentes áreas. La experiencia cotidiana en las aulas, pone de manifiesto que los



alumnos tienen dificultades para desarrollar sus habilidades de lectura y por ende de escritura. Gran parte de los estudiantes leen muy poco, su expresión oral y escrita no tiene la calidad que demanda el nivel universitario que cursan. Esto se evidencia en sus trabajos escritos como ensayos, monografías, tareas, también en las exposiciones orales y con la sola conversación con ellos.

La problemática de la lectura en la universidad es heredada, pues casi de manera general los estudiantes universitarios provienen de sistemas educativos oficiales, centrados en la enseñanza y en los profesores; sistemas que en términos generales han impactado poco en el desarrollo de las habilidades comunicativas: leer, escribir, hablar y escuchar. De hecho, gran parte de la limitada formación de los estudiantes se puede adjudicar a fallas de los sistemas educativos, en los programas, libros y formación docente. Como profesores e integrantes del sistema educativo es factible observar que en lo relacionando a lectoescritura la tarea está inconclusa, ¿la evidencia?, los alumnos. Pero aunque la universidad no es la causa raíz de dicho problema deberá atacarlo de manera decidida.

La investigación cuyos resultados se presentan en este documento se realizó con la finalidad de conocer las diferentes aristas que tiene problemática de la lectura y su relación con la escritura en el Centro de Estudios Superiores del Estado de Sonora (CESUES). Los resultados, aunque poco satisfactorios constituyen un gran reto para quienes realizamos la investigación y con nuestro trabajo cotidiano queremos contribuir a mejorar la educación, la capacidad de aprender de los jóvenes y con ello la sociedad en la que vivimos. El inicio para que se den cambios estructurales en las prácticas de lectoescritura en una institución, es identificar las causas o raíz de dicha problemática y abatirlas de manera frontal y sistemática. Esta investigación pretende indagar precisamente en dichas causas.

## REVISIÓN LITERARIA

El marco teórico que sustenta esta investigación parte de observar la problemática de la lectura como un proceso de adquisición del lenguaje y de conocimientos en un contexto educativo universitario constructivista, desde el punto de vista social y cognitivo. Desde el año 2007 el modelo educativo del CESUES cambió a ser un modelo por competencias y constructivista. El primer semestre para todas las carreras que se ofrecen en la institución está integrado por cinco asignaturas encaminadas a desarrollar las competencias genéricas de los estudiantes y una para introducirlo al campo profesional específico de su programa educativo. En esta institución los alumnos pueden desarrollar sus habilidades para la lectura en todas las asignaturas que cursan, pero de manera especial en las materias de comunicación oral y escrita y en la de aprendizaje y gestión del conocimiento, las cuales se imparten durante el primer semestre. En un modelo por competencias se da el ambiente propicio para que el estudiante desarrolle sus conocimientos, habilidades y actitudes que le hacen capaz, competente, para construir su aprendizaje primero como alumno y posteriormente como profesional.

En un contexto educativo constructivista el profesor es un guía para el estudiante y es este último quien realiza una construcción propia, que se va produciendo como resultado de la interacción de sus disposiciones internas y su medio ambiente. Dicha construcción resulta de la representación inicial de la información y de la actividad, externa o interna, que se desarrolla al respecto (Chadwick, Clifton B. 2006) Esta investigación se llevó a cabo utilizando como sustento teórico las ideas de Lev Vygotsky, Jerome Bruner y David Paul Ausubel. Los procesos educativos son sociales, en este sentido Lev Vygotsky desarrolló una amplia teoría denominada el constructivismo social (Chadwick, Clifton B. 2006) y en ella sostiene que conocimiento se adquiere en un ámbito social, se aprende por el contacto, por la interacción con las personas, primero en el entorno familiar, escolar y después se convierte en un hecho personal, interno, cognitivo. Según Vygotsky en los seres humanos se pueden generar dos tipos de funciones mentales: las inferiores y las superiores. Las funciones inferiores son aquellas con las que nacemos, son naturales como llorar, alimentarse, reaccionar ante diferentes estímulos. El comportamiento de las funciones mentales inferiores es delimitado a lo que físicamente podemos hacer, nos limitan en nuestro

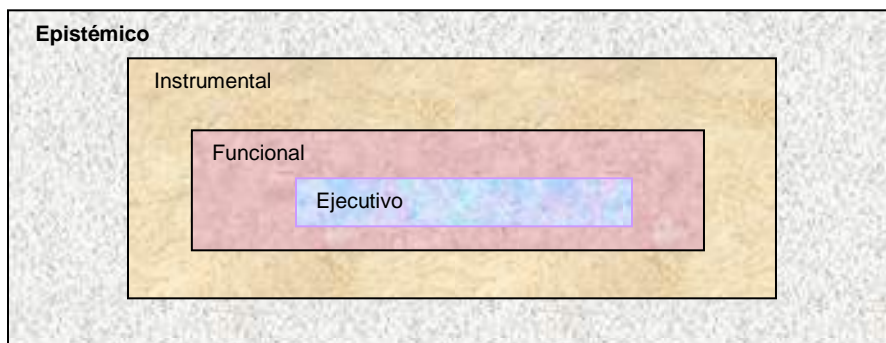
comportamiento a una reacción o respuesta al ambiente. Por su parte, las funciones mentales superiores se adquieren y desarrollan a través de la interacción social. Puesto que el individuo se encuentra en una sociedad y forma parte de una cultura concreta, las funciones mentales superiores están mediadas culturalmente, es decir, los procesos educativos, tanto formales como informales constituyen una mediación en la que se da el aprendizaje. Por esto según Vygotsky, el conocimiento es el resultado de la interacción con los demás, el ser humano adquiere conciencia de sí mismo, aprende el uso de símbolos, que a su vez le permiten pensar en formas cada vez más complejas o estructuradas. Según este teórico a mayor interacción social, mayor conocimiento, más posibilidades de actuar, mayor fortalecimiento de las funciones mentales. En este sentido la mediación es la intervención que se ejerce en una dinámica educativa. El ser humano es concebido como un ser social y cultural que formula sus conceptos en este ambiente y con ello desarrolla sus habilidades de pensamiento (Díaz Barriga, 1998).

Según Vygotsky, el lenguaje como tal constituye una herramienta psicológica y estas habilidades comunicativas y de pensamiento del ser humano le permiten en un contexto educativo aprender y desarrollar sus capacidades de pensamiento. Se aborda también la teoría cognitiva de Jerome Bruner, en la cual se visualiza el lenguaje como hecho o producto de la interacción de las personas en un contexto social y como un medio para el desarrollo del pensamiento crítico y para el aprendizaje, que faculta al individuo para la resolución de problemas. Para este planteamiento es importante el aprendizaje por descubrimiento, la motivación y el rol activo del estudiante. (Moreno, 2006). Se considera fundamental el aprendizaje significativo ya que produce una retención más duradera a la sola información, facilita adquirir nuevos conocimientos relacionados con los anteriormente obtenidos de forma significativa. Los aprendizajes al estar claros en la estructura cognitiva facilitan la retención de nueva información y al ser relacionada con la anterior, es guardada en la memoria a largo plazo, es un conocimiento perdurable.

El aprendizaje significativo es también un aprendizaje activo, pues depende de la asimilación de las actividades de aprendizaje por parte del alumno. Es personal, ya que la significación de aprendizaje depende los recursos cognitivos del estudiante. Entonces la tarea de los profesores es diseñar estrategias que propicien en el estudiante ese interés por aprender.

Las ideas de Vygotsky y Bruner se complementan con el pensamiento de David Paul Ausubel que sostiene que los conocimientos se deben incorporar o estructurar de manera sustantiva y que esa significación lleva a una retención de lo aprendido, y más aún si se dan en un ambiente afectivo (Bara, 2005). Los factores afectivos son: la motivación, el impulso cognoscitivo, la motivación de logro, las recompensas, los valores y actitudes. Dentro de la motivación podemos encerrar a la curiosidad, la exploración, la competencia. El impulso cognoscitivo se refiere a la necesidad que tienen los seres humanos de adquirir conocimientos para solucionar problemas y en esa medida es que logra la motivación. Las teorías anteriormente descritas constituyen un contexto en el cual la lectura cobra un papel preponderante en el lenguaje y en el aprendizaje. Alumnos desinteresados en la lectura difícilmente desarrollarán habilidades para escribir y para allegarse de conocimientos nuevos e interesantes para ellos. Para comprender y mejorar los procesos de lectura y escritura, es relevante conocer sobre cuáles planteamientos se ha dado la enseñanza de la lengua, desde los enfoques gramaticales tradicionales propios de la primera mitad del siglo XX hasta los actuales enfoques comunicativos (Cassany, 2003).

De manera general Cassany ubica que en la adquisición y dominio de la lengua escrita hay cuatro niveles que se integran entre sí y cita el esquema de Colomer y Camps. (Ver esquema) En el cual el nivel ejecutivo es el más básico como un hecho comunicativo, en el nivel funcional se concibe a la lengua como un instrumento que permite resolver exigencias cotidianas redacción de cartas, currículos y otros textos sencillos. En el nivel instrumental el lenguaje es un medio para la búsqueda y registro de la información y el más completo y complejo es el epistémico. Este último nivel es el ideal para un estudiante universitario, que le permite no sólo comprender la información escrita sino también apropiarse de ella para ampliar su aprendizaje y porqué no, compartir ese aprendizaje por medio de la escritura.



(Esquema de Colomer y Camps en Cassany, 2003)

También es importante destacar que existe una estrecha relación entre la lectura y su comprensión con los procesos de aprendizaje, pues la práctica de la lectura en lugar, forma y situación que se dé constituye indudablemente un medio para el aprendizaje (en papel, en electrónico; lectura de comprensión, crítica, analítica y hasta la involuntaria). Las teorías de Vygotsky, Bruner y Ausubel proporcionan una plataforma teórica sobre la cual los profesores, las instituciones, organizaciones públicas y privadas así como y los diferentes actores de los sistemas educativos, deben de considerar para mejorar de manera sustancial la educación que se brinda a los estudiantes, desde el nivel de preescolar hasta la universidad, en donde se contemple la educación como un sistema en el que se deben priorizar los recursos y las condiciones que conduzcan a la transformación del individuo y de la sociedad. Por lo anterior resulta fundamental mejorar el desarrollo de hábitos de lectura de los estudiantes en los diferentes contextos sociales, en los familiares y educativos en las asignaturas entendiendo la dimensión e impacto social y cognitivo personal que dicha práctica tiene en el aprendizaje.

## METODOLOGÍA

La realidad del desarrollo de las habilidades de lectura y por ende escritura en el CESUES, constituye una labor de aproximación, de interpretación para tratar de conocer el impacto que tienen estas prácticas en la formación de los estudiantes de esta institución. También implica introducirse en la definición del entorno y en la conceptualización que tienen los actores en relación a la lectura, la escritura, el conocimiento, de sus profesores, de sus alumnos y de sí mismos; incluso tiene que ver con la interpretación que hace quien realiza la investigación. El propósito de este análisis es destacar que pese al importante desarrollo de la ciencia y la tecnología, la lectura y la escritura siguen siendo pilares fundamentales en la formación de los estudiantes universitarios. A la vez que son la columna vertebral, también constituyen un lugar común, donde se comparten conocimientos o confluyen ideas.

Esta investigación es una interpretación real de la dinámica de lectoescritura en el universo de los estudiantes en una muestra aleatoria de 60 estudiantes de octavo semestre de Licenciados en Administración de Empresas Turísticas de la Unidad Académica Hermosillo del CESUES, y se eligió esta temática por la relevancia que tiene en la formación integral de los mismos, por su impacto en los nuevos modelos educativos y la importancia social que ha cobrado la comunicación en los contextos educativos y laborales. La metodología de investigación que se utilizó en este proyecto es preponderantemente cualitativa. Se dice que es un análisis cualitativo, pues según lo expresa Gunter L. Huber (2003) citando a Miles y Huberman una investigación cualitativa se da cuando el investigador está en contacto con el campo o las situaciones a investigar en contextos cotidianos, que reflejan la vida de los grupos a estudiar y como resultado de ella se proporciona una explicación a la problemática analizada. También se utilizaron como herramientas de análisis cuantitativos para lograr una aproximación al problema a investigar, pues era necesario generar estadísticas para ubicar tendencias y opiniones que se procesaron mediante un software para estadística social, pero la interpretación final fue eminentemente cualitativa, se

utilizaron básicamente las siguientes herramientas de investigación: la encuesta y el análisis de ejercicio de la escritura.

## RESULTADOS

El análisis de los resultados de la aplicación de los dos instrumentos: La encuesta y el ejercicio de escritura aplicadas a los estudiantes durante el semestre 2009-1. Específicamente se consideran cuatro temas estructurales: lectura, escritura, enseñanza y aprendizaje; todos estos conceptos relacionados entre sí y en el contexto cultural de los estudiantes del CESUES. Para hacer una aproximación a la realidad académica de los estudiantes del CESUES, es importante verla en el contexto de su entorno, en las condiciones sociales, económicas y culturales que media el desarrollo de sus habilidades cognitivas.

De los alumnos de esta institución, se puede decir que son jóvenes de los cuales gran parte provienen de otros municipios, principalmente del estado de Sonora, incluso de otras entidades, que llegaron a la ciudad de Hermosillo a realizar sus estudios de educación superior. Al provenir de otras localidades más pequeñas que la capital, tienen acceso a una cultura suburbana, traen consigo una gran riqueza cultural, familiar y de tradiciones de sus comunidades; manifiestas en sus expresiones, en sus actitudes y ante la concepción misma que tienen de la realidad. Asimismo, en su mayoría vienen de instituciones de educación públicas, en las cuales está visto que no logran el desarrollo de las potencialidades de lectoescritura de los estudiantes. Al revisar y analizar los resultados de las encuestas aplicadas a los estudiantes de manera general, ellos expresan en forma abierta que la lectura es un tema importante, el 97% de los encuestados piensa que es importante que los estudiantes universitarios lean por cultura general y para obtener conocimiento. El 82% de los alumnos encuestados manifestó que les gustaba leer, pero sólo el 35% afirmó tener el hábito de la lectura.

Esto conduce a pensar que hay aproximadamente un 50% de alumnos que gustan de leer, pero no han llegado a hacer de esa práctica un hábito. En este sentido se pueden derivar varias reflexiones: 1) En realidad no consideran tan importante la lectura como lo expresan y su respuesta es como un eco de la sociedad, más un “deber ser, que el ser en realidad”, esta afirmación se puede reforzar con el hecho de que el 62% de los encuestados únicamente leen a la semana de 1 a 3 horas, 15% lee de 4 a 6 horas y sólo un 5% de los encuestados lee entre 10 y 20 horas semanales. 2) Otra interpretación que podemos realizar es que los alumnos no están habituados a leer sólo por gusto, más bien es una actividad que ellos relacionan con la escuela, el alumno asume que debe leer lo que los profesores le solicitan para cumplir con un requisito académico. 3) También se puede interpretar que los jóvenes leen más de lo que ellos mismos piensan, ante el uso constante de las tecnologías de la información y la comunicación pero esa pregunta no se formuló, pero resultaría interesante para posteriores estudios, como tal sólo se indagó de cuáles fuentes utilizaban para hacer sus tareas escolares a lo que el 87% respondió que utilizaban el internet y sólo 13% utilizaban libros. Lo anterior puede generar como resultado, alumnos más sensibles a la tecnología e insensibles a las actividades que demanden atención y/ o concentración en un objeto inanimado como es un libro. Asimismo en el análisis de la encuesta ubicaron a los estudiantes como poco afectos a la lectura y que perciben esta actividad sólo para “pasar exámenes escritos”, más que para aprender, como un esparcimiento o para obtener cultura general.

Si a lo anterior se le añade que el 70% de los encuestados declaran que la actividad que más realizan en su tiempo libre es ver televisión, en segundo lugar, un 50% afirma que escucha música y un 40% conversa por el mensajero (chatea). Si a ello se le suma que en la entidad y la ciudad los eventos y lugares para la difusión de la cultura son pocos, el panorama se torna más crítico. Otro aspecto considerado en los resultados refleja que el 83% expresó que los profesores sí le solicitan que lea, con muy pocos resultados por lo visto, y el 85% de los profesores demandan trabajos académicos con buena puntuación y ortografía. Esto nos lleva a pensar que aunque los maestros piden trabajos bien escritos, si aceptan que los estudiantes presenten textos mal elaborados. Es pertinente analizar cómo es que los alumnos pueden llegar a obtener calificaciones “promedio” por así decirlo, sin tener la costumbre de leer, por ello no es

raro que al concluir sus estudios universitarios no tengan ese hábito. La reflexión que debemos hacer es cómo se puede cursar y concluir una carrera universitaria sin mejorar hábitos de lectura y con severas deficiencias en la expresión escrita. Además de la encuesta que se aplicó a los estudiantes, se les pidió que escribieran en una cuartilla un pequeño ensayo sobre algunas temáticas propuestas. Se evaluaron los siguientes aspectos por considerar, que es lo mínimo que debe evaluarse al analizar un texto:

1) Profundidad en la redacción, 2) extensión, 3) recurrencia temática, 4) representación social, 5) estructura del texto, 6) ortografía, 7) puntuación y 8) habilidad expresiva. Es importante mencionar que los criterios de revisión no fueron demasiado estrictos, se tomó en consideración que era un tema libre, que tenían sólo una hora para escribir y que no contaban con apoyos como diccionarios o correctores de computadora; por lo mismo se considera que los resultados son representativos de la redacción que efectivamente pueden tener los estudiantes. Aunque el 52% de los alumnos encuestados dijo no tener dificultades para escribir textos, por medio del ejercicio de escritura se pudo detectar que no era así, que sí tenían severos problemas para expresarse mediante la escritura. Por su parte, los alumnos que admitieron tener dificultades para escribir son el 38%, un índice muy alto para ser estudiantes universitarios. Si se analizan las razones que los estudiantes mencionan como causa de sus dificultades para escribir, se encontró que 23% respondió que se le dificulta estructurar los textos, el 12% mencionó que le faltan ideas, el 5% señaló que su vocabulario es muy limitado, un 3% dice que no les gusta escribir y un 2% que tiene mala ortografía. También resulta interesante analizar que el 43% no contestó esta pregunta. La profundidad en la redacción se relaciona con el léxico, la estructuración de las ideas, incluso se puede afirmar que muestra si quien escribe tiene destreza y agilidad mental para organizar las ideas en un texto, habilidades que se adquieren con la lectura, por ello durante muchos años se ha visto a la lectura y la escritura como un solo proceso, el de la lectoescritura.

Una de los problemas más comunes en la escritura de los estudiantes que hicieron el ejercicio de redacción y de los que se perciben tradicionalmente en los textos y tareas que entregan, es la ortografía, 78% de los estudiantes escribió con bastantes faltas de ortografía. Si se analizan las causas se puede ver que es el desconocimiento de las normas o reglas para la ortografía y sobre todo, la falta de hábito por la lectura. La capacidad del cerebro es tan poderosa que graba la información de la ortografía con sólo verla, se puede decir que hay una memoria visual. Así que mientras más lecturas se realicen mejor ortografía se tendrá. La habilidad expresiva de los estudiantes sólo en un 52% fue aceptable; es decir, pese a tener problemas con la ortografía, puntuación, estructura; lograron comunicar sus ideas. El resultado es bastante crítico, sobre todo si se considera que estos jóvenes cursaron por lo menos 9 años la materia de español en la educación básica, por lo menos un semestre de redacción en la preparatoria y un semestre más ya en esta institución, cursaron y aprobaron la asignatura de taller de comunicación oral y escrita. Si se realiza una sumatoria, se puede ver y reflexionar en el hecho de que estos estudiantes invirtieron 10 años de sus vidas en materias encaminadas a mejorar su capacidad de lectura y escritura, con mucho esfuerzo y pocos resultados. Lo más graves aún si se entiende que la formación de los hábitos de lectura y escritura impactan en aspectos cognitivos y metacognitivos de los estudiantes, es decir, que influyen directamente en el aprendizaje de los alumnos y en la forma como ellos se aseguran de aprender. ¿Cómo va a construir su aprendizaje una persona que no entiende lo que lee o no se puede expresar por medio del lenguaje escrito? El lenguaje es un medio de aprender y de demostrar el aprendizaje.

### Propuestas

Grandes problemas requieren soluciones de la misma magnitud, tal es el caso de la problemática de la lectura y la escritura en el CESUES. Se requiere realizar cambios estructurales en el diseño curricular, generar más investigación educativa al respecto, que proporcione indicadores y estrategias específicas. Para abatir este problema se requiere como apoyo fundamental de profesores actualizados, capacitados y con el perfil adecuado para las asignaturas de comunicación oral y escrita y la de aprendizaje y gestión del conocimiento. Es vital también la participación de profesores y directivos de todas las disciplinas para que hagan de su ejercicio docente y profesional una motivación a la lectura que se evidencie en planes de desarrollo, recursos financieros y humanos pertinentes e indispensables para tal fin; de no ser así

continuará siendo la gran tarea pendiente no abordada. Por lo anterior, y con base a los resultados de los instrumentos aplicados, se proponen las siguientes acciones: 1) Que se establezcan líneas de investigación en materia de lectura y de escritura por un cuerpo académico de docentes que tengan el perfil y el interés en esta temática, 2) Que en los diseños y rediseños curriculares se contemple que en todos los programas de cursos se desarrollen estrategias para difundir la lectura, 3) Que se incorpore a la malla curricular una asignatura para la formación de lectores y que constituya una materia sello de la institución, 4) Fomentar el desarrollo de un programa institucional de difusión de la lectura, 5) Promover la alfabetización académica en cada una de las disciplinas, 6) Que se apliquen evaluaciones de trayecto para que se puedan reforzar el aprendizaje de la lectoescritura desde varios programas remediales.

## CONCLUSIÓN

Los resultados de la investigación concluyen que la problemática de la lectoescritura en el CESUES no difiere de la que se presenta en el resto del país y que la situación es compleja, estructural y multifactorial. Asimismo, el trabajo realizado en la Unidad Académica Hermosillo del CESUES, revela la ausencia del hábito de la lectura y problemas en la escritura que afectan a la comunicación oral y escrita de los estudiantes, lo que nos lleva a pensar que el problema más importante está dentro de las instituciones que en México forman a los niños y jóvenes, la familia y la escuela. Además permitió conocer la realidad de la lectoescritura de los estudiantes de octavo semestre, de la Licenciatura en Administración de Empresas Turísticas. Este tipo de estudio sobre la lectoescritura debe de ser el parteaguas para cambiar la percepción constante de que el estudiante no sabe leer y escribir adecuadamente, para verlo como un saber en desarrollo, para asumir la tarea que nos corresponde como universidad que es la alfabetización académica, desde los diferentes disciplinas de los programas educativos en los que se forman los estudiantes de la institución.

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# COMERCIO AL POR MAYOR: NODO DE ATRACCIÓN DE MANO DE OBRA

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## RESUMEN

*El comercio al por mayor es la tercera actividad económica de mayor representatividad del sector terciario, convirtiéndose en un nodo de atracción para la mano de obra, en la ciudad de Mérida y Umán, Yucatán. El presente documento genera resultados finales del análisis de la movilidad de mano de obra hacia la capital del estado, siendo ésta Mérida. Se identifica de manera clara los beneficios de las personas que se trasladan y desempeñan actividades inherentes al comercio al por mayor. El territorio Yucateco integra a la delimitada Zona Metropolitana de Mérida (ZMCM), en donde se ubica las ciudades objeto de estudio. Mérida concentra a 1582 unidades económicas (UE) y el municipio de Umán a 80 UE, dedicadas al comercio al por mayor, las cuales integran laboralmente a 16952 personas, que provienen del mismo municipio y/o de otros municipios del estado. El objetivo del estudio fue determinar los factores económicos que propician la movilidad laboral a la ciudad de Mérida y Umán. Se puede concluir señalando que existen municipios que expulsan fuertemente mano de obra debido a que no se encuentra en el/los municipios, oportunidades laborales que propicien la permanencia y absorción laboral de las personas en edad productiva. Convirtiendo de esta manera a Mérida y el municipio de Umán nodos de atracción y a las ramas económicas, en especial el comercio al por mayor, objeto del presente estudio.*

**PALABRAS CLAVE:** Comercio al por mayor, mano de obra.

## ABSTRACT

*Wholesale trade is the third economic activity most representative of the tertiary sector, becoming a node of attraction for labor in the city of Merida and Uman, Yucatan. This paper generates final results of the analysis of the mobility of labor to the state capital, and this is Mérida. It clearly identifies the benefits of people who move and perform activities related to the wholesale trade. The Yucatecan territory bounded integrates Merida Metropolitan Area (MCMA), where is located the cities under study. 1582 Merida concentrated economic units (EU) and the town of Uman to 80 EU, engaged in wholesale trade, which up to 16,952 people occupationally, coming from the same municipality and / or other municipalities in the state. The aim of this study was to determine the economic factors that encourage labor mobility to the city of Merida and Uman. We conclude by noting that there are municipalities that expel highly labor because that is not found in / municipalities, job opportunities that promote job retention and absorption of people of working age. Turning this way to Merida and the town of Uman nodes of attraction and economic sectors, particularly wholesale trade, in the present study.*

**KEY WORDS:** Wholesale, labor

## INTRODUCCIÓN

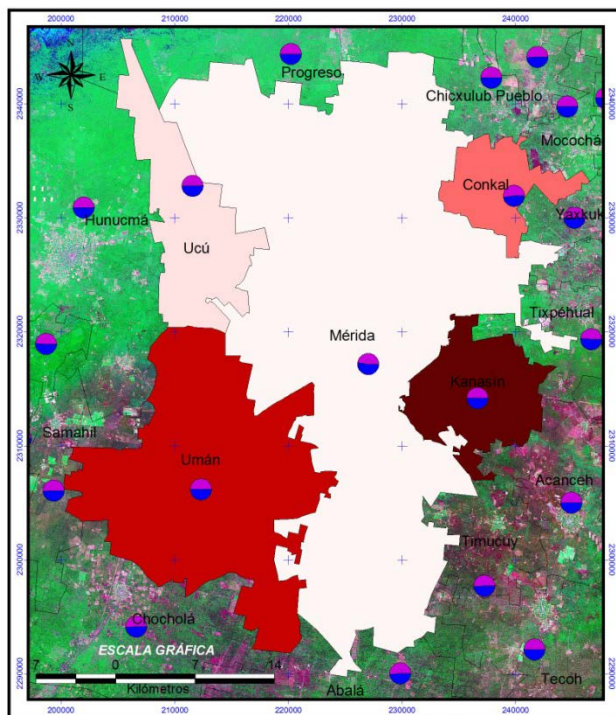
El estudio de municipios que integran la Zona Metropolitana de la Ciudad de Mérida (ZMCM), tiene como fundamento principal, el conocer la importancia que tiene el municipio principal, para las empresas y la mano de obra, en el Estado de Yucatán. Las empresas hoy en día son base de las economías no únicamente a nivel macroeconómico, sino a nivel microeconómico, es decir, lo local se vuelve preponderante para el flujo de efectivo positivo, de los individuos, familias y por ende de las Unidades Económicas y/o Empresas.



## REVISIÓN LITERARIA

La extensión de la Zona Metropolitana de la Ciudad de Mérida (ZMCM) ha sido delimitada por el Ayuntamiento de Mérida (2001) como la región comprendida por los municipios de Mérida, Kanasín, Conkal, Ucú, Umán, Tixpéhual y Progreso, pues estos municipios en torno a la capital reportaron la mayor concentración de población residente en el estado en el año 2000 (CINVESTAV 2005). Estos municipios se encontraban ubicados en la región VI de nombre Influencia Metropolitana, según la regionalización vigente al 2005 del INAFED.

Figura 1. Municipios que integran la Zona Metropolitana de Mérida



En 2004 de manera conjunta, la Secretaría de Desarrollo Social (SEDESOL), el Consejo Nacional de Población (CONAPO) y el Instituto Nacional de Estadística Geografía e Informática (INEGI), conceptualizan a la ZMCM como el territorio comprendido por los municipios de Conkal, Kanasín, Mérida, Ucú y Umán (CINVESTAV 2005). Y de acuerdo a la reestructuración de la delimitación geográfica regional del Estado de Yucatán en Octubre de 2008, dichos municipios se ubican en la región II Occidente (COPLADE 2008).

Para efectos de este estudio, se define a la ZMCM como el territorio comprendido por los municipios de Conkal, Kanasín, Mérida, Ucú y Umán, lo cual no niega la evidente relación funcional entre la ciudad de Mérida y dichos municipios, ya que es en éstos donde se han registrado los cambios demográficos, económicos y urbanísticos más significativos del estado de Yucatán en los últimos 25 años.

Esta situación provoca movimientos diarios o semanales de grupos que ejercen presión sobre los servicios que han marcado cambios en los estilos de vida y modificado las maneras de convivencia entre los pobladores y al interior de las familias, según afirma Bolio, citado en CINVESTAV (2005).

### **Objetivo**

Identificar los factores económicos que inciden de manera directa en la movilidad territorial, laboral hacia empresas ubicadas en los municipios de Mérida y Umán pertenecientes a la Zona Metropolitana de Mérida, en el Estado de Yucatán.

### **METODOLOGÍA**

Para el desarrollo del proyecto se contará con los siguientes elementos metodológicos:

El presente estudio de investigación es empírica, sin embargo la investigación es descriptiva y correlacional, debido a que las variables contenidas en el instrumento, se tratan de manera independiente y se podrán relacionar unas con respecto a otras, es decir, se identificará la forma en cómo es y cómo se manifiesta el fenómeno de interés con respecto a la actividad económica de Yucatán, los factores de localización de las empresas y la dinámica espacial del trabajo a la Zona Metropolitana.

#### **Población objeto del estudio**

La población objeto de estudio fueron los empleados, así como los directivos o gerentes que laboran en las unidades económicas, los que dieron respuesta al instrumento de investigación, que se encuentran localizadas en la ciudad de Mérida y Umán, de la Zona Metropolitana, cuya condición fue que cuenten con empleados o trabajadores que provengan del interior del estado de Yucatán.

El instrumento fue aplicado a los empleados siempre y cuando se tuvieran en la empresa a una persona proveniente del interior del estado de Yucatán laborando formalmente en ella. Los empleados identificados en las empresas que se encuentran incorporados en los tres sectores económicos del estado (Agropecuaria, industrial y de servicios) e inmersos en los municipios de Mérida y Umán.

#### **Determinación de la muestra**

Para determinar el tamaño de la muestra, se consideró un nivel de confianza del 98%, con un margen de error del 0.02, tomando como base a la población Económicamente activa ocupada, en las empresas establecidas en Mérida y Umán de los tres sectores que integran la economía y con respecto a las Unidades Económicas el nivel de confianza considerada fue del 95% y margen de error del 0.05.

Fue una muestra probabilística, para su distribución se consideraron estratos de confiabilidad con base al porcentaje establecido en el cálculo.

Se entrevistó a un directivo de la empresa que arrojó la información necesaria y requerida para el estudio que se propone. Considerando al Promedio de trabajadores por empresa, para identificar el total de unidades económicas a encuestar.

Para el establecimiento del tamaño de la muestra se consideró información proveniente de fuentes secundarias, información generada por el INEGI, por medio de la publicación del Directorio Estadístico Nacional de Unidades Económicas (DENUE, 2010).

Los empleados y/o trabajadores identificados en las unidades económicas que cumplen la condición fueron encuestados, considerando de igual forma a los empleados que provienen de otros estados y que son de la misma localidad estudiada. Debido a que en la empresa se encontraron a trabajadores del mismo municipio, de otros estados y de municipios del interior del estado de Yucatán.

Es por ello que se dividió a la población en empleados del mismo municipio, del interior del estado y de otros estados, para estudiar a precisión nuestra población, integrando de esta manera, en el estudio a los demás grupos identificados de empleados, en cada empresa.

El criterio considerado para identificar a los móviles laborales fueron las siguientes. 1. Que provenga del interior del estado de Yucatán. 2. Que formalmente labore en la Unidad económica.

Los criterios que se siguieron para identificar a las unidades económicas fueron las siguientes: 1. Que se encuentren dentro del listado de Directorio Estadístico Nacional de Unidades Económicas. 2. Contar con empleados que provengan del interior del estado de Yucatán. 3. Considerar al promedio de personas que trabajan en los diferentes tamaños identificados en la economía (Micro, pequeña, mediana, grande, macro).

### Tipo de muestra probabilística

Se utilizó el muestreo tipo probabilístico por estrato para identificar la cantidad de Población Económicamente Activa Ocupada, a la que se le aplicó el instrumento, una vez determinada la muestra, se establecerá la proporción que por rama económica corresponda. Para determinar el tamaño de la muestra se realizó el siguiente procedimiento:

Los datos utilizados son: un margen de error del 0.02, con un nivel de confianza del 98% (empleados) y para las UE el 95% de confiabilidad, considerándole un 0.05 de error.

$$n' = \frac{s^2}{V^2} = \frac{p(1-p)}{V^2}$$

$$n = \frac{n'}{\frac{n'}{N'}} = 3,339 \text{ Muestra para los empleados}$$

$$n = \frac{n'}{\frac{n'}{N'}} = 382 \text{ Muestra para Unidades Económicas}$$

En donde:

$n'$  = Tamaño de la muestra sin ajustar.

$n$  = Tamaño de la muestra

$V^2$  = Varianza de la población al cuadrado. Su definición  $se^2$  (cuadrado del error estándar).

$s^2$  = Varianza de la muestra, la cual podrá determinarse en términos de probabilidad donde  $s^2 = p(1-p)$ .

$p$  = Porcentaje estimado de la muestra. Probabilidad de ocurrencia  $p$  de que si ocurra y  $q$  de que no ocurra.

$N$  = Tamaño de la población.

Datos que fueron arrojados en el programa STATS®

Al aumentar la precisión de la muestra se determinó para cada rama económica un estrato, con la fórmula que a continuación se detalla:

$$ksh (\text{Empleados}) = \frac{n'}{N'} = \frac{3,339}{258,646} = 0.012909537$$

$$ksh (\text{Empleados}) = \frac{n'}{N'} = \frac{382}{46,870} = 0.0081502$$

En donde:

$n$  = Tamaño de la muestra

$N$  = Tamaño de la población.

$ksh$  = Tamaño por municipio.

A continuación en la tabla 1, se presentan el total de UE y de personal ocupado en los municipios objeto de estudio, Mérida y Umán.

La tabla 2, registra los resultados del cálculo para poder ser establecida el tamaño de la muestra por municipio y por rama de actividad económica.

Tabla 1. Total Unidades Económicas y Personal Ocupado en Mérida y Umán.

<i>Código</i>	<i>UE*</i>	<i>Personal Ocupado Mérida</i>	<i>UE*</i>	<i>Personal Ocupado Umán</i>	<i>Total UE</i>	<i>Total personal ocupado</i>
11 Agricultura, cría y explotación de animales, aprovechamiento forestal, pesca y caza	12	61	0	0	12	61
21 Minería	5	159	2	53	7	212
22 Generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final	10	2530	1	93	11	2623
23 Construcción	531	18660	5	88	536	18748
31 -33 Industrias manufactureras	3799	37029	233	7778	4032	44807
43 Comercio al por mayor	1582	16021	80	931	1662	16952
46 Comercio al por menor	17314	60597	765	1953	18079	62550
48 -49 Transportes, correos y almacenamiento	220	10440	1	123	221	10563
51 Información en medios masivos	161	4577	6	8	167	4585
52 Servicios financieros y de seguros	376	1733	17	71	393	1804
53 Servicios inmobiliarios y de alquiler de bienes muebles e intangibles	932	4356	36	88	968	4444
54-55 Servicios profesionales, científicos y técnicos	1371	9878	14	38	1385	9916
56 Servicios de apoyo a los negocios y manejo de desechos y servicios de remediación	1147	17798	33	223	1180	18021
61 Servicios educativos	1508	10892	69	73	1577	10965
62 Servicios de salud y de asistencia social	2438	9251	41	133	2479	9384
71 Servicios de esparcimiento culturales y deportivos, y otros servicios recreativos	611	2584	26	42	637	2626
72 Servicios de alojamiento temporal y de preparación de alimentos y bebidas	5250	21948	208	613	5458	22561
81 Otros servicios excepto actividades gubernamentales	6811	14305	251	483	7062	14788
93-99 Actividades legislativas, gubernamentales, de impartición de justicia y de organismos internacionales y extraterritoriales	949	2852	55	184	1004	3036
<b>Totales</b>	<b>45027</b>	<b>245671</b>	<b>1843</b>	<b>12975</b>	<b>46870</b>	<b>258646</b>

\*Unidades Económicas Fuente: Elaboración propia con datos del INEGI, registrados en el DENUE, 2010 (UE). Censo Económico, 2009 (Personal Ocupado).

Tabla 2. Cálculo del tamaño de la muestra para UE y empleados en Mérida y Umán.

<i>Código</i>	<i>UE Mérida</i>	<i>Tamaño de la muestra ksh 0.0081502</i>	<i>Unidades Económicas</i>		<i>Total UE</i>	<i>Total Tamaño de la muestra UE</i>
			<i>UE Umán</i>	<i>Tamaño de la muestra ksh 0.0081502</i>		
11 Agricultura, cría y explotación de animales, aprovechamiento forestal, pesca y caza	12	0	0	0	12	0
21 Minería	5	0	2	0	7	0
22 Generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final	10	0	1	0	11	0
23 Construcción	531	4	5	0	536	4
31 -33 Industrias manufactureras	3799	31	233	2	4032	33
43 Comercio al por mayor	1582	13	80	1	1662	14
46 Comercio al por menor	17314	141	765	6	18079	147
48 -49 Transportes, correos y almacenamiento	220	2	1	0	221	2
51 Información en medios masivos	161	1	6	0	167	1
52 Servicios financieros y de seguros	376	3	17	0	393	3
53 Servicios inmobiliarios y de alquiler de bienes muebles e intangibles	932	8	36	0	968	8
54-55 Servicios profesionales, científicos y técnicos	1371	11	14	0	1385	11
56 Servicios de apoyo a los negocios y manejo de desechos y servicios de remediación	1147	9	33	0	1180	10
61 Servicios educativos	1508	12	69	1	1577	13
62 Servicios de salud y de asistencia social	2438	20	41	0	2479	20
71 Servicios de esparcimiento culturales y deportivos, y otros servicios recreativos	611	5	26	0	637	5
72 Servicios de alojamiento temporal y de preparación de alimentos y bebidas	5250	43	208	2	5458	44
81 Otros servicios excepto actividades gubernamentales	6811	56	251	2	7062	58
93-99 Actividades legislativas, gubernamentales, de impartición de justicia y de organismos internacionales y extraterritoriales	949	8	55	0	1004	8
<b>Totales</b>	<b>45027</b>	<b>367</b>	<b>1843</b>	<b>15</b>	<b>46870</b>	<b>382</b>

Tabla 2. Cálculo del tamaño de la muestra para UE y empleados en Mérida y Umán (continua)

Código	Empleados					
	Personal Ocupado Mérida	Tamaño de la muestra ksh 0.012909537	Personal Ocupado Umán	Tamaño de la muestra ksh 0.012909537	Personal Ocupado	Total Tamaño de la muestra
11 Agricultura, cría y explotación de animales, aprovechamiento forestal, pesca y caza	61	1	0	0	61	1
21 Minería	159	2	53	1	212	3
22 Generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final	2530	33	93	1	2623	34
23 Construcción	18660	241	88	1	18748	242
31 -33 Industrias manufactureras	37029	478	7778	100	44807	578
43 Comercio al por mayor	16021	207	931	12	16952	219
46 Comercio al por menor	60597	782	1953	25	62550	807
48 -49 Transportes, correos y almacenamiento	10440	135	123	2	10563	136
51 Información en medios masivos	4577	59	8	0	4585	59
52 Servicios financieros y de seguros	1733	22	71	1	1804	23
53 Servicios inmobiliarios y de alquiler de bienes muebles e intangibles	4356	56	88	1	4444	57
54-55 Servicios profesionales, científicos y técnicos	9878	128	38	0	9916	128
56 Servicios de apoyo a los negocios y manejo de desechos y servicios de remediación	17798	230	223	3	18021	233
61 Servicios educativos	10892	141	73	1	10965	142
62 Servicios de salud y de asistencia social	9251	119	133	2	9384	121
71 Servicios de esparcimiento culturales y deportivos, y otros servicios recreativos	2584	33	42	1	2626	34
72 Servicios de alojamiento temporal y de preparación de alimentos y bebidas	21948	283	613	8	22561	291
81 Otros servicios excepto actividades gubernamentales	14305	185	483	6	14788	191
93-99 Actividades legislativas, gubernamentales, de impartición de justicia y de organismos internacionales y extraterritoriales	2852	37	184	2	3036	39
<b>Totales</b>	<b>245671</b>	<b>3171</b>	<b>12975</b>	<b>168</b>	<b>258646</b>	<b>3339</b>

\*Unidades Económicas. Fuente: Elaboración propia con datos del INEGI, registrados en el DENUE, 2010 (UE). Censo Económico, 2009 (Personal Ocupado).

## RESULTADOS

En relación a los factores sociales de los sujetos de estudio, se logró identificar que el 33% de los móviles posee un nivel académico de secundaria, el 24% tiene la preparatoria y el 13% la primaria. Con respecto a los no móviles el 31% tiene como nivel académico la preparatoria, el 26% una licenciatura o una ingeniería y el 19% la secundaria. Como se puede observar la formación académica de los móviles con respecto a los no móviles es menor. Finalmente se puede señalar que el estado civil que primeramente es identificado es de soltero en el caso de los móviles con el 51% y el 48%, para no móviles es de casado (Tabla 4).

En relación al género las mujeres móviles representan el 32% y las mujeres no móviles con el 41% de los encuestados, en esta rama las mujeres que se trasladan por cuestión de trabajo es en menor medida, con respecto a los hombres. Sin embargo como se observa en la tabla 3, la mayor fuerza laboral de esta rama se encuentra en los hombres.

Código	Unidades Económicas					Empleados						
	UE Mérida	Tamaño de la muestra ksh 0.0081502	UE Umán	Tamaño de la muestra ksh 0.0081502	Total UE	Total Tamaño de la muestra UE	Persona Ocupada Mérida	Tamaño de la muestra ksh 0.012909537	Persona Ocupada Umán	Tamaño de la muestra ksh 0.012909537	Persona Ocupada	Total Tamaño de la muestra
11 Agricultura, cría y explotación de animales, aprovechamiento forestal, pesca y caza	12	0	0	0	12	0	61	1	0	0	61	1
21 Minería	5	0	2	0	7	0	159	2	53	1	212	3
22 Generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final	10	0	1	0	11	0	2530	33	93	1	2623	34
23 Construcción	531	4	5	0	536	4	18660	241	88	1	18748	242
31 -33 Industrias manufactureras	3799	31	233	2	4032	33	37029	478	7778	100	44807	578
43 Comercio al por mayor	1582	13	80	1	1662	14	16021	207	931	12	16952	219
46 Comercio al por menor	17314	141	765	6	18079	147	60597	782	1953	25	62550	807
48 -49 Transportes, correos y almacenamiento	220	2	1	0	221	2	10440	135	123	2	10563	136
51 Información en medios masivos	161	1	6	0	167	1	4577	59	8	0	4585	59
52 Servicios financieros y de seguros	376	3	17	0	393	3	1733	22	71	1	1804	23
53 Servicios inmobiliarios y de alquiler de bienes muebles e intangibles	932	8	36	0	968	8	4356	56	88	1	4444	57
54-55 Servicios profesionales, científicos y técnicos	1371	11	14	0	1385	11	9878	128	38	0	9916	128
56 Servicios de apoyo a los negocios y manejo de desechos y servicios de remediación	1147	9	33	0	1180	10	17798	230	223	3	18021	233
61 Servicios educativos	1508	12	69	1	1577	13	10892	141	73	1	10965	142
62 Servicios de salud y de asistencia social	2438	20	41	0	2479	20	9251	119	133	2	9384	121
71 Servicios de esparcimiento culturales y deportivos, y otros servicios recreativos	611	5	26	0	637	5	2584	33	42	1	2626	34
72 Servicios de alojamiento temporal y de preparación de alimentos y bebidas	5250	43	208	2	5458	44	21948	283	613	8	22561	291
81 Otros servicios excepto actividades gubernamentales	6811	56	251	2	7062	58	14305	185	483	6	14788	191
93-99 Actividades legislativas, gubernamentales, de impartición de justicia y de organismos internacionales y extraterritoriales	949	8	55	0	1004	8	2852	37	184	2	3036	39
<b>Totales</b>	<b>45027</b>	<b>367</b>	<b>1843</b>	<b>15</b>	<b>46870</b>	<b>382</b>	<b>245671</b>	<b>3171</b>	<b>12975</b>	<b>168</b>	<b>258646</b>	<b>3339</b>

Tabla 3. Género de los sujetos de estudio según condición de movilidad

Género	Móviles		No móviles	
	Frecuencia	Porcentaje	Frecuencia	Porcentaje
Femenino	48	32,00%	53	41,00%
Masculino	100	68,00%	75	59,00%
Total	148	100,00%	128	100,00%

Fuente: Elaboración propia con base al trabajo de campo efectuado de mayo a diciembre de 2012.

En relación al rango de edad los móviles primeramente tienen de 25 a 29 años con el 24%, seguidamente la edad oscila entre 20 a 24 años con el 19%. Para el caso de los no móviles identificados tienen de 25 a 29 años el 29%, seguidamente el 15% es de 20 a 24 años, Vea tabla 5.

Tabla 4. Nivel Educativo según género, estado civil y condición de movilidad

Nivel educativo	Género	Condición de movilidad												
		Móvil							No móvil					
		Estado civil							Estado civil					
		Soltero	Casado	Divorciado	Unión Libre	Viudo	Otro	Total	Soltero	Casado	Divorciado	Unión Libre	Otro	Total
Sin escolaridad	Femenino	0	4	0	0	0	0	4	1	2	0	0	0	3
	Masculino	2	4	1	0	0	0	7	0	1	0	0	0	1
Primaria	Femenino	2	3	0	0	0	0	5	0	2	0	0	0	2
	Masculino	5	9	0	1	0	0	15	2	5	0	0	0	7
Secundaria	Femenino	15	3	0	0	1	0	19	4	3	1	1	0	9
	Masculino	20	7	2	1	0	0	30	4	11	0	0	0	15
Preparatoria	Femenino	9	0	0	0	0	0	9	7	6	0	0	0	13
	Masculino	10	13	1	2	0	0	26	16	7	1	3	0	27
Carrera Técnica	Femenino	2	4	0	0	0	0	6	2	5	0	0	0	7
	Masculino	2	4	0	0	0	0	6	1	5	0	0	0	6
TSU	Femenino	0	0	1	0	0	0	1	2	0	0	0	0	2
	Masculino	0	1	0	0	0	0	1	1	1	0	0	0	2
Licenciatura o Ingeniería	Femenino	2	4	0	0	0	0	6	10	9	0	1	0	20
	Masculino	6	5	1	1	0	0	13	5	5	1	1	1	13
Posgrado	Femenino	0	0	0	0	0	0	0	0	0	0	0	0	0
	Masculino	0	0	0	0	0	0	0	0	0	0	1	0	1
Total		75	61	6	5	1	0	148	55	62	3	7	1	128

Fuente: Elaboración propia con base al trabajo de campo efectuado de mayo a diciembre de 2012.

Tabla 5. Nivel educativo según rango de edad y condición de movilidad

Nivel educativo	Condición de movilidad																	
	Móvil									No móvil								
	Edad de los encuestados									Edad de los encuestados								
	Menor de 18 años	De 18-19 años	20-24 años	25-29 años	30-34 años	35-39 años	40-44 años	45-49 años	50-54 años	Menor de 18 años	De 18-19 años	20-24 años	25-29 años	30-34 años	35-39 años	40-44 años	45-49 años	50-54 años
Sin escolaridad	0	2	0	1	2	0	1	4	1	0	0	0	0	1	1	2	0	0
Primaria	1	5	4	2	3	0	2	1	2	2	0	0	1	1	0	0	4	1
Secundaria	3	8	13	14	6	2	1	1	1	1	3	4	5	0	2	2	5	2
Preparatoria	0	4	8	13	5	2	0	3	0	0	6	10	15	2	5	1	1	0
Carrera Técnica	0	0	3	3	2	0	2	1	1	0	1	0	4	5	1	0	2	0
TSU	0	0	1	0	0	0	0	1	0	0	0	2	1	0	0	1	0	0
Licenciatura o Ingeniería	0	1	0	3	10	2	3	0	0	1	0	3	11	6	9	2	1	0
Posgrado	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
Total	4	20	29	36	28	6	9	11	5	4	10	19	37	15	18	9	13	3

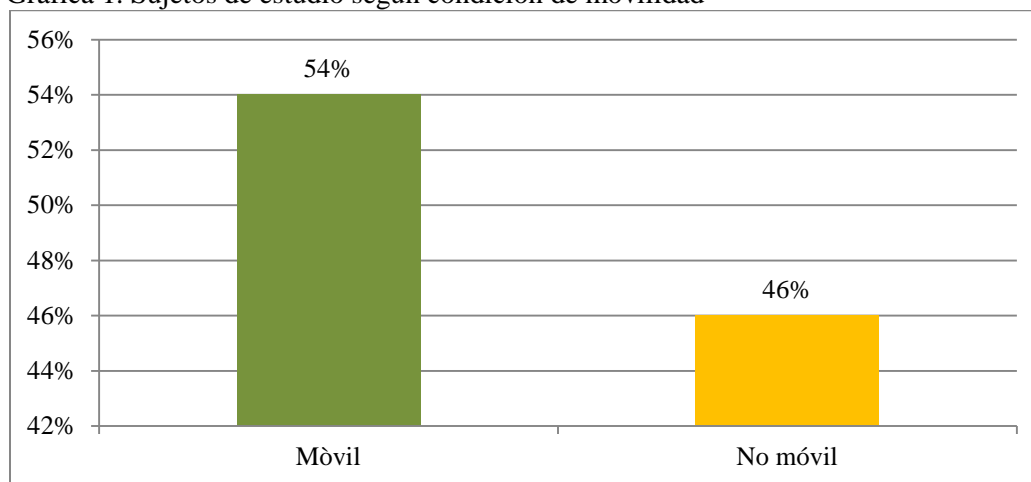
Fuente: Elaboración propia con base al trabajo de campo efectuado de mayo a diciembre de 2012.



### Movilidad laboral /movilidad espacial

En base a las 276 encuestas aplicadas, se identificaron 148 móviles y 128 no móviles (Gráfica 1).

Gráfica 1. Sujetos de estudio según condición de movilidad



Fuente: Elaboración propia con base al trabajo de campo efectuado de mayo a diciembre de 2012.

Los principales municipios expulsores a la ciudad de Mérida son: Kanasín y Umán que son los municipios con mayor porcentaje de mano de obra encontrada en la rama de otros servicios excepto actividades gubernamentales. Cabe destacar que debido a la distancia del municipio de Mérida, la frecuencia de retorno oscila primeramente diario o todos los días con el 61%, siendo los municipios antes citados los que arrojan mayor frecuencia en ese retorno (tabla 6).

Entre los motivos que destacan para que el individuo se traslade a la ciudad de Mérida, se encuentran principalmente el contar con un empleo por el 34.5% y mejorar los ingresos por el 77.7%.

Dentro de los factores económicos de mayor índole que se identificaron, destacan las siguientes:

Con respecto al tipo de empleo se identifica que es fijo en un 89% de los empleados móviles encuestados. En relación al puesto desempeñado es operativo para el 65%, es administrativo para el 7%, se dedica a la actividad de intendencia el 18% y 6% otro.

Finalmente los sueldos según el puesto que se ocupa oscilan de hasta 2 salarios mínimos (SM) vigente en el 2011 de \$1723.69 a \$3,447.36 para el puesto operativo que se ocupan en la empresa, con una distribución porcentual del 30%. Como lo muestra la tabla 7.

Tabla 6. Municipios expulsores de mano de obra según frecuencia de retorno

Municipio	Frecuencia de retorno				
	Diario	Semanal	Quincenal	Mensual	Otro
Otro Estado	8	1	2	2	1
Acanceh	3	0	0	2	2
Cansahcab	0	0	1	0	0
Conkal	5	0	1	3	0
Cuzamá	1	0	0	1	0
Chocholá	0	0	0	1	0
Dzilam González	1	0	0	0	0
Dzitás	1	0	0	0	0
Espita	1	0	0	0	0
Halachó	3	0	0	0	0
Hocabá	0	0	0	0	0
Hoctún	0	1	0	0	0
Homún	1	0	0	0	0
Huhí	0	0	0	0	0
Hunucmá	4	2	0	1	0
Ixil	1	0	0	0	0
Izamal	0	0	0	1	0
Kanasín	12	1	0	7	3
Kinchil	1	0	0	0	0
Kopomá	1	0	0	0	0
Maxcanú	0	0	0	0	1
Mayapan	0	1	0	0	0
Mérida	10	0	0	0	0
Motul	4	0	0	0	2
Muna	3	0	0	1	0
Opichén	1	1	0	0	0
Oxkutzcab	2	0	0	0	0
Panabá	0	0	0	0	1
Progreso	1	1	1	1	0
Quintana Roo	1	0	0	0	0
Seyé	1	0	0	1	0
Sotuta	1	0	0	0	0
Tecoh	3	0	0	0	0
Tekax	0	0	0	0	1
Tekit	1	0	0	0	0
Teya	1	0	0	1	0
Ticul	0	0	0	1	1
Tixkokob	1	0	0	0	0
Tizimin	1	0	0	1	0
Uayma	1	0	0	0	0
Ucú	1	0	0	0	0
Umán	13	1	5	1	0
Valladolid	1	0	0	1	1
Total	90	9	10	26	13

Fuente: Elaboración propia con base al trabajo de campo efectuado de mayo a diciembre de 2012.

Tabla 7. Ingresos según puesto y tipo de empleo

Puesto	Salario	Tipo de empleo		
		Fijo	Contrato por tiempo determinado	Por obra determinada o al destajo
Operativo	Hasta \$1,723.68	26	1	5
	De \$1,723.69 a \$3,447.36	43	0	1
	De \$3,447.36 a \$5,171.04	17	0	0
	De \$5,171.05 a \$8,618.40	1	0	0
Administrativo	Hasta \$1,723.68	6	1	0
	De \$1,723.69 a \$3,447.36	3	0	0
Intendencia	Hasta \$1,723.68	6	0	1
	De \$1,723.69 a \$3,447.36	12	1	0
	De \$3,447.37 a \$5,171.04	6	0	0
	De \$5,171.05 a \$8,618.40	6	0	0
	De \$8,618.41 a \$17,232.8	1	0	0
Otro	Hasta \$1,723.68	3	1	2
	De \$1,723.69 a \$3,447.36	2	0	0
Total		132	4	9
				3

Fuente: Elaboración propia con base al trabajo de campo efectuado de mayo a diciembre de 2012.

Derivado de lo anterior podemos señalar que los ingresos para la rama de comercio al por mayor se encuentra en más del 30% de los casos entre 2 SM, vigentes en el 2011. Lo anterior indica que si bien se tiene una buena remuneración por el esfuerzo laboral y esto hace que se traslade más gente a la ZM debido a la carencia de una actividad en el municipio expulsor.

Al aplicar el procedimiento para el cálculo del índice de Gini, señala que los ingresos se distribuyen uniformemente en la población estudiada con el 0.1485, en este caso la rama de transportes, correos y almacenamiento (tabla 8).

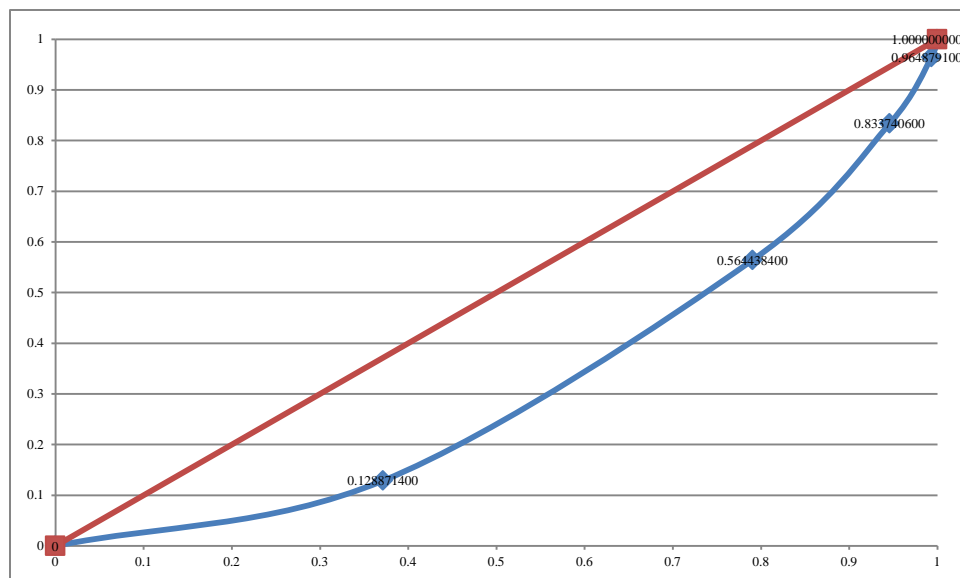
Tabla 8. Procedimiento del cálculo del índice de Gini

Rango en Salario	Rango	Frecuencia	Frecuencia acumulada	Ingresos personales	Ingresos personales acumulados	p	q	(p-q)
Mínimo								
1-1723,68	862,34	55	55	47428,7	47428,7	0,371621622	0,1288714	0,2427502
1723,68-3447,36	2585,52	62	117	160302,24	207730,94	0,790540541	0,5644384	0,2261021
3447,37-5171,04	4309,2	23	140	99111,6	306842,54	0,945945946	0,8337406	0,1122053
5171,05-8618,40	6894,72	7	147	48263,04	355105,58	0,993243243	0,9648791	0,0283642
8618,41-17232,8	12925,6	1	148	12925,6	368031,18	1	1	0
						4,101351351		0,609421836
						Índice de Gini		0,148590497

Fuente: Elaboración propia con base al trabajo de campo efectuado de mayo a diciembre de 2012.

La curva de Lorenz nos indica que el 79% de la población recibe el 56% de los ingresos representado de 2 SM (gráfica 2).

Gráfica 2. Curva de lorenz



Fuente: Elaboración propia con base al trabajo de campo efectuado de mayo a diciembre de 2012

## CONCLUSIONES

Se puede concluir señalando que dentro de las economías se requiere la participación directa de la mano de obra para el logro de los objetivos de las Unidades Económicas, sin embargo cada día, esta mano de obra se requiere especializar en los procesos que le competen, interviniendo para ello el manejo y utilización de las tecnologías involucradas en los resultados de las organizaciones para fortalecer los mecanismos necesarios para lograr el incremento de utilidades, o el crecimiento de las empresas en donde los empleados se encuentren involucrados.

Los salarios vigentes para el área geográfica “C”, son los más bajo, con respecto a las otras 2 áreas de la república mexicana. El área C es donde se encuentra inmerso nuestro estudio y es precisamente, la ubicación que tiene Yucatán. Se logró identificar mediante este estudio, que los sujetos de investigación perciben por el desempeño laboral hasta 2 salarios mínimos, siendo ingresos de hasta \$3447,36 de manera mensual. Esta cantidad es baja y únicamente les da la oportunidad de adquirir bienes de consumo básico para la familia, disminuyendo las posibilidades que dirijan un monto restante para la diversión, lo anterior se presenta cuando su estado civil es casado. Cuando la situación sentimental del individuo se lo permite (soltero), podrá darse el lujo de contar con distractores, sacrificando otros bienes de consumo, adicionando la vestimenta del mismo.

Lo antes mencionado no quiere decir que los empleados perciban únicamente ese ingreso, pero en su mayor proporción es la cantidad que tienen por sueldo de manera mensual. Sin embargo tienen una ocupación, se encuentran inmersos en el ámbito laboral, lo que les genera prestaciones que propician en un futuro cercano disponga de un crédito para una vivienda propia.

La mano de obra que se traslada a los municipios estudiados, retorna a su lugar de origen a la semana, generando que la mayor parte de sus ingresos se destinen en la ciudad en donde laboran, y sea en menor cantidad en el municipio expulsor o de donde provienen. Por ello el municipio que se presenta como nodo de atracción tiene mayores beneficios en su economía, debido a la existencia de mayor flujo de efectivo

en relación a los municipios expulsos. Los municipios expulsos no únicamente pierden mano de obra en edad productiva, sino que se demerita su flujo de efectivo, y se le resta la posibilidad de ser atractivo para la inserción de nuevas inversiones económicas, es decir atracción de nuevas empresas.

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## BIOGRAFÍA

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# REALMENTE LOS INCENTIVOS FINANCIEROS IMPULSAN LA CALIDAD EN EL SERVICIO. ESTUDIO DE CASO:

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## ABSTRACT

*El presente trabajo es un estudio cuantitativo no experimental longitudinal tipo correlacional – causal. Se analizan cambios ocurridos en la variable independiente incentivos financieros en relación con la variable dependiente calidad. La empresa investigada en este estudio de caso fue una empresa transnacional y su giro son servicios relacionados con procesamiento de datos, centro de llamadas, escaneo de documentos, y opera en más de 100 países. El objetivo de nuestra investigación es determinar si los incentivos financieros inducen al trabajador a mejorar la calidad del servicio y si el sistema de incentivos financieros garantizará que el cliente obtenga el servicio deseado. Por el contrario si el sistema no está vinculado a la calidad, entonces la empresa deberá renovar su sistema que propicie de manera directa a la orientación del empleado hacia la calidad del servicio. Se tomó una muestra de 28 empleados de un universo de 110 con un error estándar de .05, los cuales fueron elegidos mediante una tabla de números aleatorios, tomando en consideración exclusivamente a los empleados que estuvieron bajo el mismo sistema de incentivos a lo largo de un período de un año. En el estudio se aplicaron pruebas de bondad y ajuste e independencia. Los resultados obtenidos demostraron que los incentivos financieros influyeron directamente en el mantenimiento de la calidad del servicio prestado, pero no lograron incrementarla ya que solo un 14% de la muestra mantuvo o incrementó la máxima calidad requerida y el 54% disminuyó sus estándares de calidad en el servicio, sin llegar a la mínima calidad contractual.*

**PALABRAS CLAVE:** incentivos financieros, calidad, empresas de servicios.

## Financial incentives really improve the quality of service. Case Study

## ABSTRACT

*This paper is a quantitative study, non- experimental, longitudinal correlational- causal. Are analyzed changes in the independent variable financial incentives relative with the dependent variable quality. This company researched was a multinational company dedicated to data processing, call center, document scanning and operates in over 100 countries. The purpose of our research is to determine if financial incentives induce workers to improve the quality of service and if The system of financial incentives will ensure that customer obtain the desired service. By contrast if the system is not linked to quality, then must renew the system. In this Case took into consideration only the employees that were under the same incentive system along a period of one year. The results showed that financial incentives had a direct impact on maintaining the quality of the service, but failed to increase it and only 14% of the employees maintained or increased the maximum required quality and 54% decrease in quality standards service, without reaching the minimum quality.*

**KEYWORDS:** financial incentives, quality, service

## INTRODUCCIÓN

En este estudio trataremos la importancia de los incentivos de calidad que se interrelacionan de manera directa con el actuar de las empresas y sus empleados. Para este fin se incluye información detallada de los incentivos a través del tiempo desde Frederick Winslow Taylor padre de la administración científica hasta los más actuales estudios de los incentivos orientados a la calidad en nuestros días. Para entender este tema será necesario desmembrar sus partes básicas para luego integrarlas y darles un sentido práctico. El tema es importante debido a la problemática de décadas de lograr que el empleado desarrolle su potencial con ayuda externa a través de los incentivos y poder dar a los clientes la calidad esperada. Lograr esta meta requiere de saber cómo, cuando, donde y en qué forma se debe motivar a los empleados para ajustar sus expectativas a los de la empresa de la manera más efectiva.

El desarrollo de metas comunes del empleado y la empresa, el trabajo en equipo, el incentivo a los excedentes de productividad, la recompensa a las mejoras o al logro de objetivos dan lugar a desarrollar planes de recompensa que impulsarán al empleado a enfocarse al logro de objetivos o metas y a su vez para obtener mejores salarios y recompensaciones. Uno de estos factores está direccionado al empleado como punto principal de motivación que mantiene en ocasiones tanta importancia como la compensación salarial: Los incentivos y la recompensación. Este factor motivacional tiene que ver con un incentivo o recompensa intrínseca y/o extrínseca que cumpla no solo con el afán de obtener un mejor rendimiento del empleado si no con la posibilidad de hacer crecer el interés del empleado por las metas de la organización. El estudio se realizó en una empresa dedicada a la captura de información y procesamiento de datos, la cual adoptó desde hace muchos años la recompensa a empleados por medio de tarifas o sueldo a destajo. El empleado se esfuerza por un tiempo en lograr los estándares de producción y calidad y una vez logrados, su motivación se demerita y no aumenta su interés en hacer de estos 2 puntos su constante mejoramiento. Los límites de este sistema de incentivación están trazados por su propio concepto de tarifa por pieza, en donde el empleado al lograr su meta personal puede decir “hasta aquí me interesa ganar” y no se interesa más por mejorar ya que no está por debajo de los estándares de calidad y producción permisibles. El Empleado entonces presenta cierta apatía a mantener un mejoramiento continuo ya que representaría hacer un mayor esfuerzo sin recompensa monetaria. Comúnmente se mantiene por encima del límite, pero no mejora los pequeños detalles a pesar de haber sido notificado en varias ocasiones por sus supervisores y a su vez estos por los clientes y gerentes.

Las gráficas de calidad y productividad presentan una constante variable y sus diagramas de Pareto muestran un sin número de dispersiones en las que se ve plasmado la apatía o desinterés por mejorar en los pequeños detalles a pesar de la constante retroalimentación que se les proporciona diariamente a los empleados. Un ejemplo básico de esta problemática está en las recurrentes notificaciones del cliente con respecto a un documento no identificado correctamente, que aunque no representa una baja considerable en el nivel de aceptación, se considera que no se oyó “la voz del cliente” pues al pasar del tiempo se vuelve a recibir la misma falla aunque no necesariamente hecha por el mismo empleado. Esta falta de compromiso se puede deber a varias causas:

- La falta de Incentivos orientados a la mejora continúa.
- La falta de una cultura organizacional orientada al cliente y a la mejora continúa.
- La falta de un sistema integrado de calidad que involucre a todos los empleados del departamento.
- La incentivación como punto principal de motivación y no la recompensa según las expectativas del cliente y la mejora continúa.

Se teme que con el pasar del tiempo este proceso de incentivación no pueda contener soluciones determinantes para satisfacer y mantener a los clientes que constantemente buscan mejoras en la calidad y precio. Resolver este problema debe constituir en todos los empleados un acto meritorio, un reto que hay que lograr haciendo cambios hacia la mentalidad de cada uno, y reorientando la motivación, y en este caso la incentivación y la recompensa hacia la satisfacción del cliente mejorando continuamente los sistemas integrados de calidad y la cultura de servicio. Este cambio representaría una mejoría no solo en los procesos de producción y calidad si no en la solidez en las relaciones futuras con nuestros clientes.

Actualmente se invierte tiempo, dinero y esfuerzo en la retroalimentación que proviene de un proceso de inspección aleatoria posterior al proceso productivo. La inversión debe ampliarse para intensificar el cambio de mentalidad como punto principal para el desarrollo de las actividades globales del empleado en su entorno. *“El cumplir con los rangos mínimos de aceptación de calidad del cliente evita en gran medida la aceptación de un proceso de mejora continua*

## REVISIÓN DE LITERATURA

### INCENTIVOS

Existen muchas clasificaciones de incentivos económicos y no económicos hoy en día, que parten de la visión con que un autor, empresario, administrador tiene al respecto. R. Wayne Mondy / Robert M. Noe dividen las compensaciones en 2 rubros: Financiera y No Financiera. Dentro de las Financieras se encuentran la Directa como Salarios, Sueldos, Comisiones, *Bonificaciones*; y la Indirecta como los Planes de seguros, de vida, médicos, quirúrgicos, dental, de accidentes, etc. Prestaciones de ayuda social: Jubilación, seguridad social, indemnizaciones a los trabajadores, ayuda educativa, servicios a empleados, permisos con sueldo, vacaciones, días festivos etc. Dentro de la No financiera se encuentra El puesto, tareas interesantes, desafío, responsabilidad, oportunidad de reconocimiento, sensación de haber logrado algo, oportunidades de ascenso; y el entorno del puesto, como las políticas sólidas, supervisión competente, compañeros agradables, símbolos apropiados de estatus, condiciones cómodas de trabajo, horario flexible, semana laboral comprimida, participación en el puesto, compensación de cafetería, teletrabajo. Sentar las bases del diseño de la estructura de incentivos y recompensas es esencial para la empresa ya que es parte del ambiente organizacional, y de acuerdo a dicha motivación que el empleado percibe de la empresa, determinará desde las primeras nociones, su condición a ser motivado y los alcances que dicha estructura tendrá sobre él.

La presentación de los incentivos y recompensas al empleado debe ser tal que haga posible que el empleado se identifique con ellas de manera inmediata y ejerza un efecto positivo en éste, logrando así el objetivo de dirigir sus esfuerzos hacia las metas o planes establecidos. De las 500 compañías de *Fortune* en 1991, 35% tenían alguna forma de pago por desempeño para los empleados (incentivos). A su vez hace referencia dentro de esta teoría de la igualdad a los planes de *pago a destajo*, *planes de incentivos salariales*, *participación de utilidades*, y *bonificaciones de un pago único*, son todos ejemplos de opciones de pago-por-desempeño. (Robbins 1994)

#### Pago A Destajo

Vale la pena ahondar en este punto refiriéndonos en forma directa al tema que aborda Robbins con respecto a *el pago a destajo* ya que dicha medida podría ser la productividad individual, la productividad de un grupo de trabajo, o del departamento, la rentabilidad unitaria, o el desempeño global de la organización en sus utilidades. Se puede explicar la creciente popularidad del pago por desempeño en términos tanto de motivación como de control de costos. Desde una perspectiva motivacional, el hacer que alguna parte o todo el pago de un trabajador esté condicionado a alguna medición de desempeño, enfoca su atención y esfuerzo hacia esa medida, luego refuerza la continuación del esfuerzo con una recompensa. Las bonificaciones con base en el desempeño y otras remuneraciones evitan el gasto fijo de



aumentos permanentes en los salarios, y así ahorran dinero; y si disminuye el desempeño del empleado o de la organización, así también lo hace la recompensa.

**Bono Anual.** Planes diseñados a corto plazo de los gerentes que se relacionan con la rentabilidad de la compañía. Este plan es muy común en las empresas que desean motivar a sus empleados de confianza tales como gerentes, directores, ejecutivos etc. Programas de acumulación de capital y opción de acciones. Para este estudio se vería como no aplicables para impulsar la calidad o al menos difícilmente se tendría forma de ligar la calidad del servicio directamente con trabajadores de piso o empleados directos, no de confianza. **Teoría de las expectativas.** Victor H Vroom(1964), afirmaba que al hacer las cosas para cumplir con un objetivo si creen en la validez de éste y si consideran que lo que van a hacer servirá para cumplirlo. Fuerza es igual a la valencia por expectativa. Fuerza será el vigor de la motivación, Valencia representa el vigor de su preferencia por el resultado, y la *expectativa* es la probabilidad de que una acción determinada conduzca al resultado deseado. Koontz O'Donnell – Weihrich (1987) lo describe diciendo al respecto; “Cuando una persona le es indiferente el cumplimiento de cierto resultado, el valor de la valencia es cero; cuando una persona prefiere no cumplir la meta, entonces la valencia llega a adquirir un valor negativo. El resultado en ambos casos va a ser una falta de motivación. De modo similar, una persona no tendrá ninguna motivación para cumplir con cierto objetivo si su expectativa es nula (cero) o negativa. La fuerza que se ejerce para cumplir con determinado objetivo depende tanto de la valencia como de la expectativa. Es más, el motivo para llevar a cabo cierta acción puede estar determinado por un deseo por realizar otra cosa.”

Otras Teorías; la teoría de los Refuerzos del psicólogo B.F. Skinner, donde se compensan de manera constante las conductas que conduzcan a lograr las metas de la empresa. La teoría de la motivación con base en las necesidades, de McClelland (1953), donde se segmentan por la Necesidad de poder, Necesidad de pertenencia y la necesidad de logro. Otras técnicas son la participación que sirve como reconocimiento ya que se consulta al empleado sobre algo en específico. No hay nadie mejor que ellos (empleados) para aportar la solución. Incentivos y Calidad Uno de los factores motivacionales en los que este estudio se enfoca son los incentivos de calidad, entonces se habrá de investigar la relación que los incentivos al personal tienen con respecto a la calidad del servicio. De los planes establecidos dentro de las organizaciones es lograr la calidad requerida y hoy por hoy la necesidad va más allá tratando de satisfacer al cliente al punto de que quede no solo satisfecho sino encantado. Así lo manifiesta Kotler (1994) cuando habla del esfuerzo que las compañías están haciendo con la finalidad de crear un cliente no solo un consumidor. La calidad es el punto de referencia donde más se han enfocado las corporaciones en las últimas décadas. Evans y William (2005) lo traducen de la siguiente manera diciendo que las verdaderas necesidades y expectativas del cliente se conocen como Calidad esperada.

“Los clientes van a evaluar la calidad y a desarrollar percepciones (calidad Percibida) comparando sus expectativas (Calidad esperada) con lo que reciben (calidad real). Si la calidad esperada es mas alta que la real, es posible que el cliente se sienta insatisfecho. Por otra parte, si la calidad real supera las expectativas, el cliente se sentirá satisfecho e incluso sorpresivamente deleitado... Para entender estas mediciones es necesario un sistema de medición de la satisfacción de los clientes, así como la capacidad de utilizar su retroalimentación para mejorar... Este esfuerzo requiere que los productores vean los procesos a través de los ojos del cliente, no de la organización.” (Evans y William, 2005). Incentivos de Calidad en la práctica Como ya describimos anteriormente incentivar a una persona no solo se hace de manera extrínseca pero también intrínseca. La calidad esta siendo eje principal en la relación de una empresa con sus clientes, por lo mismo a veces no basta con que una organización se enfoque en esto sino que también lo hagan sus proveedores y prestadores de servicio que se encuentran indirectamente involucrados en el proceso de servicio.

Los incentivos correctos para los empleados correctos Ramsey desarrolló diversos niveles de incentivos. El primero pudo ser reconocimiento, el segundo también verbal con un certificado, la tercera mercancía

de la compañía, el cuarto más directamente monetario. Niveles más altos dieron lugar a recompensas más valiosas. Pero, en desarrollar esta estructura general, él preguntó a sus empleados qué clase de incentivos sería significativa a ellos. “Puede sonar absurdo, pero para alguna gente venir a trabajar tarde, irse temprano, o tiempos de almuerzo más largos es más importante que otras cosas.”

## METODOLOGÍA

El método elegido para nuestra investigación es el cuantitativo / longitudinal, ya que las variables estudiar como la calidad Obtenida a través del tiempo de un incentivo financiero y permitirán ver datos duros que se ejemplifican mediante una operación de proceso preestablecido. La primera (calidad) será dependiente de la segunda (Incentivo financiero). A su vez este estudio será correlacional ya que pretendemos determinar cómo se relacionan o vinculan la dependencia de la calidad obtenida con respecto al incentivo financiero dentro del proceso. Esto será analizado también en su origen de manera descriptiva para recolección de datos y análisis posterior de la dependencia entre variables. Se ha definido como correlacional ya que nuestra pregunta de investigación delimita la interacción de estas dos variables de la siguiente manera:

¿Los incentivos financieros otorgados a los empleados de la Empresa X estimulan de manera directa la búsqueda de la calidad en el servicio? Para ello requerimos obtener datos del proceso que arrojen el incremento de calidad a través del incentivo financiero. Dichos datos se tomarán en varias instancias en un periodo definido de tiempo con el cual permitirá saber si existe una alta dependencia o no de dichas variables incluyendo varias personas dentro del mismo sistema de pago de incentivos. Por lo tanto será un método cuantitativo Longitudinal – no experimental ya que los datos ya existen dentro de un ambiente ya pre-establecido dentro de una empresa y se analizarán a través de un tiempo establecido.

### Selección de la muestra

En nuestra investigación será necesario determinar una muestra representativa para demostrar nuestra hipótesis. La muestra se determina de la siguiente manera:

$N = 110$  empleados

$se = \text{Error estándar} = 0.05$

$p = 0.95$

$n = \text{tamaño de la muestra} = 16$  empleados

Sin embargo debido a que la rotación, cambios en el volumen de producción, transferencias, bajas, enfermedades hacen que algunos empleados desaparezcan del proceso de producción por espacios mayores a un mes, entonces, la investigación tomará en cuenta solo a los empleados que hayan estado bajo el mismo sistema de incentivos a lo largo de un periodo de un año, los cuales fueron 28, tomándose como muestra total.

### Técnica de recopilación de datos

La Empresa X mantiene el esquema de incentivos adicionales de calidad al de producción de la siguiente manera: El incentivo A incrementa un 16% el pago del servicio otorgado cuando este obtiene un índice de 99.8% a 100% de calidad. El incentivo B incrementa un 7% el pago del servicio otorgado cuando este obtiene un índice de 99.6 a 99.79% de calidad.

El incentivo C no incrementa el valor inicial de la transacción (0%) y se paga a un nivel estándar o mínimo. La técnica de recopilación de datos que se utilizará en esta investigación utilizará informes estadísticos que se llevan a cabo dentro de la empresa tales como: número de errores encontrados por

transacción por persona, número de transacciones inspeccionadas, calidad obtenida e incentivo pagado. A su vez podremos acudir a la elaboración de gráficas de Pareto, Histogramas, y matrices de incidencias en cada una de las posibles variables que se intercalan al momento de procesar. De esta manera podremos determinar:

- a) Descriptivos (una tabla con las estadísticas fundamentales de todas y cada una de las variables de la matriz, columnas o ítems).
- b) Frecuencias (tablas de frecuencias, estadísticas básicas y gráficas). Se ponderará las frecuencias con que una persona persigue los niveles de incentivo financiero que se otorgan cuando se obtiene cierta calidad.

### Validación

La validación de esta investigación se basa en:

*Su instrumentación:* La consistencia del proceso de producción del servicio mantiene sus características básicas durante el periodo observado. El proceso de auditoría de los ítems observados es consistente también al no haber variabilidad en su estructura o diseño durante el periodo de observación. (Hernández Sampieri, 2010) Selección del grupo. El grupo a quién se le audita tiene en común las siguientes características:

- Son parte de un mismo departamento.
- Han estado expuestos a los mismos cambios o variables externas a lo largo del periodo observado.
- Todos recibieron el mismo entrenamiento.
- Todos están bajo el mismo sistema de pago durante el periodo observado.
- Ninguno de los individuos en esta investigación está en función de la misma pues ésta se concreta en base a los resultados obtenidos sin que los individuos hayan tenido conocimiento de dicha investigación durante el periodo observado.

Proceso de auditoría 10% El sistema de auditoría citado anteriormente consiste en lo siguiente:

1. El estándar o índice de calidad mínimo para estar en cumplimiento con los servicios contractuales es de 99%. Para efectos internos y aseguramiento de la calidad se pide un 99.5%.
2. El sistema de procesamiento arroja un reporte por empleado dando aleatoriamente un total de batches o ítems procesadas igual a 10% de su producción por día.
3. El auditor accede al sistema de revisión y lectura del batch y hace anotaciones en una hoja de Excel con respecto a las incidencias de calidad obtenidas como los errores y los aciertos.

Esto se traduce en un cálculo automático calidades por empleado mediante la fórmula  
(Errores diarios / items diarias auditadas)

ID	10/23/09	10/26/09	10/27/09	10/28/09	10/29/09	GranTotal
30062997	99.71%	99.59%	99.63%	99.43%	99.61%	99.47%
30046385	99.82%	99.28%	100.00%	99.47%	100.00%	99.72%
30046353	100.00%		99.64%	99.44%	100.00%	99.72%
30031633	100.00%	100.00%	100.00%	100.00%	98.73%	99.81%

- El total de items auditadas representan el 100% y el índice de error será de acuerdo al número de items que se indexaron de manera errónea. Cada imagen tiene el mismo peso y por lo tanto la conversión de número de errores entre número de items nos dará el índice de calidad obtenido.
- Una vez que se capturan todos los batches (lotes) y sus incidencias en el archivo Excel, se procede a tabular en gráficas, los resultados obtenidos para el cliente y los resultados obtenidos por empleado para aplicar el promedio obtenido en un día de trabajo al total de transacciones hechas por el empleado.

De tal manera que si por ejemplo: El empleado A indexa 1000 items a una calidad C de 99.5% recibirá un pago de 100 pesos, pero si el empleado B produce 2000 a una calidad B de 99.8% no solo recibirá 200 pesos por la producción si no que habrá un excedente de 32 pesos (16% más) por la calidad obtenida. Los resultados obtenidos para cada empleado se pasan directamente mediante un sistema electrónico de captura al sistema de nómina el cual el empleado tiene acceso a verificar en forma diaria que sus totales a pagar sean precisos.

## RESULTADOS

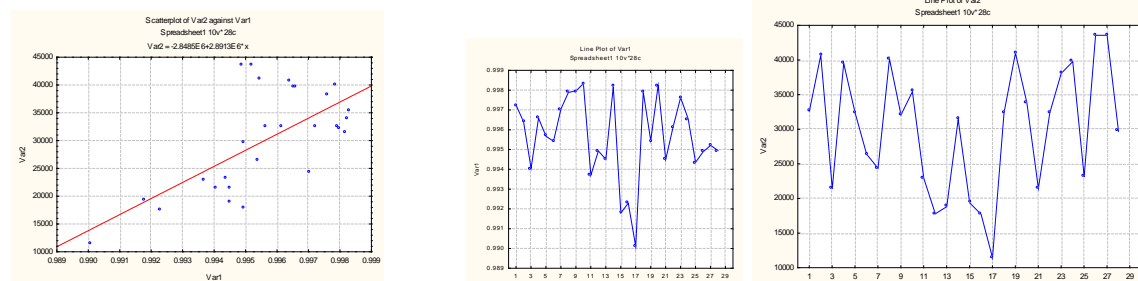
Los resultados obtenidos de la muestra de 28 trabajadores que laboraron continuamente de Noviembre de 2009 a Octubre de 2010 en la empresa X fueron los siguientes:

Porcentaje de trabajadores	Estatus	% promedio de cambio	Porcentaje de trabajadores	Estatus
3.57%	No modifíco su calidad	0%	<b>71.43%</b>	Conservo su misma categoría
28.57%	Incremento su calidad	.06%	<b>7.14%</b>	Incremento su categoría
67.86%	Decremento en calidad	-.14%	<b>21.43%</b>	Bajo su categoría

En cuanto al % de calidad que obtuvo la muestra es la siguiente:

Categoría	Porcentaje incremento de salario base	Rango	Promedio calidad inicial	Promedio calidad anual final	% de trabajadores en cada categoría
A	16%	99.80% - 100%	99.83	99.82%	14%
B	7%	99.60% - 99.79%	99.71%	99.70%	32%
C	0%	99.59 - 99.00%	99.45%	99.56%	54%
General		99% - 100%	99.63%	99.56%	100%

## Gráficas de correlación y de las variables calidad e incentivos financieros



## Correlación de Pearson

Categorías	Correlación	Error estándar	Nivel de confianza
A, B y C	.66378	.0010573	95%
A Y B	.7707		
C	.6660		

Se obtuvo una correlación entre la variable calidad y los incentivos del .6638 con un error estándar de .0010573, Y con un nivel de confianza del 95%, por lo que si existe una correlación significativa entre ambas variables.

## CONCLUSIONES

Existe una correlación significativa entre la variable Calidad en relación a los Incentivos Financieros, sin embargo los incentivos financieros mantienen la calidad actual, pero no logran incrementarla, ya que el 71.43% mantuvo su nivel de calidad y solo el 7.14% la incremento, El 14% de los empleados obtuvo una calidad superior al 99.80% , el 32% una calidad superior de 99.50% pero menor de 99.80% y el 54 % tuvo una calidad promedio anual menor al 99.50%, los incentivos financieros son importantes para conservar la calidad, pero no para incrementarla, y llegar a niveles de la satisfacción óptima del cliente , se tendrá que realizar un estudio de costo-beneficio para implementar un programa de incentivos que realmente logre la calidad deseada. Se recomienda realizar un estudio de incentivos financieros y no financieros para poder incrementar la calidad y poder ser mas competitivos, en dicho estudio se deberá comprender el impacto del costo beneficio establecido en las diferentes categorías A, B y C., ya que es necesaria una restructuración de las mismas.

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# LOS PROCESOS DE TRANSFORMACIÓN UNIVERSITARIA COMO RESPUESTA A LA DEMANDA DE LA SOCIEDAD DEL CONOCIMIENTO: UNA PERSPECTIVA COMPARATIVA EN LAS UNIVERSIDADES DE NORTE AMÉRICA, EUROPA Y AMÉRICA LATINA

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## RESUMEN

*Una temática importante en el campo de la enseñanza superior de los últimos quince años ha sido, y es, la transformación de la universidad. El modelo de universidad emergente conserva rasgos del modelo tradicional, pero presenta un perfil particular al deber responder a las exigencias y oportunidades de una sociedad basada sobre el conocimiento dentro del marco de la globalización. Dado los desafíos actuales, en el presente documento se pretende describir y analizar de manera crítica el perfil de la "universidad transformada" o en vía de transformación basándose en los estudios recientes sobre la transformación de la universidad. Este documento presenta a modo introductorio, el contexto de la globalización en el que está inmersa la sociedad y el papel protagónico de la universidad en el avance hacia la transformación, como actor primordial del conocimiento. Para continuar, se muestran algunos de los principales ejes del proceso de transformación universitaria en el mundo. El desarrollo contempla también la descripción y análisis desde una perspectiva comparativa de éste proceso en las universidades de los países de Norte América, Europa, América Latina y finalmente se expondrán las conclusiones.*

**PALABRAS CLAVE:** Enseñanza superior, globalización, sociedad del conocimiento, transformación universitaria, cambio y reformas.

## UNIVERSITY TRANSFORMATION PROCESSES AND THE KNOWLEDGE SOCIETY: A COMPARATIVE PERSPECTIVE OF AMERICAN, EUROPEAN, AND LATIN AMERICAN UNIVERSITIES

## ABSTRACT

*For the past fifteen years, university transformation has become a key issue in the field of higher education. Although the emergent university model still keeps some traditional features, it also exhibits innovating traits, as it must respond to the challenges and opportunities set forth by a knowledge-driven society in a globalized world. Based on recent studies on university transformation, this paper seeks to describe and critically analyze the profile of the Transformed or Changing University. First, the globalized social context in which today's universities are immersed and the leading role of university as knowledge generator per se in its quest for transformation is presented. Second, some of the main pillars of the world university transformation process are given. Third, a comparative description and analysis of this process in American, European, and Latin American universities is provided. Finally, some conclusions are offered.*

**JEL:** H52, H75, I20, I21, I23, I24, I25, I28

**KEYWORDS:** higher education, globalization, knowledge society, university transformation, change, reforms.

## INTRODUCCIÓN

Las transformaciones que vive hoy el mundo, como el producto de los adelantos alcanzados en el ámbito científico, en el tecnológico y el vertiginoso avance del conocimiento constituyen algunos de los retos más trascendentales para las instituciones de educación Superior (IES), las cuales están llamadas a responder, de manera integral, tanto a estos avances, como a la responsabilidad que su desarrollo genera para el bienestar de las sociedades Tünnermann y Souza (2003). De acuerdo con Delgado (2003) el proceso de integración protagónica de la Educación Superior en los escenarios emergentes de la contemporaneidad, tiene como referente fundamental su papel en la producción de conocimientos. Este proceso está imponiendo cambios sustanciales en las instituciones de Educación Superior que se expresan en cambio en sus paradigmas, estructura académica y administrativa y en su relación con la sociedad, el estado y el sector productivo. La universidad enfrenta el dinamismo del proceso globalizador, en su papel fundamental dentro de la sociedad del conocimiento o del saber.

Referida por Crespo (1.999) como el paso de una sociedad basada en la producción de bienes materiales a una sociedad de la era de la información en la que predomina la adquisición, el tratamiento, el intercambio y la producción de nuevos conocimientos. En el desarrollo del presente documento se plantean algunas de las principales características de la universidad en el proceso de transformación y los principales ejes de incidencia o cambio. Lo anterior en base a una revisión teórica y estudios empíricos de diferentes autores y mediante la utilización del método descriptivo y de análisis. Para luego comparar las similitudes y diferencias del proceso de cambio en la educación superior. Finalmente se elaboran unas consideraciones a manera de conclusiones sobre este proceso de transformación en las universidades de América del Norte, Europa y América Latina.

## REVISIÓN DE LITERATURA

Diversos autores hacen referencia a los cambios interrelacionados en los ámbitos económico, político, tecnológico y cultural de la sociedad contemporánea, (Carnoy y Castells, 2001; López Segrera, 2003 y 2006; Didrikson, 2008) revelan que la universidad ha sido considerada cada día más el motor del desarrollo económico. Por lo cual las instituciones que imparten la enseñanza superior se han visto sometidas a una serie de exigencias en sus relaciones con la sociedad, el estado y los sectores productivos.

Para entrar en el análisis es necesario plantearse la pregunta: ¿Qué se entiende por transformación universitaria?. Los Autores ya referidos sostienen que la transformación se refiere a los cambios que afectan a la universidad y que buscan su adaptación a un medio inestable, cambiante, en el que se debe responder a las necesidades y expectativas del medio externo. En tanto la universidad se ve forzada a desarrollar estrategias para tomar decisiones, al mismo tiempo que responde a las exigencias del cambio, para ello la universidad establece regulaciones, variación en su estructura, en su modelo académico, en su gestión y mecanismos para mejorar la calidad y esto lo hace generalmente a través de reformas. Por lo antes expuesto, las instituciones universitarias han requerido de una transformación como respuesta a los desafíos y retos que se derivan de los escenarios emergentes de la contemporaneidad, a través de la denominada “reforma universitaria”, la cual ha sido considerada la vía más expedita para asumir estas transformaciones. Según Delgado (2.003) la reforma universitaria, es un proceso en el que la Universidad reformula y actualiza sus procesos académicos y administrativos, su organización y su marco legal adecuándose a los nuevos escenarios que constituyen su entorno, desde la escala global hasta la local. En esta forma desarrolla un conjunto de procesos, estrategias, actividades en la búsqueda planificada de la transformación institucional. Otra pregunta importante a plantearse es ¿Cuál es o debe ser el perfil



requerido por la universidad transformada y cuáles son los ejes, de la reforma necesaria en este proceso de cambio en la universidad, para cumplir con las demandas de la sociedad del conocimiento?.

Dando respuesta a este interrogante, al respecto (Clark, 2000; Balán, 2006; Crespo y Favé -Bonnet, 2003) sostienen que la universidad requiere de un perfil con múltiples miradas en su transformación. Por lo que este nuevo perfil debe corresponder al de una universidad vinculada al entorno productivo, con diversificación de fuentes de financiamiento, desarrollo de la investigación, nuevos sistemas de información y comunicación y un eficaz sistema de gobierno y gestión.

Se requiere adecuar la propia concepción de la universidad a su entorno sin olvidar las misiones esenciales de la universidad. Al respecto López Segrera (2003) sostiene que la docencia, la investigación y extensión, conforman las misiones esenciales de la universidad, no se puede perder de vista que la razón de ser de la universidad, es la transformación de la sociedad y para ello debe participar en la solución de los principales problemas de orden local, regional, nacional y universal. Para lograr complementar el perfil requerido por la nueva universidad, se abordan los denominados “ejes de incidencia o de cambio”, sobre los cuales se ha centrado la transformación universitaria, que plantean diferentes autores y organismos como el BM, BID y la UNESCO, teniendo en cuenta el nuevo escenario de la universidad. Como principales ejes de cambio identificados en la revisión teórica, entre otros se identificaron: Misión de la universidad, pertinencia, calidad académica, evaluación, presupuesto, la tecnología e innovación y el currículo. Otros como el financiamiento universitario, el gobierno y gestión universitaria, la internacionalización, el acceso y expansión de la matrícula.

## METODOLOGÍA

En el presente documento se incluye la primera parte de un estudio de investigación descriptiva, en el que se ha elaborado una lectura de documentos y registros, para obtener un análisis e interpretación de condiciones existentes en los últimos quince años en la educación universitaria. Lo anterior implicó, la comparación y contraste de la información encontrada. El objetivo de la investigación concernía, en recoger los datos sobre una base teórica, confrontar con estudios empíricos, para luego exponer, resumir y analizar los resultados, a fin de extraer generalidades significativas que contribuyan al avance del conocimiento sobre la transformación universitaria. El marco de análisis ha correspondido a los países de Europa, América del Norte y América Latina.

## RESULTADOS

Aplicando la metodología ya explicada se elaboraron dos cuadros para el análisis de las similitudes y diferencias encontradas en la literatura y en los casos empíricos examinados en los procesos de transformación universitaria en los países ya referidos en la metodología. La tabla 1 muestra los resultados de las similitudes en el proceso de transformación, en aspectos como la privatización, financiamiento, cooperación internacional, movilidad estudiantil y el carácter del proceso de cambio universitario. La tabla 2 presenta las diferencias en el proceso de transformación, situando como principales aspectos diferenciadores, el acceso a la matrícula, la investigación e innovación universitaria. Las formas de gobierno y estructura institucional así como el presupuesto y financiamiento en la educación superior.

Tabla 1: Similitudes en el Proceso de Transformación Universitaria

América del Norte y Europa	América Latina
La privatización de la educación superior se ha incrementado a aceleradamente en América del Norte y en los países del este de Europa	Se ha producido un incremento de la matrícula privada en América del sur y en el Caribe
Sólo en las regiones de Europa Occidental sigue predominando la educación superior pública financiada casi en su totalidad	Se busca el financiamiento mediante servicios de consultorías y asesorías con el sector estatal y el privado
Disolución de fronteras nacionales, cooperación internacional y amplia movilización de estudiantes en Europa y desde allí hacia América del Norte ( Estados unidos y Canadá).	Relevancia en los procesos de internacionalización, movilización de estudiantes y profesores hacia las universidades de países avanzados
En Europa especialmente el proceso de reforma no logró ser homogéneo.	Los procesos de reforma han sido heterogéneos entre los países de la misma región.

*Esta tabla es una elaboración propia y presenta un análisis comparativo de las principales similitudes obtenidas en el análisis teórico y empírico en el proceso de transformación de las universidades en los países de Europa, América del norte y América Latina.*

Tabla 2: Diferencias en el Proceso de Transformación Universitaria

América del Norte y Europa	América Latina
Las reformas universitarias han impactado ampliamente en el acceso y en el financiamiento a los estudiantes de educación superior en Europa y Norteamérica.	El acceso educativo a la educación superior ha estado muy por debajo comparado con las de los países avanzados, y ha sido especialmente en la matrícula privada
Se ha trabajado con más fuerza en el gobierno y estructura institucional de las universidades	No se ha trabajado ampliamente en los procesos de gobierno
Los países avanzados articulan con grandes redes de innovación y pertenecen a los nodos más dinámicos de la economía mundial	No se logra articular con grandes redes de la innovación, solo algunas universidades de investigación
El presupuesto en Estados Unidos oscila en el 3% y en los países Europeos entre un 2 al 1.8 % del total del PIB (OCDE 2010).	El presupuesto promedio para la ES en AL es inferior al 1.5% del PIB, lo que es claramente insuficiente para un sistema en desarrollo.

*Esta tabla es una elaboración propia y presenta un análisis comparativo de las diferencias más significativas encontradas en el análisis teórico y empírico en el proceso de transformación de las universidades en los países de Europa, América del norte y América Latina.*

## CONCLUSIONES

La transformación universitaria en casi todos los países del mundo, ha sido de carácter regulador de parte del estado, a través de las denominadas reformas educativas, con carácter de leyes y reformas. Estas se han centrado en aspectos tales como: el aseguramiento de los sistemas de calidad, el presupuesto, financiamiento educativo y el acceso e incremento en la matriculación estudiantil y en la gobernanza institucional. Se observa la necesidad, que las reformas se forjen al interior de las universidades, pues es desde allí que se deben generar los cambios, con las necesidades sentidas y la participación de toda la comunidad académica. En los países europeos se está dando el debate sobre la gobernanza institucional, fomentando la capacidad de autorregulación, mediante un cambio de paradigma de los profesores y convirtiendo los procesos de reformas en incluyentes con la participación de toda la comunidad académica. Es necesario indicar que el proceso de reforma aunque no ha sido igual en todos los países, ni en las instituciones universitarias, sí presenta unos ejes comunes sobre los cuales se producen los cambios. La universidad ha estado intervenida y condicionada por las políticas del Estado-Nación y por las tendencias globales del mundo capitalista y por la desigualdad que este fenómeno ha producido entre los países y sociedades. Parece ser que las influencias del entorno sobre la universidad son mucho más poderosas que los cambios y transformaciones que se producen al interior de las instituciones y en la sociedad donde se radican.

Tal vez por esto se produce una cierta frustración, al ver que los impactos de las políticas regulatorias con ansias transformadoras no han tenido la intensidad esperada, especialmente en los países de América Latina. Para liderar este proceso de cambio y de innovación, la universidad latinoamericana necesita de una reforma permanente. Para esto se requiere de una voluntad política de cambio, un proyecto institucional sólido comenzando por redefinir la misión y visión, a fin de incorporar en ellas claramente su compromiso educativo y en especial con las necesidades propias de los países de la región. Sin embargo, visión, compromiso y el deseo de cambio no son suficientes, será también necesario un aumento

del nivel de inversión pública y privada, ensanchando la relación universidad- estado-empresa. La universidad es llamada a cambiar no sólo en la dirección de reforma interna, sino también siendo receptora de las expectativas del mundo, participando en los procesos de desarrollo e internacionalización. Esta actuación debe buscar el equilibrio entre lo local y lo internacional.

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# ANÁLISIS DEL CAPITAL SOCIAL EN UNA PYME DE LA INDUSTRIA METALMECÁNICA DE LA REGIÓN CENTRO DE COAHUILA

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## RESUMEN

*Este artículo muestra el nivel de desarrollo alcanzado en el capital social en una empresa de la industria metalmecánica de la región centro del Estado de Coahuila; el capital social, es considerado como la capacidad de un colectivo humano para generar procesos de interacción social que faciliten la coordinación y la cooperación para obtener beneficios mutuos que contribuyan al desarrollo económico-social. El análisis del estudio, permitió identificar los elementos más fuertes y débiles de la organización relacionados con su capital social, basándose en 8 indicadores: Nivel de información y comunicación, Nivel de confianza, Cooperación, Participación, Cantidad de relaciones, Calidad de relaciones, Frecuencia de relaciones personales y Frecuencia de relaciones no personales. La metodología empleada fue de enfoque cuantitativo, aplicándose un cuestionario estructurado basado en escala múltiple o medición por índices, encuestándose a 32 sujetos que representan al total de los trabajadores de la empresa en estudio. Entre los resultados se encontró que el capital social es limitado en cuanto a las relaciones externas de la empresa, sin embargo hacia el interior se encontró que su desarrollo es bastante fuerte.*

**PALABRAS CLAVES:** Capital social, PYMES, redes.

## ANALYSIS OF SOCIAL CAPITAL IN A PYME (SMEs) OF THE METALWORKING INDUSTRY OF THE CENTRAL REGION OF COAHUILA

### ABSTRACT

*This article explains the development achieved on the social capital of a metal working industry in the central region of Coahuila State; social capital is considered as the capacity of a group of humans to generate social interaction processes that may facilitate coordination and cooperation leading to mutual benefit. The analysis of the studio allowed to identify the strongest and weakest elements in the organization related to its social capital, this was based on the following 8 indicators: Level of information and communication, Level of trust, Level of Cooperation, Active Participation, Amount of Relations, Quality of the Relationships, Frequency of the personal Relations and the frequency of the non-personal relations. The methodology used was based on a quantitative focus, applying a structured questionnaire based on a multiple scale and index measurements, the survey was applied to 32 persons that represent the total amount of the workers of the business studied. Among the results found regarding the social capital it is limited to the external relations of the company surveyed, although towards the interior focus it was found there that their development is quite strong.*

**JEL:** A13, L6, O47

**KEYWORDS:** Social capital, SMEs, networks.

## INTRODUCCIÓN

Desde hace aproximadamente tres décadas, el concepto de capital social ha surgido como una dimensión alternativa para los diferentes fenómenos económicos y organizacionales, ya que se le considera como otra forma de capital, el cual ayuda al crecimiento, bienestar y desarrollo económico de quien lo genera y potencia. Kliksberg (2000), presenta argumentos contundentes que no dejan dudas acerca del potencial del capital social y de los efectos positivos que se logran al darle la oportunidad de contribuir al desarrollo, debido a que las personas, las familias y los grupos son capital social por esencia, los cuales son portadores de actitudes, cooperación, valores y tradiciones. Si esto es ignorado o deteriorado, se anularán importantes capacidades aplicables al desarrollo. Si por el contrario, se reconoce, explora, valora y potencia, su aporte puede ser muy relevante y puede propiciar círculos virtuosos del desarrollo.

El tema central de esta investigación es identificar y analizar el capital social que se desarrolla en una empresa de la industria metalmeccánica de la región centro de Coahuila, y se concentra en el análisis de los 8 indicadores, los cuales aportan información relevante sobre los elementos más fuertes y débiles de la empresa relacionados con su capital social. Lo anterior, permitirá a los responsables de la PYMES, diseñar un plan de actuación para la mejora de su capital social y, así, crear valor en su empresa. A continuación se presenta la revisión de literatura efectuada sobre el tema, seguido para la presentación de la metodología utilizada en el estudio y finalmente se presentan los resultados, las conclusiones y recomendación para futuras investigaciones.

## REVISIÓN LITERARIA

Adler y Kwon (2002:17) apuntan que, el capital social es un concepto que ha sido definido de una manera amplia, lo cual hace necesario que su análisis requiera de una definición o delimitación precisa tomando como punto de partida la teoría de redes sociales, la cual aporta una perspectiva innovadora que es la relacional, donde los vínculos o las relaciones son unidades básicas entre los individuos. En ese sentido, para comprender la relevancia del tema propuesto en esta investigación, tomaremos la definición de Mujika et al. (2010), quienes señalan que el capital social es la capacidad que posee un conjunto de personas para generar relaciones sociales, que pueden facilitar la coordinación y la cooperación, basadas en la confianza y en la reciprocidad para coadyuvar positivamente en el bienestar, el desarrollo económico y social de una comunidad. Así mismo, con el propósito de relacionar los indicadores propuestos en este estudio, con la literatura, se incorporan tres dimensiones del capital social plantados por Nahapiet y Ghoshal (1998): una dimensión cognitiva, una dimensión relacional y una dimensión estructural.

*Dimensión cognitiva:* Deriva de los procesos mentales y de ideas reforzadas por la cultura que poseen los miembros de una organización generando normas compartidas, valores, actitudes, creencias y confianza. Así, cuando los miembros de una organización comparten dichos elementos, la transferencia de ideas y conocimientos entre los miembros de una organización será más efectiva. *Dimensión relacional:* Esta dimensión refleja cómo las relaciones, en el sentido de interacciones, se caracterizan por el nivel de confianza, la reciprocidad y la intensidad emocional en los miembros integrantes de una organización. Generalmente, las organizaciones con un alto nivel de capital social muestran altos niveles de confianza generalizada, cuanto mayor es el nivel de confianza, más recursos se intercambian (Leana y Pil, 2006) y hay mayor cooperación (Coleman, 1990). *Dimensión estructural:* Muestra la medida en que los individuos de una organización están conectados entre sí y pueden acceder al capital social de otros. Este aspecto del capital social se refiere al papel que juegan las redes entre los miembros de una organización; esto es, con quién y con qué frecuencia los miembros de una organización comparten información y recursos (Coleman, 1990; Moran, 2005).

### ¿Cómo Se Mide El Capital Social?

Según Saz (2007:62) la tarea de medir el capital social resulta compleja, puesto que al no ser un elemento tangible, no existen claros elementos identificativos para disponer de una medida exacta. En el momento de proceder a su cuantificación se utilizan variables aproximativas, al igual que se hace con el capital humano, pero en este caso todavía no existe unanimidad sobre cuál, o cuales son las variables más adecuadas para recoger el posible efecto del capital social sobre el crecimiento económico.

Por su parte, Villagómez (2010) señala que se han realizado diversos estudios que buscan medir el capital social y determinar qué variables influyen en el acervo que de este elemento puedan tener las comunidades, debido a que se ha demostrado que puede ayudar a elevar el crecimiento y desarrollo económico de un país por su impacto en la eficiencia de los mercados. Dichos beneficios se logran: reduciendo costos de transacción, solucionando problemas de acción colectiva y haciendo más eficiente la toma de decisiones. El capital social fomenta la creación y fortalecimiento de los niveles de confianza y participación que conllevan al logro de objetivos empresariales y de desarrollo económico de la sociedad en la zona geográfica de influencia.

Por lo que la medición del capital social puede ser difícil más no imposible. Numerosos y excelentes estudios han identificado útiles variables numéricas de capital social mediante el uso de distintos tipos y combinaciones de metodologías de investigaciones cualitativas, comparativas y cuantitativas, como es el caso de Morán (2010), quien evalúa el impacto del capital social en la ciudad de Guayaquil especialmente en términos de desarrollo; con información provenientes de encuestas, donde establece índices que explican los principales niveles de los factores del capital social, mediante técnicas multivariantes de análisis de componentes y análisis de correlación; entre los resultados obtenidos se destacan, los bajos niveles de vida asociativa, espacios de sociabilidad, redes de ayuda mutua, y convivencia social, así como el reducido nivel de conformación en sus redes. Concluyendo que en Guayaquil se brinda mayor importancia a prestar o recibir ayuda en temas de dinero, empleo, enfermedad o problemas personales, que a la cooperación entre personas, además se da una menor importancia a la formación de relaciones personales en la red como enfoque al desarrollo del capital social. O como la investigación que presenta Ablanado *et al.* (2008) a través de la Encuesta Nacional sobre Filantropía y Sociedad Civil (ENAFI): Capital Social en México. Donde según los resultados, entre otros, de la ENAFI, menos del 15% de los mexicanos cree que se puede confiar en la mayoría de las personas, el 23% de los mexicanos creen que la mayoría de las personas tratarían de ser justas, mientras que 68% creen que la mayoría de las personas se aprovecharían si pudieran. Entre otras investigaciones.

### **METODOLOGÍA**

Para la realización de esta investigación se adoptó un estudio de tipo descriptivo y transversal, se buscó analizar cómo se manifiesta el capital social en una empresa de la industria metalmeccánica de la región centro del estado de Coahuila. Para esto, se utilizó un cuestionario estructurado basado en escala múltiple o medición por índices, desarrollado por el Instituto Vasco de Competitividad, Fundación Deusto en el 2010. Para contrastar la fiabilidad del instrumento, éste ha sido pretestado en organizaciones de distinta naturaleza (empresa, administración pública, entidad público-privada).

Para la aplicación del cuestionario y de acuerdo a las recomendaciones del propio Instituto, dicho instrumento fue adaptado a las necesidades y al contexto regional, encuestándose a principios del año 2012 a 32 sujetos que representan al total de los trabajadores de la empresa en estudio. Los datos cuantitativos obtenidos, se procesaron a través del paquete estadístico SPSS, para identificar los elementos más fuertes y débiles de la organización relacionados con su capital social a través de 8 indicadores. La primera interacción estudiada fue el indicador *nivel de información y comunicación*, el *nivel de confianza*, el nivel de participación con dos indicadores: *cooperación y participación*, y por

último el nivel de redes con cuatro indicadores: *cantidad de relaciones*, *calidad de relaciones*, *frecuencia de relaciones personales* y *frecuencia de relaciones no personales*, los cuales permitieron mostrar el nivel de desarrollo alcanzado en el capital social en la empresa.

## RESULTADOS

Al procesar las encuestas sobre los indicadores del capital social, se generaron los siguientes resultados. La Tabla 1, muestra un bajo nivel de información y comunicación, la explicación se debe principalmente a que no se tiene información y/o comunicación y a la falta de credibilidad de la persona responsable de la comunicación entre la empresa y las organizaciones relacionadas. Por tanto, sería conveniente desarrollar acciones dirigidas a mejorar la comunicación y la credibilidad de la persona responsable de la comunicación externa o, en su caso, sustituir a esta persona por otra que goce de mayor credibilidad. Así mismo se observa a un importante grupo de individuos que se muestran indiferentes a esta cuestión.

En cuanto al indicador de nivel de confianza, considerada como una de las relaciones fundamentales del capital social, se aprecia una cantidad importante de trabajadores que están bastante de acuerdo con este nivel. Esto se debe a que tiene confianza en las personas de la empresa, tanto con como sin cargo directivo. Y como en la cuestión anterior, existe a un importante grupo de individuos que se muestran indiferentes. Por el contrario en los indicadores de cooperación y participación se observa, que los trabajadores están dispuestos a cooperar y participar con las personas de la empresa, lo cual en su opinión permitiría mejorar la competitividad, pero algunos no están dispuestos a cooperar con otras organizaciones. El responsable de esta empresa debería aprovechar esta actitud favorable hacia la cooperación y tratar de promocionar proyectos de colaboración con las organizaciones que está relacionada.

Tabla 1: Resultados de los Indicadores Nivel de Información y Comunicación (11 ítems), Nivel de Confianza (4 ítems), Cooperación (8 ítems) y Participación (8 ítems).

Indicadores.	Totalmente en desacuerdo	Bastante en desacuerdo	Ni de acuerdo ni en desacuerdo	Bastante de acuerdo	Totalmente de acuerdo
Nivel de Información y Comunicación.	24.2%	21.6%	23.4%	18.6%	12.3%
Nivel de Confianza.	11.3%	9.6%	34.2%	33.2%	11.9%
Cooperación	13.5%	16.8%	23.9%	39.3%	6.7%
Participación	5.5%	13.3%	34.0%	37.8%	9.5%

*Esta tabla muestra el nivel de desacuerdo y acuerdo que los trabajadores muestran hacia los indicadores, nivel de información y comunicación, nivel de confianza, cooperación y participación del capital social.*

En cuanto a la cantidad de relaciones, en la Tabla 2, se observa una disparidad entre “ninguna relación y más de 10 personas”. La explicación de esta diferencia se encuentra asociada a la cantidad de relaciones con y sin cargo directivo de otras instituciones y otros grupos en la que manifiestan que no tienen ninguna relación. Por el contrario manifiestan tener relaciones con numerosas personas sin cargo directivo (relaciones horizontales), así como con familiares y amigos.

Tabla 2: Resultados del Indicador Cantidad de Relaciones (7 ítems).

Indicador.	No tengo ninguna relación	Menos de 2 personas	Entre 3 y 5 personas	Entre 6 y 10 personas	Más de 10 personas
Cantidad de Relaciones	28.6%	8.1%	17.6%	17.5%	28.1%

*Esta tabla presenta la cantidad de relaciones que disfrutaron los trabajadores de la empresa en los ámbitos laborales, sociales y personales.*

La calidad de las relaciones formales e informales (ver Tabla 3) se pueden considera alta, sin embargo en esta cuestión también existe un importante grupo de trabajadores que se muestran indiferentes. Por lo que es importante que el representante de esta empresa diseñe acciones que permitan mejorar, sobre todo las relaciones verticales (relaciones con cargos directivos).

Tabla 3: Resultados del Indicador Calidad de las Relaciones (6 ítems).

Indicador.	Muy baja	Bastante baja	Ni alta ni baja	Bastante alta	Muy alta
Calidad de las Relaciones	24.2%	0.9%	32.1%	31.9%	10.9%

*Esta tabla presenta la calidad de las relaciones que disfrutaron los trabajadores de la empresa en los ámbitos laborales, sociales y personales.*

En cuanto a la frecuencia de las relaciones personales, en la Tabla 4, se observa que es buena. Sin embargo, deberían impulsarse las relaciones formales verticales tanto internas como externas. El responsable de esta empresa debería identificar las buenas prácticas en las relaciones formales horizontales y extender su uso a las relaciones formales verticales. También debería promoverse con mucho énfasis, la frecuencia de las relaciones no personales de carácter formal y vertical tanto internas como externas. Los resultados indican que las relaciones personales son más o menos adecuadas, y quizá sería suficiente. Sin embargo, se podría actuar en este frente para mejorar las relaciones.

Tabla 4: Resultados del Indicador Frecuencia de Relaciones Personales (7 ítems) y Frecuencia de relaciones no Personales (7 ítems).

Indicador.	Nunca	Casi nunca	Con poca frecuencia	Con bastante frecuencia	Con mucha frecuencia
Frecuencia de Relaciones Personales	29.0%	9.5%	19.8%	31.9%	9.8%
Frecuencia de Relaciones no Personales	40.8%	9.4%	19.1%	26.5%	4.2%

*Esta tabla presenta la frecuencia de relaciones personales y no personales que disfrutaron los trabajadores de la empresa en los ámbitos laborales, sociales y personales.*

## CONCLUSIONES

Lo importante del capital social para las personas y los grupos que lo poseen es la potencialidad que les otorga y de la que carece el individuo aislado. Es decir, lo esencial del capital social es que es una capacidad. Representa la capacidad de obtener beneficios a partir del aprovechamiento de redes sociales. Por ello la necesidad de medir y fomentar el desarrollo del capital social en las empresas, en este caso, una de la industria metalmecánica de la región centro de Coahuila.



Como conclusión de los resultados obtenidos de los 8 indicadores se puede decir que, los elementos identificados más fuertes del capital social en la empresa citada son: el de cooperación, participación, frecuencia de relaciones y con cierta reserva, el elemento de calidad en las relaciones; por otra parte los elementos más débiles son: nivel de información y comunicación y el de frecuencia de relaciones no personales. Por lo que se puede considerar en términos generales la existencia de un desarrollo bastante fuerte del capital social hacia el interior de la empresa. Sin embargo, es importante resaltar el caso de las relaciones con otras instituciones u organizaciones relacionadas con la empresa, donde se encontró que el capital social es limitado. Por lo que una medida necesaria para el fomento del capital social es participar con instituciones que gocen de una buena moral institucional y credibilidad, específicamente hablando de instituciones gubernamentales, ya que si no funcionan adecuadamente habrá pocos incentivos para establecer contratos y ceder derechos, lo que afectaría negativamente a la confianza para establecer vínculos. El presente estudio y la información recabada producto de las encuestas deben servir de base para estudios más profundos y específicos sobre la realidad no sólo de esta empresa, sino que a través de ésta inferir a la realidad de otras ciudades y a la realidad nacional.

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## BETA PARA MERCADOS EMERGENTES

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### RESUMEN

*En el presente documento se presenta un procedimiento que permite estimar el coeficiente de riesgo sistemático (beta) para sectores, industrias y empresas que coticen o no en mercados financieros de países emergentes. La metodología presentada es una combinación del Capital Asset Pricing Model (CAPM), y Valoración Relativa. El aporte principal de este trabajo, sugiere el uso de procedimientos, los cuales surgen como una alternativa de solución al problema de endogeneidad que puede darse al usar el modelo tradicional (market model) al estimar el coeficiente Beta de un país emergente.*

**PALABRAS CLAVES:** Riesgo sistemático, valoración de empresas, ajuste inter-bursátil, CAPM, beta país.

## BETA FOR EMERGENTES MARKETS

### ABSTRACT

*In this document are proposed a procedure to estimate the systematic risk coefficient (beta) for sectors, industries and companies listed or not in financial markets in emerging countries. The exposed methodology is a combination of the Capital Asset Pricing Model (CAPM) and the relative valuation. The main contribution of this paper, suggests the use of order procedures sectorial and individual, arising as an alternative solution to the endogeneity problem that can occur when using the traditional model (market model) to estimate the Beta coefficient in an emerging country.*

**JEL:** G14

**KEYWORDS:** Systematic risk, company valuation, inter-market adjustment, CAPM, country beta

### INTRODUCCIÓN

El aumento cada vez más latente del número de participantes en el mercado de capitales en todo el mundo, ha suscitado el interés de muchos investigadores por reconocer y verificar si los modelos financieros existentes son consistentes tanto en mercados desarrollados como en emergentes, sin importar su clasificación y naturaleza. En ese sentido, la estimación del riesgo sistemático ha sido una de las tareas más complejas y por tal motivo, existen diversas metodologías, las cuales se basan generalmente en modelos de regresión que seleccionan diferentes variables y que pueden afectar de una u otra forma el riesgo para cada empresa en particular, dependiendo del mercado en el cual participe.

Teorías como las de Markowitz (1959) y Sharpe (1964) han merecido muchas investigaciones tanto en países desarrollados como emergentes. Por otra parte el gran paso a la estimación del riesgo sistemático a partir de una relación inter-bursátil lo da Lessard (1996), quien propone la existencia de un beta país como parámetro, cuya función es ajustar el beta de un sector, industria ó empresa de un mercado desarrollado para poder utilizarlo como parámetro en el CAPM de un proyecto para mercado emergente. En este mismo sentido Pereiro (2010) demuestra empíricamente que casi el 80% de los “industry betas” no son equivalentes entre los mercados emergentes y Estados Unidos (mercado desarrollado), por tal motivo, aplicar directamente las betas de industrias y sectores estadounidenses a países emergentes, no es lo más confiable. Desde este punto de vista, se ve justificado un *ajuste inter-bursátil*. El presente trabajo

presenta dos formas de determinar el beta de un país emergente partiendo de la premisa planteada por Lessard y los hallazgos de Pereiro, entre otros.

### Datos

Los datos requeridos para la estimación del coeficiente sistemático, están dados por las cotizaciones de los índices generales del país emergente y del desarrollado, así como también de los precios de las acciones, niveles de apalancamiento y tasas de impuestos al interior de los mismos. Además se debe contar con ratios financieros, múltiplos, estados de resultados y balances generales de distintas las empresas objeto de análisis, información que generalmente se encuentra en bases de datos como Bloomberg, Google Finance, Finance Yahoo y para el caso de Colombia en la Bolsa de Valores de Colombia y la Superintendencia de Valores de Colombia. Al definir la periodicidad y horizonte de tiempo de los datos, se debe tener en cuenta factores como el volumen de activos que se negocian en los mercados y el horizonte de la valoración para la cual se requiere el beta, respectivamente.

## METODOLOGÍA

Lessard (1996), sugiere que el beta de un proyecto ejecutado en un país emergente es el producto de dos dimensiones:

$$\text{Offshore Project beta} = \text{country beta} * \text{beta of comparable home country project}$$

Donde el beta país viene dado por una adaptación del CAPM a la relación de un mercado emergente con uno desarrollado como Estados Unidos. En el caso del beta comparable se propone estimarlo por dos procedimientos diferentes, uno por *segmentación del mercado ó sectorial*, y otro más específico, basado en *Relative Valuation*.

## RESULTADOS

Con el fin de ilustrar la metodología usada, en la Tabla 1 se presentan las estimaciones de coeficientes sistemáticos para el sector e industrias de *Materiales Básicos (Basic Materials)* en Colombia por el procedimiento de *segmentación del mercado ó sectorial*, el cual consiste en determinar el sector ó industria del país desarrollado que sea comparable con el sector o industrial del país emergente donde se requiere determinar el riesgo sistemático, para tomar de allí el beta promedio y ajustarlo con el riesgo país del mercado emergente.

Tabla 1: Betas ajustados del sector Basic Materials.

SECTOR / Industria	Beta comparable USA		Betas ajustados (Col)		
	$\beta_u$	$\beta_{u 1 \text{ año}}$	$\beta_{u 2 \text{ años}}$	$\beta_{u 3 \text{ años}}$	$\beta_{u 5 \text{ años}}$
<b>BASIC MATERIALS</b>	0,95	0,56	0,78	0,76	0,83
Chemical Manufacturing	0,76	0,45	0,63	0,61	0,67
Chemicals – Plastics & Rubber	1,18	0,70	0,97	0,95	1,03
Containers & Packaging	0,76	0,45	0,62	0,61	0,66
Fabricated Plastic & Rubber	1,18	0,70	0,97	0,95	1,03
Forestry & Wood Products	0,75	0,45	0,62	0,60	0,66
Gold & Silver	0,74	0,44	0,60	0,59	0,65
Iron & Steel	1,22	0,73	1,00	0,98	1,07
Metal Mining	1,49	0,88	1,22	1,20	1,30
Misc. Fabricated Products	1,10	0,65	0,90	0,88	0,96
Non-Metallic Mining	0,82	0,49	0,67	0,66	0,72
Paper & Paper Products	1,18	0,70	0,97	0,95	1,03

*Betas ajustados para Colombia del sector Basic Materials por el procedimiento sectorial.*

Igualmente, en la Tabla 2 se presenta un ejemplo de la estimación del riesgo sistemático para empresas que cotizan en Colombia por el procedimiento *Relative Valuation*, que consiste en estimar el beta de empresa(s) comparable(s) del país desarrollado y ajustarlas al país emergente mediante el beta riesgo país.

Tabla 2: Riesgo Sistemático para empresas en Colombia

Company name	Sector	Industry	Empresa Comparable	B <sub>U</sub> Comp	B <sub>U</sub> Ajus	D/E (%)	Tax (%)	B <sub>L</sub>
<b>Bancolombia.</b>	Financial	Regional Banks	Bancolombia S.A (ADR)	0,55	0,44	147,3	24,9	<b>0,93</b>
<b>Banco de Bogotá</b>	Financial	Regional Banks	Credicorp Ltd. (USA)	0,49	0,39	239,3	35,8	<b>1,00</b>
<b>Cementos Argos</b>	Capital Goods	Construction – Raw Materials	Martin Marietta Materials, Inc y Vulcan Materials Co.	0,68	0,54	25,60	6,51	<b>0,67</b>
<b>COLINVERS</b>	Financial	Investment Services	KKR Financial Holdings LLC y US Oil FLP	0,75	0,60	33,63	0,00	<b>0,80</b>
<b>CORFICOL</b>	Financial	Investment Services	Janus Capital Group Inc. y Knight Capital Group Inc	1,06	0,85	9,33	0,00	<b>0,93</b>
<b>Ecopetrol S.A.</b>	Energy	Oil & Gas Operat	Ecopetrol S.A (ADR)	0,85	0,68	22,79	30,1	<b>0,79</b>
<b>Almacenes Exito</b>	Services	Retail (Department & Discount)	Dollar Tree, Inc y J.C. Penney Company, Inc	0,84	0,67	14,16	93,2	<b>0,68</b>
<b>Textiles Fabricato</b>	Consuer Ciclycal	Apparel/Accesorios	Oxford Industries, Inc.	1,45	1,16	11,01	26,6	<b>1,26</b>
<b>Grupo SURA</b>	Financial	Investment Services	Lazard Ltd y MSCI Inc	0,70	0,56	4,84	2,73	<b>0,59</b>
<b>ISA</b>	Utilities	Electric Utilities	Ameren Corporation	0,53	0,43	130,0	29,0	<b>0,82</b>
<b>Banco Occidente</b>	Financial	Regional Banks	TCF Financial Corporation	0,44	0,35	156,3	21,4	<b>0,79</b>
<b>ODINSA</b>	Capital Goods	Constr. & Agric. Machinery	Manitowoc Company, Inc y The Toro Company	0,70	0,56	11,04	4,84	<b>0,62</b>
<b>Pacific Rubiales</b>	Energy	Oil & Gas Ops	CNOOC Limited (ADR)	1,15	0,92	13,30	36,5	<b>1,00</b>
<b>TABLEMAC</b>	Basic Materias	Forestry & Wood Products	Pope Resources L.P	0,60	0,48	17,15	30,1	<b>0,54</b>

Betas ajustados para empresas que cotizan en el índice general de la bolsa de valores de Colombia por el procedimiento Relative Valuation.

## CONCLUSIONES

En el trabajo se presentan y aplican a Colombia dos metodologías, que sin apartarse totalmente del CAPM, permiten obtener estimaciones del riesgo sistemático a partir de un *ajuste inter-bursátil* tomando como parámetro de comparación los betas de un mercado desarrollado como Estados Unidos por dos procedimientos: *Sectorial e Individual*. La metodología logra apartar los problemas de endogeneidad presentes en el uso del modelo tradicional (de regresión lineal) al estimar el riesgo sistemático para países emergentes, a partir de mercados desarrollados.

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# ADMINISTRACIÓN ESTRATÉGICA EN EMPRESAS AGRÍCOLAS DEL VALLE DE SAN QUINTÍN, BAJA CALIFORNIA, MÉXICO.

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## RESUMEN

*En México, el desarrollo de las empresas del sector agropecuario ha presentado un lento crecimiento en comparación con los sectores industrial, comercial y de servicios, esto debido a las características que presenta como son: su estructura y organización poca o no definida; riesgo e incertidumbre que se presenta al trabajar con seres vivos, un clima variable o un mercado inestable, y en la mayoría de los casos una falta de gestión administrativa. De lo anterior, se desprende la importancia de la administración en las empresas agropecuarias, que busca en forma directa, la obtención de resultados de máxima eficiencia con un manejo adecuado de los recursos que servirán en el proceso de toma de decisiones. El presente artículo, muestra una investigación orientada a analizar el entorno competitivo en el que se desarrollan las empresas agrícolas del valle de San Quintín, utilizando la Matriz FODA (Fortalezas, Oportunidades, Debilidades y Amenazas) como una herramienta administrativa, en la dirección de las empresas. La necesidad de utilizar este instrumento, tiene su base en el hecho que una estrategia tiene que lograr un equilibrio o ajuste entre la capacidad interna de la organización y su situación de carácter externo; es decir, las oportunidades y amenazas.” (Thomson 2003).*

**PALABRAS CLAVES:** Empresas Agropecuarias, FODA, Competitividad

## STRATEGIC MANAGEMENT IN AGRIBUSINESS OF SAN QUINTIN VALLEY, BAJA CALIFORNIA, MEXICO

### ABSTRACT

*In Mexico, the development of farming operations has presented a slow growth compared to the industrial, commercial and services, this due to the characteristics presented as: organizational structure and little or no definite, risk and uncertainty that occurs when working with living things, a climate variable or unstable market, and in most cases a lack of management. From the above, shows the importance of management in agricultural enterprises, which aims directly, obtaining maximum efficiency results with proper management of resources to serve in the decision making process. This article shows a research aimed to analyze the competitive environment in which they develop agricultural enterprises in the valley of San Quintin, using the SWOT matrix (Strengths, Weaknesses, Opportunities and Threats) as a management tool in the direction of the companies. The need for this instrument is based on the fact that a strategy has to strike a balance or fit between the internal capacity of the organization and its external character situation, opportunities and threats. (Thomson 2003).*

**JEL:** M19, Q00. Q12, R11

**KEYWORDS:** Agricultural Business, SWOT, Competitive.

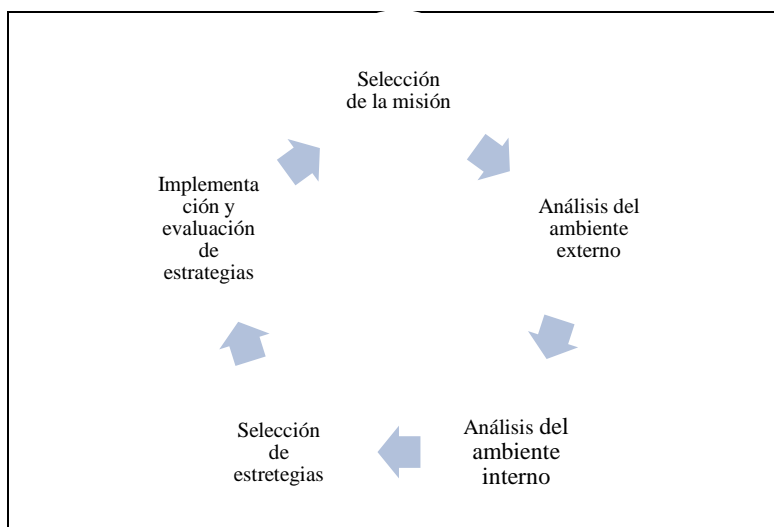
## INTRODUCCION

La administración es un factor determinante para que una empresa fracase o sea exitosa. Su finalidad conlleva al uso eficiente de los recursos naturales, humanos y financieros, para la toma de decisiones. En las empresas agropecuarias este proceso de toma de decisiones se desarrolla en un ambiente de riesgo e incertidumbre al trabajar en un entorno físico y biológico. Por lo que se requiere recopilar la información interna y externa de la empresa y mantenerla actualizada, debido a los cambios que el medio ambiente produce en las condiciones en que se desarrollan estas empresas y son administradas. Por lo anterior es indispensable no solo la administración en las empresas agropecuarias sino una administración estratégica, que formule, implemente y evalúe las decisiones a través de las funciones gerenciales, de mercadotecnia, finanzas, de producción, sistemas de información, de investigación y mercado que permitan a una empresa lograr con éxito sus objetivos.

## REVISION LITERARIA

La administración estratégica es la función de la administración de la cúpula, pues se aborda en un nivel institucional de la empresa que analiza, desarrolla y modifica los procesos internos y externos de la empresa para que sea eficiente y eficaz en condiciones constantemente variables. Formula e implementa la estrategia empresarial como un conjunto de decisiones unificado, amplio e integrado que intenta conseguir los objetivos de la empresa. (Chiavenato 2001:128) El proceso de la administración estratégica consta de 5 etapas: (1) Selección de la misión y las principales metas corporativas; (2) análisis del ambiente competitivo externo de la organización para identificar las oportunidades y amenazas; (3) análisis del ambiente operativo interno de la empresa agropecuaria para identificar las fortalezas y debilidades; (4) selección de estrategias, (5) implementación y evaluación de la estrategia.

Figura 1: Proceso Básico de Administración Estratégica



*Esta figura muestra el enfoque tradicional del proceso de la administración estratégica, el cual comienza con la selección de la misión y sus principales metas, seguida del análisis externo e interno, la selección de la estrategia, finalizando con el diseño de la estructura y los sistemas de control necesarios (evaluación) para implementar la estrategia.*

### El Análisis Ambiental Fundamento De La Administración Estratégica

El definir y diseñar una estrategia que sea exitosa para una empresa agropecuaria, requiere necesariamente del estudio del medio ambiente interno y externo de la organización y esta información se obtiene al realizar un análisis FODA (Fortalezas, Oportunidades, Debilidades y Amenazas). La Matriz



FODA es una herramienta que ayuda a las empresas a crear cuatro tipos de estrategias: estrategias de fortalezas y oportunidades (FO), estrategias de debilidades y amenazas (DA). Las oportunidades y las amenazas externas se refieren a las tendencias y sucesos económicos, sociales, culturales, demográficos, ambientales, políticos, legales, gubernamentales, tecnológicos y competitivos que pudieran beneficiar o dañar en forma significativa a una empresa en el futuro. Son elementos que están más allá del control de una empresa. Las fortalezas y debilidades internas son las actividades que la empresa puede controlar y cuyo desempeño se califica como excelente o deficiente. Se inician en las actividades de dirección, de mercadotecnia, de recursos humanos, de finanzas, de investigación y desarrollo, de producción de sistemas de información. Las empresas deben seguir estrategias fundamentadas en las áreas funcionales de las empresas agropecuarias para así aprovechar sus fortalezas y eliminar sus debilidades.

El análisis estratégico FODA es una de las herramientas que más se utiliza por su sencillez y practicidad en la administración estratégica de las empresas. Para garantizar que todos estos instrumentos proporcionen información real y oportuna se requiere además de procesos racionales y objetivos, la participación de la gerencia y de todas las personas que participan directa e indirectamente en la toma de decisiones. Busca determinar donde ha estado recientemente la empresa o producto, donde está en el presente y hacia donde se dirige, así como los factores y las tendencias externas que lo afectan.

## **METODOLOGIA**

La investigación se llevó a cabo en el Valle de San Quintín cuyo municipio es Ensenada, Baja California, México. El estudio está dirigido a empresas agrícolas de la región. La muestra consistió en 60 empresas del sector agropecuario establecidas en el valle. Se diseñó un cuestionario como instrumento de medición, el cual consistía en 30 preguntas que indicaran si las empresas agrícolas realizaban un análisis del entorno interno y externo en el diseño, implementación y evaluación de estrategias. Para lograr los objetivos planteados, se realizó un análisis al entorno por medio de una herramienta de análisis estratégico denominada matriz FODA (Fortalezas, debilidades, oportunidades y amenazas).

## **RESULTADOS**

Al analizar el ambiente interno significó para las empresas estudiadas, fijar con exactitud las fortalezas y debilidades de la organización. Ya que el análisis comprendía la identificación de la cantidad y calidad de los recursos naturales, humanos y financieros con que contaban. Estas fortalezas y debilidades se determinaron en relación con los competidores, consumidor final y el mercado en el que se encuentran actualmente. El estudio del ambiente externo involucra una evaluación de la estructura organizacional. La revolución tecnológica, las nuevas formas de producción, la hidroponía, la agricultura orgánica, la biotecnología, la genética, los empaques reciclables, la aprobación de nuevas leyes, los cambios en los valores y actitudes laborales, y la competencia creciente de empresas extranjeras son algunos resultados de oportunidades y amenazas de las empresas agrícolas.

## **CONCLUSIONES**

Una adecuada aplicación de la administración estratégica sugiere que las empresas agropecuarias requieren diseñar estrategias para aprovechar las oportunidades externas, ya sea reduciendo o evitando el impacto de las amenazas externas para poder lograr el éxito. Mientras que los factores que influyen en el ambiente interno, son perfectamente controlables para la empresa y pueden llegar a convertirse en ventajas competitivas, con lo cual las empresas pueden conseguir diferenciarse de sus competidores.

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## AJUSTE DE MODELOS ECONOMETRICOS AL MERCADO BURSATIL COLOMBIANO

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### RESUMEN

*En el presente trabajo se ajustan modelos ARIMA y GARCH, a las principales series financieras del mercado bursátil colombiano, hasta obtener aquellos que no presenten autocorrelaciones significativas en sus residuos. Ésto, con el objetivo de permitir el uso de herramientas de verificación de comportamiento caótico en mercados de renta variable, lo cual implica la no linealidad en los precios y la dependencia en el corto plazo respecto a sus valores históricos; permitiendo la predicción, basada en información endógena. La metodología consiste en probar, en primera instancia, la estacionariedad en los retornos de las series bursátiles, mediante el test de Dickey-Fuller Aumentado. Después, utilizando pruebas  $Q_{LB}$  y Bartlett determinar si las series presentan autocorrelaciones significativas en algunos de sus rezagos; justificando así el uso de la metodología de Box-Jenkins, para generar ajustes ARIMA y/o GARCH; con el objetivo de obtener modelos con residuos no autocorrelacionados. Por último, se elige el mejor ajuste para cada uno de los activos bursátiles, usando el criterio de Akaike. Todo lo anterior como preámbulo para probar la hipótesis de comportamiento caótico en las series financieras colombianas.*

JL: C22, C51

**PALABRAS CLAVE:** Autocorrelación, Estacionariedad, ARIMA, GARCH

## ECONOMETRIC MODELS ADJUSTMENT TO COLOMBIAN STOCK MARKET

### ABSTRACT

*In this paper it fits ARIMA and GARCH models, for the major financial series Colombian stock market, until those which do not exhibit significant autocorrelation in the residuals. This, in order to allow the use of verification tools chaotic behavior in stock markets, which implies non-linearity in prices and dependence in the short term compared to its historical values, allowing the prediction, based in endogenous information. The methodology is to test in the first instance, the stationarity in the returns of the stock series, using the Augmented Dickey-Fuller. Then, using tests such as  $Q_{LB}$  and Bartlett determine whether the series exhibit significant autocorrelations in some of its lags, thus justifying the use of the methodology of Box-Jenkins to generate ARIMA and / or GARCH adjustments, to obtain models with residuals not autocorrelated. Finally, we choose the best fit for each stock assets, using the Akaike criterion. This as a preamble to test the hypothesis of chaotic behavior in the Colombian financial series.*

JL: C22, C51

**PALABRAS CLAVE:** Autocorrelation, Stationarity, ARIMA, GARCH

## INTRODUCCIÓN

El modelamiento y análisis de mercados financieros surge con Bachelier (1900), quien fue pionero en el estudio de la martingala. Posteriormente otros autores como Cowles & Jones (1937) Alexander (1961) y Fama (1970), trabajan sobre la hipótesis de mercados eficientes, la cual ha sido base de muchos estudios que buscan comprobar comportamiento aleatorio en los retornos financieros. Sin embargo, varios autores han encontrado evidencia de que los mercados accionarios violan los supuestos de la hipótesis de comportamiento aleatorio, en cuanto a independencia y distribución normal. En contra de la hipótesis de mercado eficiente, se ha buscado indicios comportamiento caótico en las series financieras desde la década de los 80, partiendo del trabajo de Lorenz (1963) Takens (1981) y Mandelbrot (1982), entre otros. Desde entonces se han realizado diversos estudios en la búsqueda de comportamiento caótico en las series financieras y económicas (Di Matteo, Aste, & Dacorogna, 2005; Los, 2004; Espinosa, Parisi, & Parisi, 2007). La importancia de hallar comportamiento caótico en determinado activo financiero radica en que permite hacer previsiones para evitar riesgos innecesarios o tener la oportunidad de beneficios extras que la mayoría de inversores no puede aprovechar.

Algunas herramientas que permiten probar la existencia de un comportamiento caótico en las series de tiempo son sensibles a los procesos estocásticos en los cuales existen dependencias entre las variables. Por ello es necesario realizar un filtro para eliminar dichas dependencias, el cual se logra por medio de modelos tipo ARIMA (Box & Jenkins, 1970) y GARCH (Bollerslev, 1986), generando residuos no correlacionados. Por lo tanto, si el sistema es caótico, la serie de residuos tiene las mismas características del sistema original, en tanto que, si es estocástico los residuos no son más que ruido blanco. En este documento, inicialmente se estudian los datos con el fin de evaluar la normalidad de las series mediante estadísticas básicas, en seguida, se describe la metodología usada para ajustar modelos a los retornos de los activos financieros colombianos, por último, se presentan los modelos que mejor se aproximan al comportamiento de los datos.

### Datos Y Características De Los Retornos De Series Financieras Colombianas.

Los datos de las series de tiempo seleccionadas corresponden al valor de cierre diario del Índice General de la Bolsa de Valores de Colombia (IGBC) y de sus principales empresas, que representan aproximadamente el 60% de la composición del índice.

Tabla 1: Activos Financieros Seleccionados

activo	nemotécnico	n	fecha inicial	fecha final
Indice General de la Bolsa de Valores de Colombia	IGBC	2,469	02/01/2002	09/02/2012
Pacific Rubiales Energy Corporation	PREC	506	22/01/2010	09/02/2012
Ecopetrol	ECOPETROL	1,005	02/01/2008	09/02/2012
Preferencial Bancolombia	PFBCOLOM	2,041	01/10/2003	09/02/2012
Grupo de Inversiones Suramericana	GRUPOSURA	660	01/06/2009	09/02/2012
Bancolombia	BCOLOMBIA	2,041	01/10/2003	09/02/2012
Cementos Argos	CEMARGOS	1,207	01/03/2007	09/02/2012

*Esta tabla presenta los Activos seleccionados, sus nemotécnicos oficiales, el número de datos, y el periodo de estudio. Fuente: Elaboración Propia.*

Se toma como fecha de inicio la entrada de cada activo al mercado bursátil omitiendo su período de estabilización. Se omiten los días en los que la Bolsa no operó y los que presentan valores nulos. La fuente de información fue la Bolsa de Valores de Colombia. Del análisis estadístico preliminar se

encuentra que las distribuciones de los diferentes activos financieros no son normales (Jarque-Bera), presentan leptocurtosis y en su mayoría son asimétricas negativas, con máximos y mínimos extremos.

## METODOLOGÍA

Los modelos ARIMA, se construyen en base a la presencia de autocorrelación. Sin embargo, la no estacionariedad puede causar correlación serial, por esta razón, inicialmente se comprueba si las series son estacionarias. Generalmente se acepta una estacionariedad débil, es decir, que sus dos primeros momentos son finitos e invariantes en el tiempo. En la literatura generalmente se asume que los retornos son estacionarios. Sin embargo, este supuesto debe ser probado empíricamente, mediante el Test de Dickey and Fuller Aumentado (DFA), el cual contrasta la Hipótesis Nula de que la serie es generada por un proceso de raíz unitaria, contra la hipótesis alternativa de estacionariedad. En seguida, se procede a detectar correlación serial entre las rentabilidades  $r_t$  y  $r_{t-l}$  ( $l = 1, 2 \dots m$ ), construyendo así la Función de Autocorrelación, denotada comúnmente por  $\rho_l$ , el cual bajo el supuesto de estacionariedad es una función de  $l$ .

$$\rho_l = \frac{\text{Cov}(r_t, r_{t-l})}{\sqrt{\text{Var}(r_t)\text{Var}(r_{t-l})}} = \frac{\text{Cov}(r_t, r_{t-l})}{\text{Var}(r_t)} = \frac{\gamma_l}{\gamma_0}, \quad (1)$$

Una serie estacionaria no presenta autocorrelación si y solo si  $\rho_l = 0$  para todo  $l > 0$ . Con el promedio de los retornos  $\bar{r}$ . La autocorrelación muestral  $\hat{\rho}_l$ , dada por la ecuación 2, es consistente para estimar  $\rho_l$ .

$$\hat{\rho}_l = \frac{\sum_{t=2}^T (r_t - \bar{r})(r_{t-l} - \bar{r})}{\sum_{t=1}^T (r_t - \bar{r})^2} \quad (2)$$

Para probar la autocorrelación individual de los rezagos, se usa el intervalo de confianza  $(\pm 1,96/\sqrt{T})$  de Bartlett (1946). Por otro lado para detectar la correlación colectiva, se utiliza el Estadístico Q de Ljung-Box (1978), el cual se describe como:

$$Q(m) = T(T+2) \sum_{l=1}^m \frac{\hat{\rho}_l^2}{T-l} \quad (3)$$

Donde  $T$  es el número total de datos,  $m$  el número total de rezagos y  $\hat{\rho}_l$  la auto-correlación del rezago  $l$ . Se rechaza la hipótesis de no autocorrelación, si el P-valor es menor o igual al nivel de significancia. La selección del  $m$  puede afectar el estadístico Q. En el estudio se tienen en cuenta los últimos diez rezagos basado en lo sugerido por Tsay (2005), y teniendo en cuenta que un horizonte máximo de dos semanas es apropiado para la toma de decisiones por parte de los inversionistas.

## Modelos ARIMA

Las autocorrelaciones se estiman suponiendo que siguen alguna estructura, ya sea de tipo autorregresivo AR, de media móvil MA o mixta tipo ARMA, representadas en las ecuaciones 4, 5 y 6 respectivamente.

$$r_t = \alpha_1 r_{t-1} + \alpha_2 r_{t-2} + \dots + \alpha_p r_{t-p} + u_t \quad (4)$$

$$r_t = \beta_1 u_{t-1} + \beta_2 u_{t-2} + \dots + \beta_q u_{t-q} + \mu_t \quad (5)$$

$$r_t = \alpha_1 r_{t-1} + \alpha_2 r_{t-2} + \dots + \alpha_p r_{t-p} + \beta_1 u_{t-1} + \beta_2 u_{t-2} + \dots + \beta_q u_{t-q} + \mu_t \quad (6)$$

La serie de retornos ya ha sido integrada una vez, por tanto un modelo ARIMA(p,d,q) de los precios, donde d es igual a 1; es equivalente a un modelo ARMA(p,q) para los retornos. Luego de comprobar que las series de retornos presentan autocorrelación, se usa la metodología Box Jenkins (1970), para encontrar modelos ARIMA. La cual consta de identificación, estimación, verificación y predicción. Sin embargo, el alcance de este trabajo no incluye pronósticos. Las herramientas principales en la **identificación**, son la función de autocorrelación (FAC), la función de autocorrelación parcial (FACP) y los correlogramas resultantes, que son los gráficos de la FAC y de la FACP respecto a la longitud del rezago. Con estas herramientas, se estiman los procesos estocásticos AR(p) y MA(q), siguiendo los criterios de identificación dados por Gujarati(2004). Al **estimar** los coeficientes AR y MA del modelo por mínimos cuadrados, se determina su significancia mediante el estadístico t-student y se **verifican** los residuos para determinar si presentan aleatoriedad o autocorrelación. Para evaluar las auto-correlaciones en los residuos se utiliza la prueba de Durbin-Watson presentada en la ecuación 7.

$$DW = \sum_{t=2}^T (\hat{\mu}_t - \hat{\mu}_{t-1})^2 / \sum_{t=1}^T \hat{\mu}_t^2 \quad (7)$$

Luego de evaluar varios modelos, se elige el mejor para cada serie de retornos tomando el de menor criterio de información de Akaike, el cual se estima usando el logaritmo de la función de verosimilitud  $l$  y el número de variables del modelo  $k$ , mediante la ecuación 8.

$$AIC = -2l/T + 2k/T \quad (8)$$

Una vez obtenidos, los mejores ajustes ARIMA, se evalúa la autocorrelación en sus residuos al cuadrado, mediante el test ARCH (Engle, 1982), presentado en la ecuación 9, con el fin de ajustarla a procesos de Heterocedasticidad Condicional Autorregresiva Generalizada GARCH(p,q).

$$u_t^2 = \gamma_1 + \gamma_2 u_{t-1}^2 + \gamma_3 u_{t-2}^2 + \dots + \gamma_{11} u_{t-p}^2 \quad (9)$$

### Modelos GARCH

Estos procesos indican que el comportamiento de la varianza en un instante de tiempo, depende de valores pasados de los errores al cuadrado y de sus propios valores rezagados, lo cual es representado matemáticamente en la ecuación 10.

$$r_t = \gamma_1 + \gamma_2 u_{t-1}^2 + \gamma_3 u_{t-2}^2 + \dots + \delta_1 \sigma_{t-1} + \delta_2 \sigma_{t-2} + \dots + \gamma_{11} u_{t-p}^2 + \delta_q \sigma_{t-q} + \varepsilon_t \quad (10)$$

Utilizando los correlogramas de los residuos al cuadrado, y la metodología Box-Jenkins se determinan los mejores modelos GARCH.

## RESULTADOS

En la tabla 2 se presentan los mejores ajustes ARIMA para cada activo financiero, los cuales sirven de base para la estimación de los modelos GARCH.

Tabla 2: Modelos ARMA(p,q)

MODELO	C	AR(p)			MA(q)			
		1	3	7	4	6	7	9
IGBVC	0.00105	0.148				-0.079		0.069
PREC		0.130						
ECOPETROL				0.708			-0.697	
PFBCOLOM	0.001012					-0.051	0.053	
GRUPOSURA			-0.078		-0.110			

Esta tabla muestra los modelos compuestos por coeficientes de los procesos autorregresivos y de media móvil identificados en la rentabilidad de los activos

Para los activos BCOLOMBIA y CEMARGOS no se encontraron modelos ARIMA, por no presentar autocorrelaciones significativas en los rezagos estimados. Sin embargo, para éstos se estima un ajuste GARCH, usando como residuos la desviación de cada observación respecto al promedio de los retornos. Los mejores modelos GARCH para cada uno de las series fueron: IGBC-GARCH(4,2); PREC-GARCH(3,5); ECOPETROL-GARCH(5,8); PFBCOLOM-GARCH(7,7); GRUPOSURA-GARCH(3,1); BCOLOMBIA-GARCH(3,7); CEMARGOS-GARCH(6,8).

## CONCLUSIONES

A la luz de lo que se persigue con este estudio, se encuentra que las principales series bursátiles del mercado colombiano presentan comportamientos ARIMA-GARCH, excepto BCOLOMBIA y CEMARGOS, lo cual permitiría filtrar las series de residuos, para aplicar herramientas de comprobación de comportamiento caótico, tales como coeficiente de Hurst y exponente de Lyupanov.

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# **GESTIÓN DEL CONOCIMIENTO EN GRUPOS DE INVESTIGACIÓN EN CIENCIAS SOCIALES. CASO UNIVERSIDAD JUÁREZ AUTÓNOMA DE TABASCO, MÉXICO**

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## **RESUMEN**

*La sustentabilidad de las organizaciones de este siglo estará basada fundamentalmente en sus conocimientos, en como usa lo que sabe y en su capacidad de aprender cosas nuevas. El objetivo de investigación fue determinar la percepción que los profesores de cuerpos académicos del área de ciencias sociales de la Universidad Juárez Autónoma de Tabasco, México tienen sobre los principales elementos que deben existir para la gestión del conocimiento en los grupos de trabajo de investigación. El diseño de la investigación es descriptivo no experimental, transeccional, en donde se realizó una encuesta entre los profesores de los cuerpos académicos de tres divisiones académicas. Los resultados señalan que uno de las principales limitantes es la Capacidad de Gestión de estos grupos. Se concluye que se requiere un mayor apoyo por parte de las autoridades institucionales para generar un acervo documental que permita la gestión y difusión de los productos académicos, aspecto esencial para una adecuada gestión y transferencia del conocimiento.*

**JEL:** M11; I23; M14

**PALABRAS CLAVE:** Gestión del conocimiento, Investigadores, Educación Superior.

# **KNOWLEDGE MANAGEMENT IN SOCIAL SCIENCE RESEARCH GROUPS. CASE UNIVERSIDAD JUÁREZ AUTONOMA DE TABASCO, MÉXICO**

## **ABSTRACT**

*The sustainability of the organizations of this century will be based fundamentally on its knowledge, in as it uses what know and in its capacity to learn new things. The study objective was to determine the perception that the professors of academic groups in the social sciences area of the Universidad Juarez Autónoma de Tabasco, México, have on the main elements that must exist for the management of the knowledge in the investigation work groups. The design of the investigation is descriptive nonexperimental, transeccional, in where a survey between the professors of the academic groups of three academic divisions was made. The results indicate that one of the main limitations is the Capacity of Management of these groups. One concludes that a greater support on the part of the institutional authorities is required to generate a heap documentary that allows to the management and diffusion of academic products, essential aspect for a suitable management and transference of the knowledge.*

**JEL:** M11; I23; M14

**KEYWORDS:** Knowledge Managment, Investigators, Higher Education.

## INTRODUCCIÓN

En América Latina el desarrollo de un esquema de ciencia y tecnología es prioritario, ya que las tendencias actuales de desarrollo tecnológico presentan grandes desafíos de los cuales se debe tener conciencia, particularmente si se desea lograr un desarrollo sustentable (Jiménez, 1994; Quintana, 1998; Magaña, 2006). Abello, Paez y Dacunha (2001) señalan que para conseguir este desarrollo deberán orientarse hacia la institucionalización de la ciencia y la tecnología como motor de desarrollo, tratando de crear un nuevo marco para diseminar este tipo de relaciones, sobre las bases de un acceso más libre y amplio de los conocimientos. Lamentablemente, México aún está lejos de ser un país que crezca con base al conocimiento que genera, pues la inversión en ciencia y la tecnología no ha logrado los niveles de crecimiento necesarios para poder alcanzar la sustentabilidad de sus ventajas comparativas; tan solo en el 2007 esta actividad solo logro conseguir una inversión del 0.66% sobre el PIB (Consejo Nacional de Ciencia y Tecnología [CONACYT], 2010, p. 16).

Este trabajo de investigación centra su atención en “los cuerpos académicos”, una figura desarrollada en México por las autoridades educativas nacionales para las Universidades Públicas. Una tarea fundamental de los Cuerpos Académicos es la producción de conocimiento y la aplicación del mismo a través de los procesos de investigación, desarrollo tecnológico y transferencia de resultados. Para algunos autores (López, 2005; López, Arechavala, y Teja, 2010) lo más adecuado es manejar el concepto de “comunidades académicas”, o “grupos académicos” al referirse a expertos que tienen como misión resolver una serie de problemas a través de la aplicación del conocimiento científico.

Partiendo de esta idea resulta interesante revisar los objetivos de la figura de Cuerpos Académicos, en particular los del área de ciencias sociales, pues existen diferentes visiones alternativas a las planteadas e impulsadas desde los organismos oficiales en México. En cuanto a la generación del conocimiento algunos autores manejan la idea de que los procesos de producción de conocimiento se han orientado en forma considerable hacia el mercado y que existe una marcada tendencia a que las actividades de investigación realizadas en espacios públicos como las universidades, están cada vez más determinadas por los valores del mercado y desarrolladas a través de mecanismos de comercialización, desplazando los imperativos académicos (Bajo y Martínez, 2006). Sin embargo es necesario que el conocimiento generado en estos espacios, aún el que no tiene un valor de mercado inmediato, como el que se generalmente se produce en las áreas sociales, sea documentado y difundido como parte de los objetivos de estas figuras que actualmente operan este proceso al interior de las universidades públicas, los cuerpos académicos.

### Problemática De Estudio

La sustentabilidad de las organizaciones de este siglo estará basada fundamentalmente en sus conocimientos, en como usa lo que sabe y en su capacidad de aprender cosas nuevas (Drucker, 1988).

La ventaja competitiva de las naciones, está en crear valor para los clientes a través de la diferenciación, pero para lograrla se requiere del sacrificio de una parte de la participación del mercado a fin de invertirlo en actividades costosas de investigación (Porter, 2000). No obstante, el conocimiento y la tecnología no pueden ser concebidas como se describe en la economía convencional como un conjunto de combinaciones conocidas como insumos o un acervo de conocimientos utilizables libremente y sin costo, ya que éste no es un bien libre y se convierte en un incentivo más de las empresas para innovar (Dosi, Pavitt y Soete, 1993). Nonaka y Takeuchi (1999), afirman que además del conocimiento, ciertas técnicas adquiridas empíricamente y debidamente documentadas para poder transferirlas a otros miembros permite generar nuevos conocimientos y materializarlos en productos, servicios y sistemas, lo cual constituye la clave de la innovación en las organizaciones y por lo tanto hace posible esa innovación en forma continua. Transferir a otros miembros permite generar nuevos conocimientos y materializarlos en productos, servicios y sistemas, lo cual constituye la clave de la innovación en las organizaciones y por lo tanto hace posible esa innovación en forma continua.

En los países desarrollados el vínculo entre las instituciones que generan investigación científica y las empresas es cada vez más fuerte, pues para competir en este ambiente, los países necesitan universidades de primera con investigación que responda a los requerimientos del sector productivo, de ahí que no puede existir una industria competitiva sin un moderno sistema de investigación, lo que implica universidades de excelencia (López, 2005). La tabla 1 muestra la distribución del Gasto Nacional en Ciencia y Tecnología (GNCyT) para México durante el año 2007, en el que se destinó 74,244.9 millones de pesos al desarrollo de actividades científicas y tecnológicas, cantidad que significó un incremento de 3.1 por ciento en términos reales respecto a la inversión realizada el año previo.

Tabla 16: Gasto Nacional en Ciencia y Tecnología, México 2007 (Millones de pesos corrientes)

Actividad	Sector público				IES	
		Gasto federal CONACYT	Total	Estados <sup>1</sup>	Total Gobierno	
IDE	18,669.70	2,443.90	21,113.60	200.70	21,314.30	1,334.10
Posgrado	5,906.50	2,633.90	8,540.40	623.50	9,163.90	1,704.10
Servicios CyT	5,274.90	502.80	5,777.70	824.20	5,777.70	1,137.30
Total	29,851.00	5,580.70	35,431.70	0.01	36,255.90	4,175.50
	40.20%	7.50%	47.70%		48.80%	5.60%
Actividad	Sector Privado					
	Sector productivo	Sector Externo	Total Privado	Total	% del GNCYT	% del PIB
IDE	18,781.20	577.10	19,358.30	42,006.70	56.6%	0.37%
Posgrado	3,473.80		3,473.80	14,341.80	19.3%	0.13%
Servicios CyT	10,981.40		10,981.40	17,896.40	24.1%	0.16%
Total	33,236.40	577.10	33,813.50	74,244.90	100.0%	0.66%
	42.30%	0.80%	45.50%	100.00%		

p/ Estimación preliminar. 1/ Aportaciones de los Gobiernos Estatales a los Fondos Mixtos y Educación de Posgrado. Fuentes: INEGI, PIB para 2007 = 11,206.1 miles de millones de pesos (CONACYT, 2010, p.16)

Se puede apreciar que la mayor parte de los recursos, el 56.6 por ciento, fueron canalizados hacia actividades de investigación y desarrollo experimental (IDE), es decir, para financiar la investigación básica y aplicada, así como el desarrollo de tecnología. En segundo lugar se ubica el rubro de servicios científicos y tecnológicos con 24.1 por ciento de los recursos y en tercer lugar se ubica la educación de posgrado con 19.3 por ciento (CONACYT, 2010).

Es en este nuevo paradigma en donde se centra el nuevo rol del investigador y de los grupos de investigación, que se acomoda, hoy día, en la figura de los cuerpos académicos, responsables de la generación de conocimiento y desarrollo tecnológico en el sistema de Educación Superior en México (Suárez y López, 2006). Ante este panorama surge la pregunta que quía esta investigación: ¿Cuál es la percepción que los profesores de cuerpos académicos del área de ciencias sociales de la UJAT, tienen sobre los principales elementos que deben existir para la gestión de los conocimientos en los grupos de trabajo, concebidos por la Secretaría de Educación Pública en México como Cuerpos Académicos?

Para dar una perspectiva general, es imperativo conocer primero lo que se entiende por Cuerpo Académico. Los cuerpos académicos, son concebidos a través del discurso oficial del Programa de Mejoramiento al Profesorado (PROMEP) de la Secretaría de Educación Pública en México como: “grupos de profesores de tiempo completo que comparten objetivos y metas académicas, que se caracterizan principalmente porque: en las universidades públicas estatales comparten una o varias líneas de generación o aplicación innovadora del conocimiento, LGAC (investigación o estudio) en temas disciplinares o multidisciplinarios; en las universidades politécnicas comparten una o varias líneas innovadoras de investigación aplicada y desarrollo tecnológico (LIADT), las cuales se orientan principalmente a la asimilación, transferencia, creación y mejora de tecnologías; trabajan en proyectos que atienden necesidades concretas del sector productivo y participan en programas de asesoría y consultoría a dicho sector; en las universidades tecnológicas comparten una o varias líneas de

investigación aplicada y desarrollo tecnológico (LIADT), las cuales se orientan principalmente a la asimilación, transferencia y mejora de tecnologías existentes; trabajan en proyectos que atienden necesidades concretas del sector productivo y de servicios” (Secretaría de Educación Pública [SEP], (2010, p.3).

### Objetivo General

Determinar la percepción que los profesores de cuerpos académicos del área de ciencias sociales y humanidades de la UJAT, tienen sobre los principales elementos que deben existir para la gestión del conocimiento en los grupos de trabajo.

### Objetivos Específicos

- Determinar los profesores que pertenecen a cuerpos académicos en el área de ciencias sociales y humanidades de la UJAT
- Determinar los elementos teóricos para la gestión del conocimiento en equipos de trabajo
- Analizar las relaciones existentes entre las principales variables socio demográfico y los elementos definidos de la gestión del conocimiento en cuerpos académicos.

### Justificación

La gestión del conocimiento se realiza con la finalidad de diseñar estrategias, generar ventajas para la organización, promover la innovación y generar nuevo conocimiento. En la sociedad basada en el conocimiento se incrementa cada vez más la necesidad de empresas y universidades de obtener beneficios del conocimiento generado y de su aplicación en situaciones de carácter práctico, por lo tanto, ha aumentado la relación entre el sector académico y productivo en la ejecución de proyectos de investigación y desarrollo. La nueva economía mundial se caracteriza por relacionar en mayor medida a la productividad con el conocimiento. En la sociedad basada en el conocimiento se incrementa cada vez más la necesidad de empresas y universidades de obtener beneficios del conocimiento generado y de su aplicación en situaciones de carácter práctico.

La inserción eficiente de la institución universitaria en la sociedad del conocimiento requiere un cambio en la concepción tradicional de esta organización, la cual debe convertirse tanto en una universidad social que participe directamente en el desarrollo regional y nacional como en una universidad que fomente la innovación educativa y el desarrollo de investigación aplicada, entre otros aspectos (García, 2004).

Los cuerpos académicos constituyen un sustento indispensable para la gestión del conocimiento y la formación de profesionales y expertos en las Universidades Públicas de México, sin embargo, para muchos investigadores esta figura surge como parte de una disposición oficial de la SEP y hay quienes los ven únicamente como parte de una política educativa y gubernamental. Otros de los factores que justifican la figura son: la consecución de fondos, la necesidad de una mejor planeación y distribución del trabajo académico y de investigación, y la transferencia de conocimiento.

Las universidades necesitan vincular los distintos desarrollos científicos y tecnológicos emanados de la investigación académica, con proyectos productivos reales que repercutan en el desarrollo de una localidad, región o país. La creación de conocimiento científico-técnico no es un proceso que se pueda planificar y controlar; por el contrario, a menudo la innovación es imprevisible. La creación de este nuevo conocimiento no es simplemente una cuestión de procesar una información subjetiva, sino más bien es una cuestión de saber aprovechar lo que se supone y a menudo muy percepciones, intuiciones y corazonadas de los miembros del equipo investigador (Nonaka y Takeuchi, 1999).

Las distintas estrategias que aplican las universidades en sus procesos de vinculación, dependen de las necesidades del entorno, de las áreas del conocimiento que dominan, de los recursos humanos con los que dispongan, de los recursos económicos y financieros a su alcance, de la normatividad existente, entre otros factores. En México, el reto es grande en materia de innovación tecnológica, lo cual significa un área amplia de oportunidad para la gestión del conocimiento. Sobre todo, porque existen diferencias muy marcadas entre los países en desarrollo y los países desarrollados, y porque algunos países en desarrollo están logrando avances importantes en materia de innovación (Aboites, 2008).

## METODOLOGÍA

### Diseño Del Estudio

El propósito de la investigación es descriptivo de acuerdo con la definición de Kerlinger y Lee (2002) de la estructura de la investigación y se concibe con el propósito de dar respuesta a las preguntas de investigación. El diseño del estudio en general es no experimental, transaccional (Hernández, Fernández, Baptista, 2010), ya que se pretende únicamente determinar la percepción que los profesores de Cuerpos Académicos del área de ciencias sociales y humanidades tienen sobre los principales elementos que deben existir para la Gestión del Conocimiento en los grupos de trabajo. Y es por ello que para el objetivo del estudio se emplea como método el análisis documental de fuentes secundarias publicadas sobre los cuerpos académicos y la base de datos del Programa de Mejoramiento al Profesorado (PROMEP) de la Secretaría de Educación Pública.

### Población De Estudio

En virtud de que existen muchas clasificaciones para el área de Ciencias Sociales, se decidió considerar aquellas disciplinas que contiene el catalogo del Consejo Nacional de Ciencia y Tecnología (CONACYT) en México, para esta área, el cual se basa en la clasificación Barro Sierra (CONACYT, 2000). En relación al caso de estudio dichas disciplinas se encuentran en los cuerpos académicos de 3 de las 11 divisiones académicas que pertenecen a esta Universidad. El muestreo empleado fue el estratificado, tomando como estrato cada una de las divisiones académicas consideradas y el número de muestra de cada estrato se determinó de forma proporcional (Scheaffer, Mendenhall, Ott, 1981), con un error de estimación del 5% y una confiabilidad el 95%. Las divisiones académicas por motivos de confidencialidad serán denominadas como División Académica A, B o C a fin de poder señalar las comparaciones correspondientes (Tabla 2).

Tabla 17: Población y Muestra

División Académica	No. De Cuerpos Académicos	Total de Profesores	Muestra
División A	5	30	23
División B	5	31	25
División C	5	41	32
TOTAL	15	102	80

### Diseño Del Instrumento

El cuestionario empleado fue una adaptación propia del instrumento diseñado por Molina y Marsal (2002) donde se evalúan 6 dimensiones de la variable gestión del conocimiento: Implicación de la Alta Dirección, Cultura Organizativa, Capacidad de Gestión, Tecnología, Procesos de la Gestión del Conocimiento e Indicadores. El cuestionario que se elaboró está conformado por 30 reactivos y adicionalmente se incluyeron tres reactivos socios demográficos: género, edad y antigüedad. Se estructuró en una escala tipo Lickert con cuatro opciones de respuesta: D= No, nunca; C= Poco, alguna vez; B=

Bastante, a menudo y A= Si, Siempre. Los reactivos se presentan de manera alternada en relación a las 6 dimensiones consideradas en el cuestionario. Se utilizó el coeficiente Alpha de Cronbach para determinar la confiabilidad, del cuestionario adaptado de Molina y Marsal (2002) el cual reportó un valor de 0.938, valor que se considera aceptable (Hernández, Fernández y Baptista 2010).

### Recolección y análisis de datos

El cuestionario fue entregado personalmente a los profesores investigadores y fue contestado en el momento para aclarar posibles dudas acerca del mismo, con la finalidad de garantizar la confidencialidad de las respuestas. La etapa de aplicación se obtuvo durante dos meses. Para el análisis estadístico de resultados se empleó el programa estadístico Statistic Package for Social Science SPSS Versión 17.0 para Windows. Se realizó un análisis de estadística descriptiva y de frecuencias con la finalidad de describir el fenómeno bajo estudio en cada una de las dimensiones y en general. Con el análisis de fiabilidad se determinó el nivel de confiabilidad del cuestionario, posteriormente con un análisis de variabilidad ANOVA se determinó las diferencias presentes entre cada división académica, género, edad y antigüedad. Por último un análisis de correlación permitió determinar la relación existente entre la edad, antigüedad y las dimensiones del cuestionario.

## **RESULTADOS**

### Estadística Descriptiva

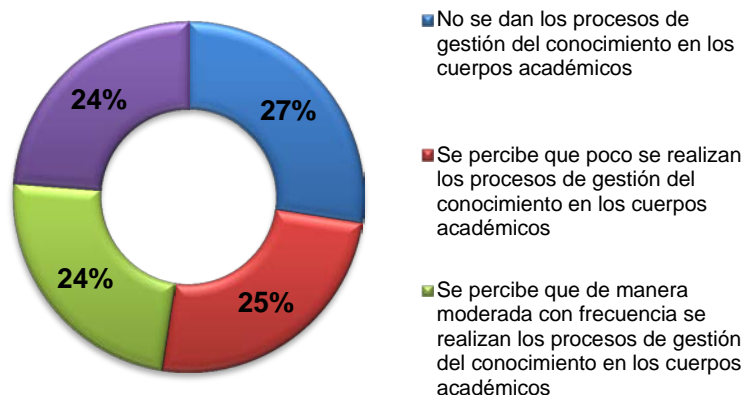
La variable gestión del conocimiento percibida por los grupos de investigación denominados cuerpos académicos del área de ciencias sociales reportó en el análisis de frecuencias de acuerdo a la escala una media de 73.29 y una desviación de 16.51. Se observa una distribución normal con un valor mínimo registrado de 30 y un valor máximo de 103, una curtosis de -.4327 y asimetría de .136. Con la finalidad de establecer categorías de análisis se decidió identificar los cuartiles de la distribución y se derivan las categorías presentadas en la tabla 3.

Tabla 18: Niveles de gestión del conocimiento, rango de valores de (30 - 120)

Nivel de percepción de los procesos de gestión del conocimiento en cuerpos académicos	Percentil	Rango	%
No se dan los procesos de gestión del conocimiento en los cuerpos académicos	25	Valores $\leq$ 62	27.5
Se percibe que poco se realizan los procesos de gestión del conocimiento en los cuerpos académicos	50	63 - 71	25.0
Se percibe que de manera moderada con frecuencia se realizan los procesos de gestión del conocimiento en los cuerpos académicos	75	72 - 85	23.8
Se percibe que siempre se dan los procesos de gestión del conocimiento en los cuerpos académicos	100	Valores $\geq$ 86	23.8

Se percibe por lo que se reporta en la tabla 3 que el mayor porcentaje (27.5%) se refleja en el primer cuartil, que corresponde a los profesores que perciben una ausencia sobre la existencia de los principales elementos que deben darse en la gestión del conocimiento al interior de los cuerpos académicos de las áreas de ciencias sociales dentro de la universidad. Si sumamos el porcentaje de profesores que reportan una presencia escasa en estos procesos, más de la mitad (52.5%) de la población que participó en el estudio percibe que no se están dando las condiciones requeridas para hacer continua y sustentable la generación del conocimiento en la organización. En la figura 1 se ilustra la distribución de frecuencias.

Figura 2: Distribución de frecuencias por cuartiles.



Con respecto a las dimensiones que conforman el cuestionario en la tabla 4 se presentan los valores descriptivos generales para cada una de las mismas.

Tabla 19: Estadísticas descriptivas con relación a la dimensión del cuestionario

Dimensión	N	Mínimo	Máximo	Media	DS
Implicación de la alta dirección	48	6.00	21.00	14.6875	3.70828
Cultura Organizativa	48	5.00	20.00	13.7083	3.16872
Capacidad de Gestión	48	5.00	20.00	11.1667	4.14284
Tecnología	48	5.00	19.00	14.5833	3.44460
Indicadores	48	5.00	20.00	12.3958	4.56042
Procesos de la Gestión del Conocimiento	47	4.00	16.00	9.8936	2.89102

Se puede apreciar en la tabla 4 que con respecto a la dimensión de implicación de la alta dirección, los profesores perciben que los directivos no están cumpliendo con la responsabilidad de impulsar programas y desarrollar estrategias hacia los Cuerpos Académicos pues la media reportada para esta dimensión es relativamente baja con respecto a su escala.

Las dimensiones sobre capacidad de gestión y procesos de la gestión del conocimiento, reportaron las medias más bajas de acuerdo a la escala de las mismas, lo que refleja de manera general que los cuerpos académicos perciben que esencialmente no se está gestionando el conocimiento al interior de los mismos. Cabe destacar que la tecnología se reporta como la dimensión mejor ponderada por los profesores, en virtud de que las áreas sociales requieren de poco equipamiento, sin embargo al interior de las preguntas, esta dimensión registró con el puntaje más bajo el cuestionamiento sobre una memoria organizacional de los productos generados por los cuerpos académicos. Para analizar las dimensiones del cuestionario relación a las variables socio demográficas se empleó el análisis de varianza ANOVA para la edad, la antigüedad y la división académica, y la prueba t para analizar el género (tabla 5), ya que permite comparar las medias para dos grupos de casos como variables independientes (Mendenhall, 1990).

Tabla 20: Comparación de las medias poblacionales de cada dimensión del cuestionario de gestión del conocimiento por género.

Dimensión	Género	N	Media	Desviación típica	t	Sig.
Implicación de la alta dirección	Hombre	44	15.45	3.494	1.407	.163
	Mujer	35	14.40	3.060		
Cultura Organizativa	Hombre	44	13.84	3.313	1.473	.145
	Mujer	35	12.80	2.857		
Capacidad de Gestión	Hombre	44	10.98	4.218	2.220	.029*
	Mujer	35	9.00	3.540		
Tecnología	Hombre	44	14.36	3.538	1.315	.192
	Mujer	35	13.37	3.049		
Indicadores	Hombre	44	10.12	3.194	3.282	.002*
	Mujer	35	8.03	2.203		
Procesos de la Gestión del Conocimiento	Hombre	44	12.95	4.404	1.940	.056
	Mujer	35	11.20	3.402		

\* $p \leq .05$ 

Se puede apreciar que las dimensiones de capacidad de gestión e indicadores existen diferencias estadísticamente significativas siendo los varones los que reportan una mejor percepción de las dimensiones citadas. Con respecto a la edad no se reportaron diferencias significativas, sin embargo los años laborados si registran diferencias como se puede apreciar en la tabla 6.

Tabla 21: Comparación de las medias poblacionales de cada dimensión del cuestionario de gestión del conocimiento por rango de antigüedad.

Dimensión	Antigüedad	N	Media	Desviación típica	F	Sig.
Implicación de la alta dirección	7 a 13 años	14	16.43	4.201	4.650	.002*
	14 a 20 años	23	16.00	2.276		
	21 a 27 años	31	14.35	2.858		
	28 a 34 años	10	11.50	4.223		
	35 a 41 años	2	16.00	2.828		
Cultura Organizativa	7 a 13 años	14	15.21	3.401	3.200	0.018*
	14 a 20 años	23	13.65	2.328		
	21 a 27 años	31	12.97	2.938		
	28 a 34 años	10	11.00	3.496		
	35 a 41 años	2	14.50	4.950		
Capacidad de Gestión	7 a 13 años	14	9.64	4.448	1.399	.243
	14 a 20 años	23	10.43	3.727		
	21 a 27 años	31	10.45	4.146		
	28 a 34 años	10	7.70	3.529		
	35 a 41 años	2	13.50	3.536		
Tecnología	7 a 13 años	14	15.64	2.951	1.573	.190
	14 a 20 años	23	13.57	3.160		
	21 a 27 años	31	13.74	3.286		
	28 a 34 años	10	12.50	4.007		
	35 a 41 años	2	15.00	2.828		
Indicadores	7 a 13 años	14	11.07	3.772	2.335	.063
	14 a 20 años	23	8.87	2.668		
	21 a 27 años	30	8.80	2.696		
	28 a 34 años	10	7.90	2.331		
	35 a 41 años	2	10.50	2.121		
Procesos de la Gestión del Conocimiento	7 a 13 años	14	14.07	4.779	2.104	.089
	14 a 20 años	23	12.57	3.087		
	21 a 27 años	31	11.39	4.145		
	28 a 34 años	10	9.90	4.175		
	35 a 41 años	2	14.50	4.950		

\* $p \leq .05$



Las dimensiones sobre la implicación de la alta dirección y la cultura organizativa son las que reportan las diferencias estadísticas en el análisis de varianza, siendo en ambos casos el rango entre 7 a 13 años el que mejor percepción reporta y el rango entre 28 a 34 años laborados los que registran el valor más bajo.

En la tabla 7 se presentan los valores comparativos de cada una de las tres divisiones académicas consideradas en el estudio y que pertenecen a la disciplina del área de ciencias sociales.

Tabla 22: Comparación de las medias poblacionales de cada dimensión del cuestionario de gestión del conocimiento por división académica.

Dimensión	División Académica	N	Media	Desviación típica	F	Sig.
Implicación de la alta dirección	División A	23	14.04	3.855	.941	.395
	División B	25	15.28	3.542		
	División C	32	15.16	3.081		
Cultura Organizativa	División A	23	13.30	2.991	1.155	.320
	División B	25	14.08	3.341		
	División C	32	12.81	3.053		
Capacidad de Gestión	División A	23	10.65	4.270	5.620	.005*
	División B	25	11.64	4.051		
	División C	32	8.34	3.279		
Tecnología	División A	23	13.09	3.302	8.257	.001*
	División B	25	15.96	3.020		
	División C	32	12.88	2.915		
Indicadores	División A	22	8.64	2.752	8.879	.000*
	División B	25	11.00	2.582		
	División C	32	8.06	2.747		
Procesos de la Gestión del Conocimiento	División A	23	10.83	4.086	3.800	.027*
	División B	25	13.84	4.571		
	División C	32	11.63	3.358		

\*p≤ .05

Con relación a las divisiones académicas, únicamente las dos primeras dimensiones no reportan diferencias. Todas las dimensiones que reportan diferencias señalan que la División Académica “B” es la que mejor percepción tiene sobre las mismas, mientras que los valores más bajos también de manera coincidente los refleja la división académica “C”. Por último en la tabla 8 se presenta un análisis de correlación de las dimensiones bajo estudio con relación a la edad y los años laborados en la institución.

Tabla 23: Correlación de las dimensiones del cuestionario con relación a la edad y antigüedad laboral.

Dimensión	Implicación de la alta dirección	Cultura organizativa	Capacidad gestión	Tecnología	Procesos de la gestión del conocimiento	Indicadores	Edad de la persona entrevistada	Años que ha laborado en la organización
Implicación de la alta dirección	1							
Cultura organizativa	.706**	1						
Capacidad gestión	.432**	.402**	1					
Tecnología	.413**	.589**	.450**	1				
Procesos de la gestión del conocimiento	.537**	.651**	.423**	.524**	1			
Indicadores	.602**	.608**	.475**	.559**	.722**	1		
Edad de la persona entrevistada	-.141	-.223	.161	-.058	-.115	-.129	1	
Años que ha laborado en la organización	-.352**	-.322**	.030	-.183	-.237*	-.251*	.718**	1

\*\*. La correlación es significativa al nivel 0,01 (bilateral). \*. La correlación es significativa al nivel 0,05 (bilateral).

Se puede apreciar que los años laborados guardan una correlación negativa altamente significativa con respecto a las dimensiones de implicación de la alta dirección y cultura organizativa, y una correlación

moderada siempre negativa con relación a los procesos de gestión del conocimiento y los indicadores. Es decir que a un mayor número de años laborado menor es la percepción sobre la dimensión señalada.

## CONCLUSIONES

De manera general podemos señalar que más de la mitad de la población bajo estudio percibe que no se están dando los elementos necesarios para la gestión del conocimiento al interior de los cuerpos académicos. Entre los principales factores asociados, los investigadores perciben que la dedicación de los directivos respecto al apoyo que brindan los profesores es bajo, y este factor es decisivo para que a través de los diversos programas de apoyo a la investigación se puedan realizar los desarrollos requeridos por la sociedad, y de esta forma mejorar los indicadores de productividad de los propios Cuerpos Académicos.

En cuanto a la espiral del conocimiento se puede observar que existe la problemática de documentación y socialización, ya que la creación de conocimiento es una interacción continua de conocimiento tácito y conocimiento explícito. Por tanto, es necesario que se dé el proceso de socialización para compartir el conocimiento tácito. En cuanto a la tecnología, es una dimensión que de manera recurrente fue bien evaluada, sin embargo se reconoce que aún no es suficiente y que no se está generando una memoria organizacional que permita precisamente este proceso de socialización y por supuesto, tampoco la difusión y posible comercialización de los productos de investigación que han generado estos grupos de trabajo. Es pertinente señalar que si bien esta investigación se centró principalmente hacia el área de ciencias sociales, la línea de investigación que permita generar estrategias de gestión del conocimiento al interior de estos grupos colegiados, se hace pertinente para todas las ciencias, pues la función social de la entidad universitaria debe procurar la generación de los esquemas que le permitan ser pertinente y competitivo en esta sociedad del conocimiento.

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# EFECTOS DEL SISTEMA TRIBUTARIO, EN LAS MICROS, PEQUEÑAS Y MEDIANAS EMPRESAS

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## RESUMEN

*Este proyecto tuvo como objetivo identificar los efectos integrales que el sistema tributario origina en las micros, pequeñas y medianas empresas de Baja California, por el periodo del 2008 al 2010. El método que se utilizó fue el descriptivo longitudinal, en la primera fase se obtuvo información de 88 empresas de Mexicali, generándose un diagnóstico cuyos principales resultados son: 1) El 47 % consideran al impuesto sobre la renta el más oneroso; 2) El 32% manifestó que los cambios en las tecnologías de la información en el sistema tributario originó una carga administrativa adicional; 3) 46% señalo que los cambios ocurridos en los tres últimos años generaron incertidumbre en su correcto cumplimiento 4) El 64% opinan que el gobierno debe establecer estrategias para reducir el gasto público y 30 % que se debe abatir la evasión fiscal. La principal conclusión es que las empresas siguen considerando que el pago de contribuciones sobre todo al gobierno federal, les afecta significativamente en los resultados financieros y administrativos de las mismas y en los últimos años esto se ve agravado como consecuencia de la obligación de tener que utilizar tecnologías de la información.*

**PALABRAS CLAVES:** Sistema tributario mexicano y micros, pequeñas y medianas empresas (Mipymes).

## EFFECTS OF THE TAX SYSTEM, IN THE MICRO, SMALL AND MEDIUM-SIZED ENTERPRISES.

### SUMMARY

*This project aimed to identify effects comprehensive tax system originates in the micros, small and medium-sized enterprises of Baja California, for the period of 2008 to 2010. The method that was used was the longitudinal descriptive, in the first phase information was obtained from 88 companies of Mexicali, generating a diagnosis the main results are: 1) 47% consider the most costly income tax; 2) 32% Said that changes in the technologies of the information in the tax system led to an additional administrative burden; 3) 46% would point out that the changes that have occurred in the past three years generated uncertainty in its correct performance 4) 64% think that the Government should establish strategies to reduce public spending and 30% which should reduce tax evasion. The main conclusion is that companies still consider that payment of contributions to the federal Government, affects them significantly in Financials and administration thereof and in recent years this is exacerbated as a result of the obligation of having to use information technologies.*

**KEY WORDS:** Mexican tax system and micro, small and medium-sized enterprises.

## INTRODUCCIÓN

A nivel internacional, las micro, pequeñas y medianas empresas (Mipymes) tienen una amplia participación en la economía mundial ya que representan el 95% de total de las empresas de acuerdo a datos de la Organización para la Cooperación y Desarrollo Económico (OCDE). A nivel Nacional la participación es similar ya que de acuerdo al Instituto Nacional de Estadística, Geografía e Informática

(INEGI) en base al censo económico 2004, el 99% de los establecimientos son micros, pequeños y medianos los cuales demandan acciones para impulsarlos y ser más competitivos ya que es indudable la participación de estas empresas en el Producto Interno Bruto (PIB) y en la generación de empleo. Por otra parte según un estudio reciente del Banco Interamericano de Desarrollo, sostiene que los sistemas tributarios complejos ocasionan una alta evasión fiscal y afectan el crecimiento económico en toda América Latina y el Caribe. Lo anterior incide en que la carga impositiva sea muy alta, asimismo reduce la inversión en tecnología y otras formas de mejorar su productividad, ya que con los impuestos altos, se reducen las utilidades que generan las inversiones.

En el actual escenario económico mundial en el cual los especialistas señalan que la incipiente recuperación que muestran algunos indicadores macroeconómicos no aseguran que se haya dejado atrás la crisis financiera y económica iniciada en el año 2008, ya que subsisten riesgos como las grandes deudas públicas de algunos países europeos, que los puede llevar a decretar moratorias de pago, otro de los riesgos que pueden disminuir las actividades económicas de los países, es el incremento en los precios del petróleo y los alimentos; en caso particular de México y en especial de Baja California la recuperación económica está ligada a la de los Estados Unidos de América.

Así como en el resto del país las micro, pequeñas y medianas empresas en Baja California son muy importantes para el desarrollo económico por lo cual es de relevancia evaluar el entorno tributario, con el propósito de plantear una serie de recomendaciones que les permitan minimizar el impacto negativo que pudiera tener el sistema tributario en sus actividades, sobre todo conociendo que en la normatividad legal y fiscal, se ofrecen a los contribuyentes diversas opciones de tributación, así como estímulos y facilidades fiscales.

## REVISIÓN LITERARIA

La Constitución Política de los Estados Unidos Mexicanos (CPEUM) en su artículo 31 fracción IV establece la obligación de los mexicanos a contribuir con el gasto público, siendo este precepto constitucional el que da nacimiento al Sistema tributario en México. El Sistema Financiero (SF) en México está integrado principalmente por la Comisión Nacional Bancaria, la Comisión Nacional de Seguros y Fianzas, la Comisión Nacional de Valores y el Banco de México, a través de los cuales controlan y regulan las actividades de las instituciones gubernamentales. La Secretaría de Hacienda y Crédito Público (SHCP) es parte fundamental en la estructura del SF en México. La SHCP tiene a su cargo la actividad financiera del país administrando los ingresos y gastos públicos. Los antecedentes previos más importantes en materia tributaria datan del 2007, año en el cual se incorporaron cambios importantes destacando la introducción de los llamados impuestos de control, siendo el impuesto empresarial a tasa única (IETU) que se aplica a personas físicas con actividad empresarial, profesionistas y los dedicados al arrendamiento, así como a las personas morales y, el impuesto a los depósitos en efectivo (IDE), ambos impuestos iniciaron su vigencia en el año 2008.

A raíz de la reforma hacendaria mencionada, la SHCP publicó que en el 2008 la recaudación de los impuestos más relevantes relacionados con la renta fueron el impuesto sobre la renta (ISR), el IETU y el IDE, alcanzando un monto de 5.1 por ciento del PIB, considerándose el nivel máximo en los últimos 30 años. El siguiente cambio se dio en el año 2009, en el cual se aprobaron una serie de modificaciones fiscales más en el sentido de incremento de tasas impositivas tales como el IVA que incremento del 15 % a 16% y de 10% a 11% en la región fronteriza, modificando además las tasas marginales de los últimos tres tramos de la tarifa del ISR a personas físicas, ubicando la tasa máxima en 30% y la empresarial también fue modificada del 28% al 30%. Asimismo, se modificaron algunas tasas de los demás renglones de impuestos que integran los ingresos tributarios no petroleros. La SHCP considera que las anteriores modificaciones fiscales, dieron origen a que en el año 2010 se viera un incremento en la recaudación por ingresos tributarios no petroleros hasta en un 11.9%. Para el año 2011, el Ejecutivo Federal solo

considero introducir precisiones al marco tributario, destacando en la Ley de Ingresos de la Federación algunos aspectos en relación con los ingresos por intereses, en la forma de presentar las declaraciones, destacando lo relativo al ISR donde se promueve la creación de nuevos empleos a través de estímulos fiscales para los contribuyentes que contratan a personas de primera vez y el fomento de la producción teatral. En la política de ingresos para el ejercicio del 2012, el Ejecutivo Federal no considero pertinente proponer cambios a los ordenamientos legales en materia impositiva, proponiendo en cambio un mayor énfasis en el fortalecimiento de la recaudación, mejoras en la eficiencia de la administración tributaria y buscando una mayor simplificación de los trámites a seguir por los contribuyentes.

Es importante precisar que los contribuyentes son los sujetos pasivos de la relación tributaria, y están clasificados como personas físicas o personas morales y a su vez los sujetos activos de dicha relación son: la Federación, las Entidades Federativas y los Municipios los cuales les imponen diversos gravámenes y otras obligaciones a los primeros. Los impuestos referidos en México pueden ser federales, estatales y municipales. La mayor carga fiscal es generada por los impuestos federales, siendo los principales: el ISR, Impuesto al Valor Agregado (IVA), IETU, IDE, Impuesto sobre Automóviles Nuevos, Impuesto Especial sobre Producción y Servicios, Impuesto sobre Tenencia o Uso de Vehículos y la Ley Federal de Derechos, entre otros impuestos especiales. Entre los principales impuestos estatales y municipales se encuentran: impuestos al traspaso de la propiedad inmueble, impuesto predial, impuesto por la celebración de algunos eventos públicos y en algunos casos impuestos sobre nóminas. Como ya se menciono, la principal carga fiscal de los contribuyentes recae en los impuestos federales, siendo motivo de controversia desde su nacimiento y sus posteriores modificaciones. Es voz popular en foros de profesionistas, empresarios, políticos y funcionarios públicos, que México requiere de una reforma fiscal integral, la cual no ha sido adecuadamente sustentada ni defendida. Diversas publicaciones en periódicos y revistas, mencionan que la carga fiscal es un impedimento para un adecuado desarrollo en la economía del país, señalando que las mipymes son las empresas más vulnerables, siendo aproximadamente el 42% de sus ingresos lo que les representa cumplir con sus obligaciones fiscales principalmente las federales.

### Planteamiento Del Problema

Para el cumplimiento de las obligaciones tributarias, se expiden una gran diversidad de normatividad entre leyes, reglamentos, decretos y resoluciones, en la mayoría de los casos de interpretación compleja y cambiante, lo que origina privar de recursos a los particulares o contribuyentes, no solo por el gravamen en sí, sino también por lo que se tiene que pagar de sueldos y honorarios, por empleados y asesores para poder cumplir con las mismas; en este entorno desarrollan sus actividades las Mipymes. Aunado a los riesgos y dificultades inherentes de la realización de una actividad empresarial, trae como consecuencia el cumplimiento erróneo o en algunos casos el franco incumplimiento de sus obligaciones tributarias, con el consecuente pago de multas u otros accesorios de las contribuciones, que ponen en riesgo la iniciativa empresarial de los particulares. La interrogante que se plantea es ¿el actual sistema tributario tiene efectos negativos en el desarrollo y permanencia de las mipymes establecidas en Baja California?

### Objetivo

La presente investigación tiene como objetivo:

Identificar los efectos integrales que el sistema tributario origina en las micros, pequeñas y medianas empresas establecidas en Baja California.

### **METODOLOGÍA**

El método que se utilizó en esta investigación fue el descriptivo longitudinal, ya que se recabó información de la situación que guardan las micros, pequeñas y medianas empresas en el Estado de

Baja California en relación con el sistema fiscal donde llevaron a cabo sus actividades en los tres años anteriores a la fecha de esta investigación, posteriormente se generó un diagnóstico de cuales han sido sus efectos o consecuencias integrales en dichas empresas. El presente proyecto se dirigió al análisis de las micro, pequeñas y medianas empresas del Estado de Baja California, así como la repercusión que sobre ellas ha generado el sistema tributario, principalmente en la administración y en sus finanzas, para lo cual se establecieron las siguientes estrategias en la investigación:

Primero: Se consideró el análisis a nivel estatal, generando redes de investigación con académicos de la DES de Ciencias Económico y Administrativas, integrados por la Facultad de Contaduría y Administración de Tijuana, la Facultad de Ciencias Administrativas de Mexicali, la Facultad de Ciencias Administrativas y Sociales de Ensenada; asimismo, se consideró importante la participación de los Colegios que agrupan a los Contadores Públicos en las tres ciudades anteriores y con el Centro de Capacitación de Estudios Fiscales y Finanzas Públicas del Gobierno de Baja California.

Segundo: La población de estudio se conformó por las micro, pequeñas y medianas empresas, establecidas en el Estado de Baja California seleccionándolas mediante muestreo probabilístico estratificado, para que la muestra este integrada por los diferentes sectores y estratos. Se trabajó a un nivel de confianza de 95%: (Hernández et al, 2010) Los pasos que se siguieron en este proyecto son:

- a) Lectura y análisis de la información que se generó en relación a este tema, emitida tanto por el Gobierno Federal a través de sus diversas instancias en el ámbito fiscal como por los analistas particulares de temas fiscales;
- b) Se identificó la base de datos de las micro, pequeñas y medianas empresas localizadas en Mexicali, Tijuana y Ensenada; determinando como la más confiable y completa el padrón del Sistema Empresarial Mexicano (SIEM) 2011, para seleccionar la muestra de empresas.
- d) Se diseñó y aplicó un cuestionario a la muestra seleccionada, para obtener información sobre el cumplimiento de las obligaciones tributarias y los efectos que este les originó;
- e) Se capturó la información obtenida en el programa estadístico SPSS;
- f) Con los datos obtenidos, se generó una lista de resultados estadísticos con apoyo de medios electrónicos;
- g) Se emitieron los resultados obtenidos, así como las conclusiones derivadas del análisis en cuestión.

## RESULTADOS

Como parte de la metodología seguida para determinar el efecto que el sistema tributario, tiene sobre las micro, pequeñas y medianas empresas mexicanas; se aplicaron 88 encuestas de empresas ubicadas en Mexicali, Baja California, de las cuales se obtuvo la siguiente información:

Características Generales De Las Empresas Encuestadas:

En cuanto al sector al que pertenecen las 88 empresas encuestadas:

52 (59%) pertenecen al sector comercio,  
12 (14%) al sector industrial y,  
24 (27%) al sector servicios.

41(47%) están constituidas como personas morales y de estas:

37 (90%) son del régimen general y,  
4 (10%) del simplificado.

47 (53%) son personas físicas, estando:

24 (51%) en el régimen general,  
10 (21%) en el intermedio y,  
13 (28%) en el pequeño.

En cuanto a la antigüedad de las empresas:

20 % de hasta 5 años,  
30% de 5 a 10 años,  
23 % de 10 a 15 años,  
7% de 15 a 20 años y,  
20% de 20 años en adelante.

En cuanto a la escolaridad del administrador o gerente general, se tiene que:

51 (59%) son profesionistas,  
5 (1%) tienen estudios de posgrado,  
22 (25%) cuentan con estudios de preparatoria o escuela técnica,  
8 (9%) de secundaria y,  
solo 1 (1%) de primaria.

De acuerdo al promedio de personal con el que cuentan las empresas al 2010,

50 (57%) con hasta 10 empleados,  
21 (24%) de 11 a 50 empleados,  
6 (7%) de 51 a 250 y,  
10 (11%) contaban con más de 250 empleados.

**B. Aspectos Financieros, Operacionales Y Administrativos De Las Empresas Encuestadas.**

Al 2010, manifiestan ingresos anuales en los siguientes rangos:

45 (51%) ingresos anuales de hasta \$ 4.0 millones,  
33 (38%) señalan de \$ 4.01 a \$ 100.0 millones, y,  
10 (11%) en el rango de \$100.01 a \$ 250.0 millones.

Las actividades mercantiles las realizan en el mercado:

El 87% en el mercado local,  
10% en el mercado nacional y,  
3% realizan actividades de exportación.

De las empresas que realizan operaciones de exportación,

El 82% a Estados Unidos y,  
18% al continente Asiático.



En cuanto a su crecimiento, manifestaron que en relación a los 3 años anteriores al 2010:

19 (22%) se encuentran iguales,  
20 (23%) manifiestan que empeoraron y,  
48 (55%) que mejoraron.

Relacionada con la pregunta anterior, se les cuestiono acerca del factor que consideran más importante en su crecimiento o decrecimiento, contestando que:

32 (36%) manifiestan que el factor más importante fue la crisis económica,  
20 (23%) señalan la diversificación de productos y mercado,  
13 (15%) tienen a la competencia como más importante,  
9 (10%) se refieren a la situación financiera de la empresa,  
7 (8%) a aspectos tecnológicos,  
4 (5%) a situaciones laborales y familiares,  
2 (2%) a cambios fiscales.

Al cuestionar acerca de los factores que consideran afectarán a su empresa a mediano plazo, responden que:

45% la competencia,  
18% cambios en el sistema fiscal  
17% Carencia de recursos financieros  
15% desarrollo tecnológico y,  
5% escasez de mercancías.

En cuanto a cómo perciben la situación económica de su empresa a mediano plazo:

50 (57%) piensan que mejorará,  
34 (39%) creen que se mantendrá igual y,  
4 (5%) que disminuirá.

La información contable es generada por:

44 (50%) departamento de contabilidad,  
37 (42%) despacho contable externo y,  
7 (8%) manifiestan no tener obligación de generar información contable.

b. Resultados obtenidos de las preguntas relacionadas con la situación tributaria de los contribuyentes encuestados:

Las contribuciones estatales a que están sujetos son, en 53 casos al impuesto sobre nómina, 4 a actividades mercantiles y 4 solo a tenencia vehicular.

Las contribuciones municipales a que están sujetos son:

53 (98%) al predial y,  
1 (2%) a adquisición de inmuebles.

Sobre si les afecta o no la restricción bancaria de los depósitos en dólares:

38 (43%) opinan que si afecta a la operación de su empresa y,

50 (57%) manifestaron que no les afecta.

De los 38 que manifestaron que si les afecta a sus operaciones la restricción de los depósitos en dólares manifiestan que el efecto que tienen es:

- 14 (37%) casos inseguridad al tener que conservarlos en efectivo,
- 12 (32%) les generan altos costos administrativos por traslado de efectivo al extranjero y,
- 12 (32%) que les genera una disminución en los ingresos por no aceptar dólares.

Referidos a cual consideran que es la contribución más onerosa en los últimos 3 años, manifiestan que:

- 47% el pago del ISR
- 24% el pago del IETU
- 15% el IMSS e INFONAVIT,
- 5% el IVA y,
- 9% Otros.

Con respecto a la pregunta acerca de cómo les afecto en los últimos 3 años (a, los cambios en las tecnologías de la información del sistema tributario manifiestan que:

- 28 (32%) casos tuvieron una carga administrativa adicional al mismo personal,
- 19 (21%) requirieron de mayor inversión en equipo de cómputo,
- 17 (19%) les genero un aumento en el pago de honorarios,
- 16 (18%) tuvieron que capacitar al personal con el que ya contaban.
- 5 (6%) tuvieron que contratar más personal para su cumplimiento y,
- 3 (4%) manifiestan diversas causas.

En cuanto a la pregunta de cómo les impacto los cambios ocurridos en los tres últimos años en el sistema tributario, manifiestan:

- 41 (46%) les genero incertidumbre acerca del correcto cumplimiento de las obligaciones tributarias,
  - 15 (17%) consideran que no tuvieron ninguna afectación,
  - 12 (14%) les genero estrés laboral,
  - 11 (13%) señalan molestias por problemas en los sitios en la web de las autoridades gubernamentales y,
  - 9 (10%) manifiestan impotencia por cambios constantes en la normatividad fiscal
- Referente a la pregunta del grado de afectación de los costos en sus resultados, derivado de la carga fiscal, manifiestan:

- 44 (50%) que es mucha la afectación,
- 42 (48%) manifiestan que es poca la afectación y,
- 2 (2%) que es nula dicha afectación.

Por la pregunta de si ha utilizado estrategias fiscales para atenuar los cambios en el sistema tributario:

- 55 (63%) señalan que no utilizan estrategias y,
- 33 (37%) manifiestan que si las utilizan.

En relación con la competitividad de la empresa y si el sistema fiscal vigente se la ha restado:

- 51 (58%) dicen no sentir afectación en su competitividad y,
- 37 (42%) señalan que si les ha afectado.

En el caso de los 37 que señalan que si les ha afectado, dicen que las causas son:

- 15 (41%) de ellos por la gran diversidad de leyes fiscales a cumplir,

9 (24%) dicen que por la complejidad de la normatividad vigente,  
7 (19%) por los constantes cambios en la normatividad y,  
6 (16%) por los costos adicionales.

Al cuestionarles acerca de la aplicación a algún estímulo o beneficio fiscal en los últimos años, responden que:

67 (76%) no han aplicado y,  
21 (24%) que si han aplicado.

Por los 21 que si han aplicado estímulos y/o beneficios fiscales, señalan que:

3 (14%) fueron por decreto o estímulo a las maquiladoras,  
6 (28%) que por créditos revolventes, acreditamiento, crédito diesel y;  
6 (28%) fue por convenios, beneficio de reducción en pago estatal, proyecto de inversión, deducción inmediata, compra de activo fijo, remanente de pérdida fiscal, reembolso de impuestos sobre nómina, apoyos por el régimen, descuento en los impuestos por la contingencia del terremoto o por tenencias.  
6 no contestaron.

En relación con los gastos y/o cargas administrativas adicionales, han sido originadas en:

30 (35%) casos por declaraciones informativas,  
27 (32%) por facturación electrónica,  
18 (21%) por dictámenes fiscales, y,  
9 (11%) por atención de requerimientos fiscales.  
4 (1%) por causas diversas.

Al preguntarles su opinión acerca de la estrategia que tiene que seguir el gobierno federal para financiar el gasto público del 2012, responden que:

55 (64%) que se debe reducir el gasto público,  
26 (30%) se debe abatir la evasión fiscal y,  
5 (6%) dan diversas propuestas.

## CONCLUSIONES

Considerando que el objetivo de la presente investigación, en su primera fase, es identificar los efectos integrales que el sistema tributario origina en las micros, pequeñas y medianas empresas establecidas en Mexicali, Baja California, se concluye que: Primera: La mayoría de las empresas expresaron que como consecuencia de la utilización de las tecnologías de la información y en especial el uso del internet para el cumplimiento de sus obligaciones tributarias, les han ocasionado cargas financieras y administrativas adicionales, las cuales les afecta en su patrimonio y en sus resultados, lo que incrementa el efecto negativo de la carga fiscal. Esto queda evidenciado en el informe tributario y de gestión 2011 correspondiente al cuarto trimestre, publicado por el SAT donde indica que el 78 por ciento del total de operaciones realizadas por los contribuyentes, fue a través de internet y en caso de contribuyentes personas morales represento el 97 por ciento.

Segunda: Con respecto a los cambios ocurridos en los tres últimos años en el sistema tributario, un número significativo de contribuyentes expresaron que los mismos les generaron incertidumbre en cuanto al correcto cumplimiento, y además provoco otros efectos negativos en las empresas. Tercera: Un porcentaje relevante de los contribuyentes manifestaron que los resultados financieros en sus empresas se vieron afectados negativamente en diverso grado, por el pago de contribuciones. Esto se contrasta con el informe tributario y de gestión 2011, el cual indica que la recaudación proveniente del ISR-IETU-IDE se incremento en más del once por ciento en el 2001 respecto al año anterior. Cuarta: En cuanto a las

recomendaciones que expresaron los contribuyentes con respecto a la generación y manejo de los ingresos tributarios por parte del gobierno, la mayoría opino que se debe disminuir el gasto público, e incrementar las acciones de fiscalización para abatir la evasión y elusión fiscal.

En el informe tributario y de gestión 2011 el SAT indico que para diciembre de 2011 se alcanzo un total treinta y siete millones de contribuyentes activos, de los cuales tres y medio millones representa el incremento del 2011 con respecto al 2010; por lo que respecta a las labores de fiscalización de las autoridades estas mejoraron la efectividad de las auditorias, generando más de cien mil millones de pesos y de ese monto cerca del sesenta por ciento se origino por revisiones efectuadas a los grandes contribuyentes. Las autoridades fiscales en materia de juicios planteados por los contribuyentes, han obtenido sentencias favorables en cincuenta y cuatro por ciento de los casos, lo cual evidencia la mejora en la emisión de resoluciones por diferencias a cargo de los contribuyentes.

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# LA HIBRIDACIÓN DEL SPL: CASO EMBOTELLADORA EN BARRANQUILLA.

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## RESUMEN

*La administración de las industrias manufactureras y de servicios, en los últimos años, ha adaptado los principios teóricos de la Distribución y el diseño de planta. En esta parte de la administración de operaciones, se encuentra la Planeación sistemática de Layout (SLP), que es una herramienta, que al adaptarse a las condiciones de la compañía donde se aplique, puede cambiar conservando su base conceptual. Esto, es conocido como la Hibridación de Herramientas de Toma de Decisiones. Es por esto, que cuando se asocia el SLP con simulaciones, análisis de decisiones, políticas corporativas, restricciones de mercado, variaciones de Truput, rendimiento por producto y variación en las utilidades, se convierte en un procedimiento dentro de las compañías para gerenciar eficientemente con tiempos de reacción rápidos. Lo anterior, se traduce en aumento del nivel de servicio y la optimización del proceso productivo para la empresa objetivo.*

**PALABRAS CLAVES:** Truput, Distribución de Planta, Simulación de costos, Análisis de Decisiones.

## HYBRIDIZATION OF THE SPL: CASE BOTTLING IN BARRANQUILLA

### ABSTRACT

*The management of manufacturing and service industries in last years has adapted the theory principles of the Distribution and plant design. In this part of operations management, is the systematic layout planning (SLP), a tool, to adapt to the conditions of the company where applicable, may change without losing its conceptual base. This is known as the hybridization of Decision Making Tools. That is why; when the SLP is associated with simulations, decision analysis, corporate policies, market restrictions, changes in throughput, performance by product and variation in profits, it becomes a process within companies to efficiently manage fast reaction times. This translates into increase fill rate and optimized production process for the target company.*

**JEL:** C2, C15, C44, C61, C63, L60

**KEYWORDS:** Throughput, Distribution Plant, Cost Simulation, Decision analysis.

## INTRODUCCIÓN

En la actualidad, existe una tendencia muy marcada de las empresas manufactureras, que buscan configurar todo su proceso productivo de tal forma que se disminuya el desperdicio y que el producto terminado fluya en el instante al siguiente eslabón de la Cadena de Suministro. Esto, conlleva hacia un sistema de manufactura flexible usando la práctica del JIT (Just in Time; Justo a Tiempo) (Shingo & Dillon, 1989) (lo que en el hemisferio occidental se ha convertido en una práctica inalcanzable), de los nativos de oriente. En ese proceso de optimización continua del sistema productivo, es el escenario donde se divisa el alcance que posee la Gestión de las operaciones, ya que, los modelos y las teorías inmersos esta rama de la ingeniería, que fue desarrollada en la agonía de la Segunda Guerra Mundial (Hillier & Lieberman, 2006), dan un alto nivel de confiabilidad informativa lo que está pasando dentro de una proceso productivo.

Figura 1: Esquema del S.L.P. Tomado de: DIEGO-MÁS, J. A. Optimización de la distribución en planta de instalaciones industriales mediante algoritmos genéticos. Valencia , Comunidad Valenciana, España: Universidad Politecnica de Valencia

## REVISION DE LITERATURA



Al ver un sistema de productivo unos puntos de gran cuidado como los son: la incertidumbre de la demanda y la oferta, que según Bernanke y Frank (2007), la genera una tendencia espontánea del mercado, tanto que se hace casi que imposible poder predecirla. Y, el perfecto balance entre aprovisionamiento-producción-almacenaje. Lo primero, no es independiente de lo segundo, porque las pautas de las 5W + 1H (Media Awareness Network, 2010) las pone el mercado y si las salidas de proceso son demasiadas crean un impacto en el comportamiento del consumidor. De ahí, su interdependencia.

Las naciones industrializadas han gastado mucho dinero en investigaciones que den como respuesta unos modelos integrales de planificación de labores como abastecimiento, producción y almacenamiento (Ballou, 2004), pero la lista de los que realmente han satisfecho estas necesidades es muy corta. Y se vuelve más pequeña, cuando ninguno de estos modelos ha podido predecir el comportamiento de la demanda con el fin de ajustar el proceso productivo a inventario cero. De llegarse a lograr esto, se llegaría a incrementar el margen de contribución operacional por producto y por ende se llegaría a tener una herramienta, que a la hora de ponerle cifras concretas en la ecuación de Competitividad, este índice crecería enormemente.

Siguiendo con el componente logístico, el almacenaje es un paso obligado en cualquier proceso productivo ya que, de este dependen aspectos tales como: tiempo de ciclo, nivel de servicio, punto de reorden, stock de seguridad, tamaño del lote, disciplinas de entradas y salidas, niveles de existencias, entre otros, que el final son determinantes en la satisfacción de la demanda.

De igual manera, los modelos de inventarios han sido muy influyentes en los modelos de planeación de la producción, porque existen modelos con demanda conocida y otras con demanda incierta (Nahmias, 2007). La pregunta es siendo el mundo real tan complejo ¿existirán demandas conocidas? O ¿Por qué estudiar los modelos de inventario con demanda conocida? Si lo que realmente se percibe son fenómenos microeconómicos con tendencias inciertas y poco medibles. En esta parte de la variación de la demanda es donde todos los modelos han perdido puntos en el nivel de confiabilidad o en su defecto han tenido que recibir información de un humano para poder acercarse a lo óptimo (Gaither & Frazier, 2000).

Por otro lado, si se observa el sistema productivo desde otra perspectiva, la pregunta que se están haciendo ahora las industrias es ¿Cómo se organiza el espacio físico para ser más productivo? Todos estos componentes de un sistema productivo tienen que estar dentro de un espacio geográfico. Este espacio geográfico, según Chase, Jacobs y Aquilano (2006), tiene que estar dispuesto de tal forma que las actividades interrelacionadas que se lleven a cabo en el sistema, sean óptimas, con el fin de que no afecten la productividad de la empresa. Es aquí, donde surge un término que inicialmente fue asociado a la disposición del espacio en las cubiertas de los portaaviones de la guerra del la mitad del siglo pasado, Layout.

A éste término, con el tiempo, fueron dándole la forma hasta convertirlo en lo que hoy se conoce como el diseño y la distribución de planta, cuyo principal aporte fue de Richard Muther con el Systematic Layout Planning (SLP)

Partiendo que el paradigma reinante es la globalización, donde según Societas (2008) las fronteras son cosa del pasado y donde libre flujo de capital, tecnología y información son el día a día de las industrias, es vital que éstas tengan una estructura interna operativa y física que las haga lo suficientemente flexible ante la demanda incierta de la actualidad, rentable y sostenible en el tiempo, todo esto encaminado a satisfacer a un mercado cada vez más dinámico.

Lo anterior es la causa para que sea común observar empresas compitiendo por precios, gamas de productos, tiempos de entregas, etc. todas estas variables se han convertido en indicadores de gestión de las empresas hasta llegar a que la mayoría trabaja en función de las mismas. Por esto, es que las industrias empiezan a buscar estrategias con el fin de hacer que las utilidades aumenten. Esto, no es más que aumentar la productividad dentro de una industria. Esto incluye revisar muy detenidamente el proceso de transformación de una materias primas, en donde entran a trabajar maquinas y hombres de una forma entrelazada, la disposición correcta de los recursos y maquinas, la estandarización de los procesos y demás aspectos internos del lugar de transformación (en este caso una línea de producción) asociados con la productividad que conllevan a que el aumento de la misma sea el norte de las empresas de la región y el mundo (Niebel, 1996).

Cuando la industria evalúa la parte interna del proceso productivo y del lugar donde se lleva a cabo el mismo, es donde ésta, cae en cuenta que la materia prima que adquiere de los proveedores no la emplea a un 100%, las horas-hombre no las usa de una manera correcta, los despachos de la producción son lentos, los inventarios son un caos, problemas de movilidad en planta, los tiempos entre una operación y otra son largos, el camino que tiene que recorrer un trabajador entre un lugar y otro es largo, los constantes accidentes laborales, las maquinas a la espera de material para procesar, los cuellos de botella, etc. son variables que llevan a unas erogaciones operativas adicionales que van en detrimento del patrimonio y de las utilidades. (Muñoz Cabanillas, 2004)



Para el caso de estudio, se nota que dentro de programa de producción de una línea de embotellado de bebidas (en su mayoría son carbonatadas) en la Ciudad de barranquilla, cuando se cambia entre un producto y otro, se pierden muchas horas y también se ve alterado el flujo de productos, lo que retrasa el proceso productivo dejando al descubierto cuellos de botella en lugares vitales dentro proceso. Esto lleva al empresario a cuestionarse ¿En qué agrega valor al producto estas pérdidas de tiempo y los cuellos de botella en el proceso? También, existe una segregación en los procesos de toma de decisiones en materia conceptual entre la ingeniería de procesos con la dirigencia de embotellado a la hora de tomar las decisiones de mejoramiento de Layout y muchas veces la responsabilidad se delega. Este proceso de decisiones, requiere el uso de herramientas como WinQsb, un potente simulador como Arena Rockwell, QFDesigners y Microsoft Office Excel, que procesan datos de las variables de salida (tiempos, costos, volúmenes de producción, capacidad ociosa, capacidad utilizada, entre otros.) que en conjunto con las experiencias y factores externos percibidos (Constante retroalimentación del Perfil de amenazas y oportunidades del medio y el perfil de capacidades internas que ambos generan el FODA) son los que fundamentan las directrices a tomar en la planta.

Solo por dar algunos datos, la distribución de planta es ampliamente reconocida por tener un gran impacto en los costos globales, la eficiencia y el funcionamiento de una instalación. Se dice que el 50% de los gastos totales de funcionamiento puede reducirse si se ha diseñado el Layout de la instalación de adecuadamente. (Ramakrishnan & Srihari, 2008)

En los Estados Unidos las instalaciones de fabricación se están esforzando por mejorar su distribución de la planta, lo que contribuye a por lo menos una reducción del 30% en costos netamente operacionales. (Aleisa, 2005)

Por las razones expuestas, es necesario la Aplicación de una metodología de distribución de planta, que inicie su proceso haciendo una relación entre dos aristas tales como: la voz del cliente (¿Que quiere el cliente?) y características técnicas actuales del proceso (Quality Function Deployment; Despliegue de la Función Calidad) (Revelle, Moran, & Cox, 1998). Seguidamente, aplicar los conceptos del S. L. P, pero en la etapa de selección y evaluación de las alternativas se debe tener como base los resultados que proporcionan los arboles de decisión, indicadores financieros con el fin de observar en el futuro el ROI (Retorno de la Inversión), las proyecciones de producción y la simulación de las alternativas. Aplicado de esta manera, el SLP (ver Figura 1) deber ser la principal herramienta de competitividad en el mundo de la industria de la presente época globalizada, ya que, esta es una de los medios para optimizar instalaciones y trae consigo reducciones de gastos generan una variación positiva en la utilidad de los estados financieros de la empresa, lo cual aumenta la productividad y la rentabilidad de la misma, siendo fiel al objetivo básico financiero, que según García (1999) es la base epistemológica de los negocios.

## METODOLOGIA

El Tipo de Investigación a desarrollar en la presente propuesta es Explicativo–Descriptivo y Aplicado–Empírico, enmarcado en un paradigma Cuantitativo. Esto debido a que la propuesta busca encontrar las razones de mejora o no en los indicadores de productividad, a través de la optimización de los recursos buscados por la distribución en planta, y la consecución del pensamiento estratégico; por lo que obliga a realizar un diagnóstico de la situación actual del comportamiento de la línea de embotellado.

Luego se realizó una comparación con el Layout anterior, que permitió identificar y evaluar el modelo existente para así validar su implementación. Esta validación, se realizó a través de un método cuantitativo basado en el Systematic Layout Planning (SLP) y verificado finalmente por un panel de expertos.

Por otro lado, las Fuentes Primarias que se usaron en la elaboración de esta investigación se utilizaron la observación directa, aplicación de Listas de verificación, toma de datos en campo, y panel de expertos con profesionales que han trabajado en empresas diversas del sector industrial de la ciudad de Barranquilla. Y, las Fuentes Secundarias, se utilizaron consulta de libros, tesis, textos, Internet, base de datos, entre otros que ayuden a establecer las características del sistema de gestión a proponer. El tipo de información que suministran estas fuentes es de fácil acceso, por lo cual consultarlas resulta muy conveniente a la hora de desarrollar el proyecto.

La validación final, sale de un modelo de simulación que fue replicado durante 30 días en la Herramienta Arena Rockwell. El criterio para la toma de este número de replicas se debe a que este sistema al día 18 se estabilizaba y los resultados no presentaban diferencias significativas. Es decir, se convirtió en una curva asintótica. Y el balanceo de Línea, se tomaron unos datos estándares del proceso como el tiempo de ciclo y se balanceo la línea mediante el uso del software Winqsb.

## RESULTADOS

Este trabajo, está enmarcado en la diferencia de las cifras que resultó de pasar de un Layout anterior a uno actual ó de Distribución anterior a una actual. Lógicamente, que el argumento para los cambios en la disposición de la maquinaria en la planta se aplicaron los conceptos de S.L.P en conjunto con las herramientas agregadas al inicio (QFD, entre otros) y en la fase de toma de decisiones y evaluación. A partir de esto, los resultados logrados fueron:

Partiendo del supuesto de que el SALBP (Simple Assembly Line Balancing Problem), en uno de sus casos como lo plantea Restrepo, J et al (2008), en donde se caracteriza por disponer de un tiempo de ciclo asignado (o tasa de producción) y desea minimizar el número de estaciones que se requiere para llevar a cabo el proceso. Es muy común que se dé cuando la demanda externa puede ser estimada y un nuevo sistema de montaje vaya a ser instalado. Y a su vez, valida un modelo matemático general de equilibrio de líneas que se muestra:

$$\begin{aligned}
 \min_{sa} Z &= \sum_{j=1}^{M_{max}} y_j \\
 \sum_{i=1}^N t_i \cdot x_{ij} &\leq C \cdot y_j \quad j = 1, \dots, M_{max} \\
 \sum_{j=1}^{M_{max}} x_{ij} &= 1 \quad i = 1, \dots, N \\
 \sum_{j=1}^{M_{max}} j \cdot x_{ij} &\leq \sum_{j=1}^{M_{max}} j \cdot x_{ij} \quad \forall k < i \\
 y_{j+1} &\leq y_j \quad j = 1, \dots, M_{max} - 1 \\
 x_{ij} &= \{0, 1\} \quad \forall (i, j); \quad y_j = \{0, 1\} \quad \forall j
 \end{aligned}$$

Donde:

$x_{ij}$ : Si la tarea  $i$  se hace en la Estación  $j$ .

$y_j = 1$ : Si existe la Estación  $j$ .

$t_i$ : Tiempo de proceso de la tarea  $i$

$C$ : Tiempo de Ciclo

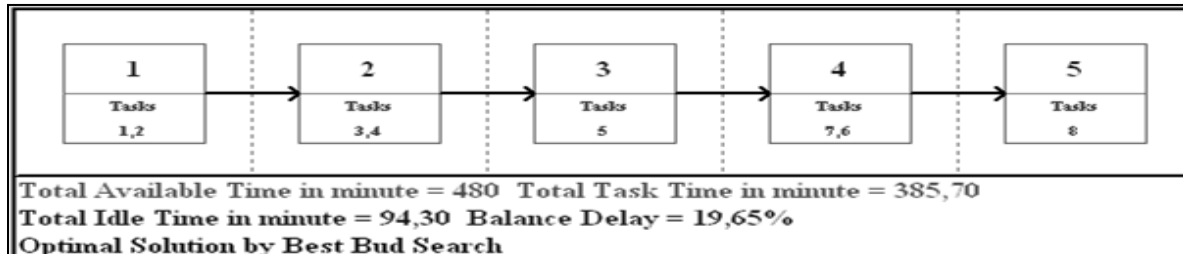
Al contrastar el modelo anterior, con el usado para procesar los datos, existen diferencias en la forma de la decisiones del uso de la Heurística, pero es una muy buena base general de solución de un problema de Balanceo de Línea. Al procesar los datos se encontró diferencia significativa entre el Layout actual y el Layout anterior. Esta diferencia, se deriva en una calificación más favorable en materia de costos, como por ejemplo la carga operacional de la línea, pasó de 7 a 5 operarios titulares (Ver Figura 2). Estos dos operarios pasaron a reforzar labores de calidad y calibración de instrumentos en las máquinas.

Figura 3: Tabla resumen del Balanceo de Línea de Embotellado Actual

Item	Result
<b>Desired Cycle Time in minute</b>	<b>96</b>
<b>Number of Line Stations</b>	<b>5</b>
<b>Number of Required Operators</b>	<b>5</b>
<b>Total Available Time in minute</b>	<b>480</b>
<b>Total Task Time in minute</b>	<b>385,70</b>
<b>Total Idle Time in minute</b>	<b>94,30</b>
<b>Balance Delay (%)</b>	<b>19,65%</b>
<b>Optimal Solution has been obtained by</b>	
<b>Best Bud Search</b>	

La capacidad ociosa de la línea que poseía el modelo anterior de 115 minutos paso a 94 minutos, en la actualidad (es decir se redujo de un 23% en un 19% de capacidad sin uso) como lo expresa la Figura 2.

Figura 4: Gráfica del Balanceo de la Línea



Sin embargo, antes de poner en marcha el nuevo layout, la simulación (ver Figura 4) que validó el modelo que se quería aplicar tenía una variación altamente significativa con el layout anterior en la parte de pasteurizado que estaba usada solo en un 90% y paso a un 96%, esto significa que la máquina que más energía consume aumentó su porcentaje de utilización y mismo ocurrió con la lavadora de botellas con un 3%.

En términos de tiempo, por procesos la simulación (Ver Figura 5) arrojaba que el tiempo de espera más crítico era de 5 horas en la pasteurizadora pero lo real es entre el 80 y 90%, que significa 3,5 y 4 horas en promedio que dura el tiempo de espera en esa operación y en el modelo anterior pasaba de las 5 horas.

Cabe notar que cuando se simula este tipo de sistemas en lenguaje SIMAN se usa la teoría clásica de la generación de los números aleatorios de la simulación montecarlo. Para esto se debe ir desde la probabilidad de una variable continua (Walpole, 2000) así:

$$P(x_1 < X < x_2) = \int_{x_1}^{x_2} n(x; \mu, \sigma) dx = \frac{1}{\sqrt{2\pi}\sigma} \int_{x_1}^{x_2} e^{-(1/2)[(x-\mu)/\sigma]^2} dx$$

Hasta la funcion inversa de esta que genera una aleatoriedad de numeros que se le asignan a las variables con las cuales se dan las entidades.

Figura 5: Informe de Utilización por Operación

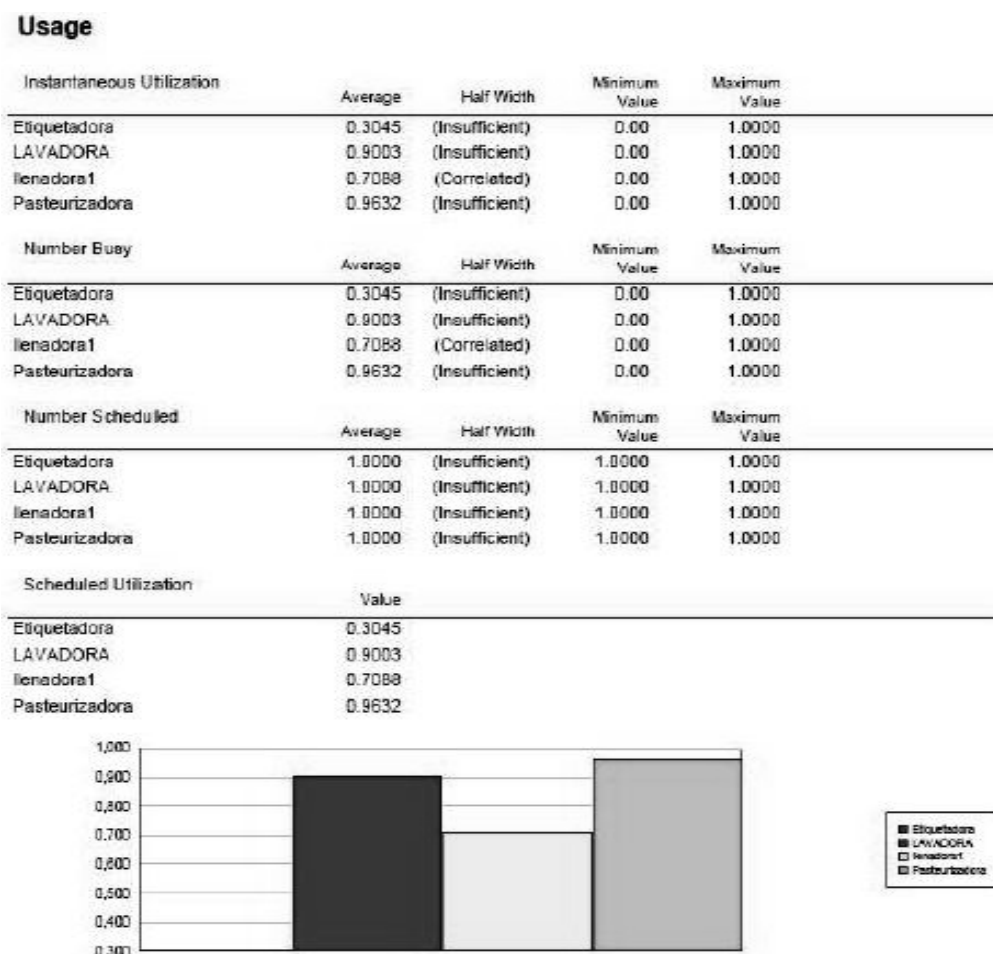


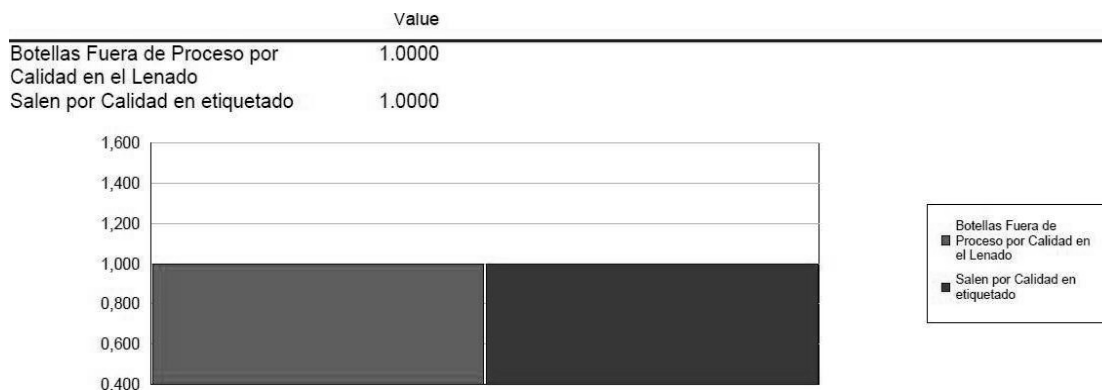
Figura 6: Informe de Tiempos de Espera por procesos

Queue				
Time				
Waiting Time	Average	Half Width	Minimum Value	Maximum Value
Etiquetado.Queue	0.00	(Insufficient)	0.00	0.00
LAVADO.Queue	0.2012	(Insufficient)	0.00	0.7422
Llenado.Queue	0.00113274	(Insufficient)	0.00	0.02406054
Pasteurizado.Queue	5.1186	(Insufficient)	0.00	10.6609
Solicita Transporte en Entrada.Queue	0.00	(Insufficient)	0.00	0.00

Los desperdicios al interior del proceso se disminuyeron en un 58,1% en vidrio y en un 12,4% en liquido, en comparación el layout anterior. Esto indica que en líquido se desechaban un promedio de 97 litros/turno, pasó a 85 litros/turno y en vidrio se quebraban un promedio de 35 Botellas/turno, cifra que en la actualidad está por debajo 20 botellas/turno.

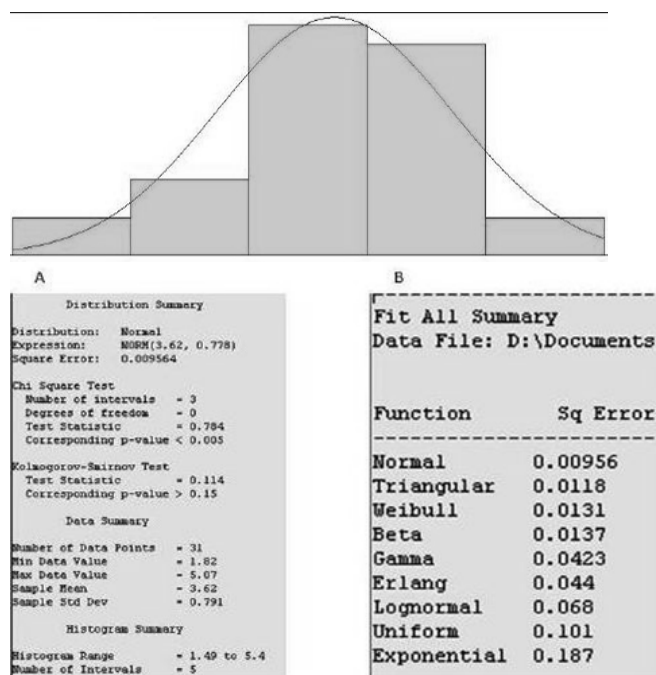
En términos de Capacidad de Proceso se mejoro en un porcentaje mucho mayor al esperado. Es decir, que la proporción de defectos pasó del 0,04% al 0,036%, en cifras concretas por cada lote de 50.000 botellas con una confiabilidad estadística del 95% paso de dar 20 a 16 unidades defectuosas. Esto trajo consigo el numero defectos por millón disminuyera y se diera un avance significativo hacia al seis sigma

Figura 7: Informe de No conformidades



En las no conformidades, la simulación arroja que se desechó 1 unidad del proceso que equivale con los porcentajes a 0,8 unidades, que dividido entre las 235 botellas que entraron en la réplica equivale al 0,034%, que es la proporción defectuosa. También, Arena Rockwell nos proporciona una excelente herramienta denominada “Input Analyzer o Analizador de datos de Entrada” con el fin de probar el supuesto de normalidad (Ver Figura 7) para aplicar la teoría del control estadístico de procesos y seis sigma.

Figura 8: Análisis de datos para uno de los procesos (etiquetado).



### Modelo ajustado con error mínimo

La línea quedó distribuida de tal forma que el espacio disponible en ella es aprovechado en un gran porcentaje, esto indica que aumento la capacidad usada y disminuyó la ociosa, conservando la capacidad de hacer cambios y de mantener la temperatura de trabajo adecuada para el personal. Es decir, se pasó de 40°C a 37°C de temperatura de trabajo y se trabaja para que esta cifra baje debido a que se pudo volver en un problema de higiene industrial y siendo fiel a uno de los principios fundamentales de la distribución de planta que es la flexibilidad en la puesta geográfica.

La Línea de producción 2 actual de la planta de embotellado, incremento sus niveles de productividad en un 12%, en lotes de 50.000 botellas por turno. En la toma de decisiones para la instalación del nuevo Layout se observó que se hizo con un comité reunido con una labor, formación e implicación distinta en la empresa. Se cambia el formato de que decisiones de esta envergadura las tomaran el gerente de embotellado, el ingeniero de procesos y el planeador, a formar un comité de operativo-administrativo en donde se encuentra: un representante de la gerencia de Mercadeo y publicidad de la compañía que es la que tiene claro que es lo que el cliente quiere, el ingeniero procesos que su función es optimizar el proceso tomando en cuenta todas las variables y verificando que desde el punto de vista de las operaciones unitarias sea viable la nueva distribución, el planeador que es quien simula los tiempos y se encarga del plan de producción que está directamente relacionado con la planeación agregada de la compañía, el ingeniero de producción que es el encargado de evaluar el impacto del nuevo modelo en las operaciones de la planta, un supervisor de almacenamiento con el fin de verificar como se va a ver alterado el flujo de productos a almacén para que exista espacio disponible y se respete la disciplina de los inventarios, un analista del Departamento Seguridad industrial y salud ocupacional que verifica ¿En qué varía las condiciones de higiene y seguridad de la Línea de embotellado? Y de ahí hacer las modificaciones en el panorama de riesgos de la compañía y reevaluar los subprogramas que hacen parte del PSO (Programa de Salud ocupacional), un operario de experiencia para que evalúe que tanto el impacto en el manejo de las máquinas y el gerente de embotellado que es el encargado de la moderación del grupo de trabajo y que a su vez es asesorado por la gerencia financiera de la compañía entorno a los estados financieros en tiempo real e indicadores como ROI, vitales para la puesta en marcha de proyectos en la compañía. En fin, ahora las decisiones de Layout se toman en una reunión donde ejercen una sinergia entre la mediana gerencia y la ingeniería de planta con un proceso sistemático, aplicando lo que se conoce como la interdisciplinariedad.

### CONCLUSIONES

Para tomar decisiones que impacten positivamente en una compañía se deben de implementar unos enlaces entre metodologías que relacionen la parte operativa de la planta con el componente administrativo. Y sobre todo lo anterior, fortalecer el aspecto en que confluyen todos los procesos que es la comunicación y fomentar la interdisciplinariedad en los procesos de toma de decisiones a nivel empresarial.

El SLP, es mucho más eficaz cuando: le antecede una actualizada matriz QFD, existe una planeación estratégica en el tiempo que muestre las necesidades de espacio conforme a las proyecciones de crecimiento de la compañía, las restricciones internas como externas, la simulación de las alternativas mediante el uso de simulaciones, la evaluación de las alternativas tomando en cuenta indicadores como la TIR que sale de un flujo de caja y también tener claro el ROI y una puesta en marcha del modelo que vaya acompañada de un trabajo en equipo con el personal operativo y administrativo de la compañía.

Si el Layout actual excede en la ponderación final al anterior es válido considerar que existe una diferencia significativa entre ambos. Esta diferencia se deriva en una calificación más favorable en materia de costos y reducción de operarios (ver Figura 9)

Las demoras que no tienen causa asignable en el Layout , se pueden superar implementando metodologías de reducción de tiempos en manufactura.

En la Hibridación del SLP, es donde mejora la eficiencia como herramienta de toma de decisiones porque, adquiere el rasgo para adaptarse a cualquier proceso manufacturero o de servicios, con el fin de optimizar los recursos existentes que cada vez son mas escasos.

## ANEXOS

Figura 9: Análisis Relacional de Actividades

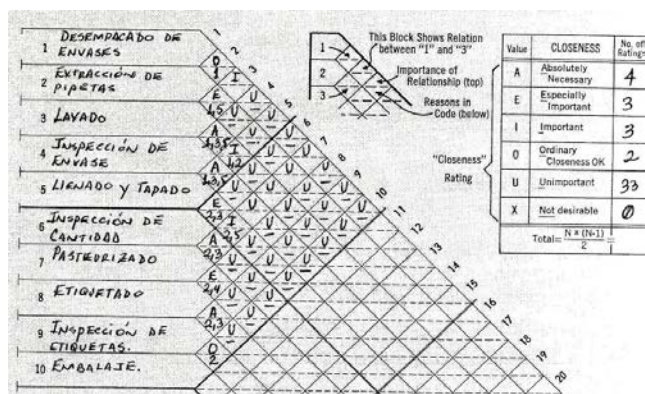


Figura 10: Calificaciones finales

EVALUATING ALTERNATIVES

Plant/Area LINEA 2 EMBOTELLADO Project VALIDACION DEL LAYOUT ACTUAL

Description of Alternatives: A. LAYOUT ACTUAL

B. LAYOUT ANTERIOR C. \_\_\_\_\_

D. \_\_\_\_\_ E. \_\_\_\_\_

Weight set by ERICK O, JORGE S, JEREMY S. Ratings by ERICK O, JORGE S, JEREMY S.

FACTOR/CONSIDERATION	WT.	RATINGS AND WEIGHTED RATINGS			
		A	B	C	D
1 CANTIDAD DE OPERARIOS	10	A 50	C 30		
2 REDUCCION DE COSTOS	9	B 36	B 36		
3 FLUJO DE PRODUCTOS	5	B 20	B 20		
4 FLUJO DE MATERIAL	5	B 20	B 20		
5 REDUCCION DE TIEMPO	8	A 40	C 24		

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# **HERRAMIENTA DIGITAL EN APOYO AL SISTEMA DE CALIDAD EN ORGANIZACIONES EDUCATIVAS**

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## **RESUMEN**

*La aparición y uso creciente de las nuevas tecnologías de la información y las consecuencias que están teniendo en la sociedad y más directamente en el sector educativo, nos lleva a plantear como una cuestión de mejora, la implementación de una herramienta digital en los sistemas de calidad en el área educativa. Los sistemas de gestión de calidad son una serie de actividades que se llevan a cabo para lograr la calidad en los servicios que se ofrecen al usuario. Actualmente la Facultad de Derecho campus Mexicali, tiene implementado un sistema de gestión de calidad, los procedimientos que están definidos en el alcance del sistema, se realizan de manera manual y de la misma forma se genera y se resguarda toda evidencia documental. Es por ello que se plantea la sistematización de los procesos con el apoyo de una herramienta digital que automatiza las actividades definidas en los procedimientos que se llevan a cabo en el área de trabajo y permite de una manera eficiente y confiable la generación y resguardo de información optimizando tiempos.*

## **TOOL DIGITAL QUALITY SUPPORT SYSTEM IN EDUCATIONAL ORGANIZATIONS**

### **ABSTRACT**

*The emergence and growing use of new information technologies and the impact they are having on society and more directly in the education sector, leads us to consider as a matter of improving the implementation of a digital tool in the quality systems in education. The quality management systems are a series of activities carried out to achieve the quality of services offered to the user. Currently the Law School campus Mexicali, has implemented a quality management system, processes that are defined in the scope of the system, are performed manually and in the same way it generates and protects all documentary evidence. That is why there is the systematization of the processes supported by a digital tool that automates the activities defined in the procedures carried out in the work area and allows for an efficient and reliable generation and receipt of information optimizing time.*

# MODELO DE POLÍTICAS PÚBLICAS PARA ATENDER EL COMERCIO INFORMAL EN CIUDAD JUÁREZ, CHIHUAHUA, MÉXICO.

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## RESUMEN

*El presente estudio muestra un análisis de las políticas públicas de los tres niveles de gobierno que atienden al comercio informal en Ciudad Juárez, con la finalidad de identificar sus debilidades y fortalezas y sus procesos de implementación. Realizando un análisis de las teorías y conceptos que existen de la informalidad, así como una descripción de fenómeno y su evolución a través de la historia, se trata de lograr una sensibilización del problema en los responsables de administrar las políticas públicas en el ámbito municipal. El análisis de las políticas públicas para atender el comercio informal, se realiza como un método de investigación que mira el qué y el cómo hacer del Estado, centrado básicamente en los resultados. Se trata del análisis de la actividad concreta de las autoridades públicas para atender ésta problemática.*

## INTRODUCCIÓN

El término informalidad se utiliza para referirse a actividades muy diversas, para algunos autores, la informalidad se refiere a empleados que no reciben los beneficios establecidos en la legislación laboral. Este grupo carece de todo tipo de prestaciones, seguridad social y planes de pensiones por jubilación. Unos más relacionan la informalidad con la evasión fiscal o con el no cumplimiento de las obligaciones regulatorias. Portes (1995), señala que: “El sector informal lleva a cabo actividades con ingresos-ganancias no reguladas por el Estado, en contextos donde actividades similares sí lo están” (p. 181). Otros asocian el término con los auto-empleados o cuentapropistas, que prestan un servicio personal independiente en unidades económicas informales. También se utiliza el concepto para referirse a microempresas, negocios familiares y organizaciones de baja productividad.

En México, el Instituto Nacional de Estadística, Geografía e Informática (INEGI) relaciona el término con lo expuesto en el párrafo anterior, ya que en la Encuesta Nacional de Ocupación y Empleo (ENOE), cuando se hace referencia a la tasa de ocupación en el sector informal se refiere a todas aquellas actividades económicas de mercado que operan a partir de los recursos de los hogares, pero sin constituirse como empresas con una situación independiente de esos hogares. La manera de establecer esto es que la actividad no lleva una contabilidad bajo las convenciones que permiten sea auditada. La informalidad es un término con el que se alude a todo un sector productivo, de gran importancia tanto en las economías desarrolladas como subdesarrolladas, que se caracteriza por no responder a las consideraciones de los mercados formales, por ello la necesidad de encontrar soluciones que permitan impulsar el comercio informal hacia la competitividad.

Actualmente en el Estado de Chihuahua, según los resultados de la ENOE, la tasa de ocupación en el sector informal es de 19.5 por ciento al tercer bimestre de 2010, lo que representa un incremento de dos puntos porcentuales en comparación con el mismo periodo de 2006. En el caso particular de Ciudad Juárez, por su vocación económica orientada a la industria maquiladora, se han sufrido las consecuencias de la crisis económica mundial, ya que debido a la caída de las exportaciones mexicanas, se ha presentado

el cierre y paros técnicos de más del 25 por ciento de las 330 plantas maquiladoras que existen en la ciudad, ocasionando el despido de miles de trabajadores que han recurrido al autoempleo y al trabajo subordinado informal, generándose puestos de trabajo precarios que ocasionan una elevada desigualdad y pobreza, coincidiendo por lo expuesto por Aguilar (2000), que señala que “El mercado laboral mexicano muestra una dinámica con una nítida capacidad de generación de puestos de trabajo precarios, teniendo como consecuencia una tasa de desocupación baja y elevada desigualdad y pobreza. La explicación de esta situación deriva de la existencia de un amplio sector informal en el país, el cual está al margen de las disposiciones legales” (p. 49).

#### Políticas Públicas Para Atención Al Comercio Informal.

El Plan Nacional de Desarrollo 2007-2012 del Gobierno Federal, en el Eje Rector de Economía Competitiva y Generadora de Empleos, menciona que: “La finalidad de la política económica de la presente Administración será lograr un crecimiento sostenido más acelerado y generar los empleos formales que permitan mejorar la calidad de vida de todos los mexicanos” (p. 83). El PND plantea que se debe llevar a cabo una simplificación administrativa y regulatoria para reducir los costos de transacción a los que se enfrentan las personas para llevar a cabo todas sus actividades, incluyendo avances adicionales en la facilidad de abrir un negocio. Uno de los objetivos que se persiguen en el PND es lograr la simplificación y estabilidad tributaria, ya que la complejidad para cumplir con las obligaciones fiscales coloca al país en seria desventaja con respecto a otras naciones. Asimismo, las modificaciones continuas en las disposiciones fiscales son una fuente importante de incertidumbre. Por tanto, es necesario establecer un régimen tributario competitivo, sencillo y estable.

Sin embargo, la estadística presentada por el INEGI, en la Encuesta Nacional de Ocupación y Empleo señala que al tercer trimestre del 2010 el 28.8 por ciento de la población económicamente activa (13.5 millones de personas) se encuentran en la informalidad. Esto significa un incremento de 1.11 por ciento respecto al mismo periodo del 2007 (520,000 personas), por lo que se considera como un alza considerable en el crecimiento de la informalidad. Por su parte la Organización Internacional del Trabajo (OIT) y la Comisión Económica para América Latina y el Caribe (CEPAL), argumentan en su boletín No. 3 de junio 2010, que: “Un procesamiento detallado de la información de cinco países de la región (Colombia, el Ecuador, México, Panamá y el Perú) indica que el empleo en el sector de las empresas informales ha aumentado del 37,9 por ciento al 38,7 por ciento de la ocupación urbana” (p. 4).

Lo que significa que más de 18 millones 200 mil mexicanos, sobreviven gracias a un empleo informal. En cuanto al gobierno estatal, en el Plan Estatal de Desarrollo 2004-2010 del Estado de Chihuahua, en el capítulo II, “Desarrollo económico y regional”, establece como algunas de sus estrategias el mejorar el entorno regulatorio e institucional, realizar un programa para brindar talleres informativos sobre los regímenes fiscales y de actualización fiscal, apoyar la creación de nuevas empresas comerciales y de servicios mediante la capacitación en planes de creación de empresa, desarrollar procesos de incubación de empresas comerciales y de servicios que coadyuve a contrarrestar las dificultades para registrar nuevas empresas y realizar los demás trámites. En las líneas de acción contempla coadyuvar a la eliminación de sesgos regulatorios y de funcionamiento de las instituciones contra las empresas de menor escala, contribuir a la simplificación de los trámites burocráticos en los diferentes órdenes de gobierno, coadyuvar en la modernización registral. Estas políticas públicas establecidas en el plan estatal de desarrollo refieren la creación de nuevas empresas bajo un marco regulatorio que las convierta en empresas formales, sin embargo, el INEGI señala que en el estado de Chihuahua 267 mil personas económicamente activas realizan sus actividades sin contratos, prestaciones ni el pago de impuestos federales, por lo que se les clasifica dentro del sector denominado informal. La cifra representa un 19.04 por ciento respecto del total de la PEA, que ascendía hasta septiembre de 2008, a un millón 474 mil ciudadanos. Lo anterior indica que la informalidad creció en más de 22 mil 511 personas, ya que al tercer trimestre del 2007 habían en el estado 244 mil y la tasa era del 18 por ciento.

El gobierno de la localidad, en el Plan Municipal de Desarrollo 2007-2010 de Ciudad Juárez, reconoce como uno de sus principales retos que el comercio informal genera pérdidas, de millones de dólares al año, en detrimento de la economía formal, además de ocasionar una mala imagen. El objetivo específico del Desarrollo Económico del PMD es: Fomentar el desarrollo económico sustentable, a través de programas de fomento, en coordinación con la Federación, el Estado y la participación de la iniciativa privada para fortalecer las empresas y desarrollo de nuevos proyectos. La quinta estrategia del Desarrollo Económico del plan se titula Economía Formal y consiste en promover la regularización de los comerciantes que operan en la economía informal, previa capacitación. Sus líneas de acción son:

\*Fomentar la incorporación de los vendedores ambulantes al comercio formal para el acceso a apoyos gubernamentales.

\*Involucrar al comercio informal en el rescate del Centro Histórico. Lo anterior se percibe como escueto, como una estrategia pobre y sin compromiso para inhibir la informalidad en la ciudad. Es muy poco lo que se menciona en el PMD referente a esta gran problemática que abate al municipio.

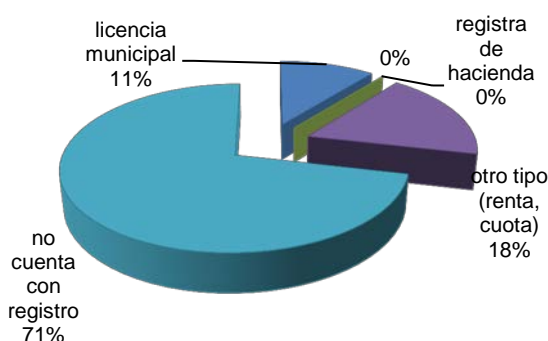
## RESULTADOS PRELIMINARES

Coordinando un equipo de alumnos de la Facultad de Ciencias Políticas y Sociales de La Universidad Autónoma de Chihuahua y del Instituto de Ingeniería y Tecnología de la Universidad Autónoma de Ciudad Juárez, se llevó a cabo la aplicación de 1,400 encuestas entre comerciantes informales establecidos en diferentes tianguis y mercados de la ciudad, con la intención de conocer situaciones particulares referentes a las políticas públicas que existen en la localidad para atender este sector.

En la figura 1, encontramos que del total de los 1400 encuestados, solo 154 cuentan con licencia municipal, lo que representa un 11 por ciento, 250, que representan el 18 por ciento pagan una cuota mensual en el mercado, mientras que 996, equivalente al 71 por ciento, no cuentan con algún registro.

Nadie cuenta con Registro Federal de Contribuyentes ante el Sistema de Administración Tributaria de la Secretaría de Hacienda y Crédito Público, organismo responsable de la recaudación fiscal necesaria para atender el presupuesto de egresos de la federación.

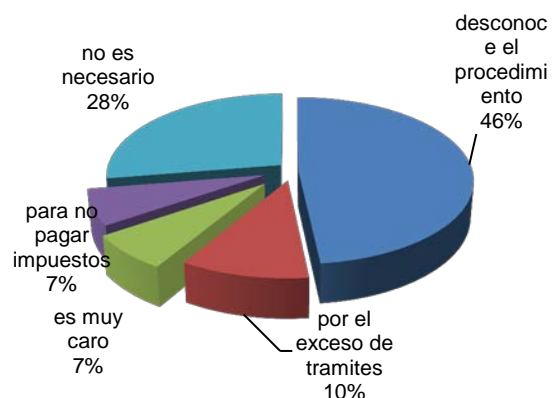
Figura 1: Unidades económicas con registro.



La figura 2 nos muestra los resultados de analizar las principales causas para no estar registrados como comerciantes formales. Los encuestados coincidieron que desconocen el procedimiento, siendo un 46 por ciento los que respondieron en este sentido, 28 por ciento cree que no es necesario contar con registro, inclusive piensa que el pagar una cuota mensual al mercado o tianguis es suficiente para considerarse dentro de la normatividad comercial, 10 por ciento no lo hace por el exceso de trámites necesarios para

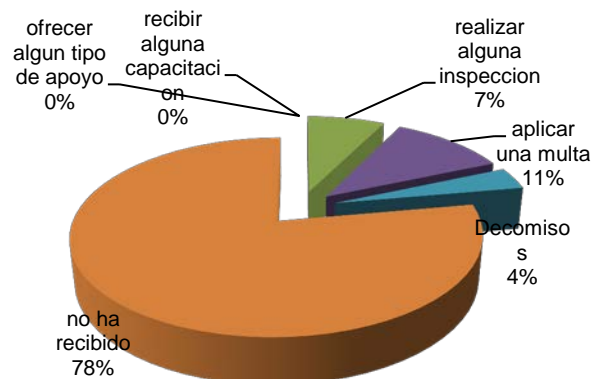
registrarse. Solo un 7 por ciento considera que no se registra para no pagar impuestos, en el mismo porcentaje encontramos que no se registran por considerarlo caro.

Figura 2: Principales razones de no contar con registro.



Se considera como una falla en las políticas públicas federales el no promover a través de planes de capacitación el registro formal de este tipo de negocios, ya que se menciona que se trabajará en la simplificación administrativa, en la reducción de costos de transacción a los que se enfrentan los comerciantes y en la evolución de la regularización gubernamental, pero no se habla de algún plan de capacitación para poder llevar a cabo los trámites de registro necesarios. El gobierno del estado si considera en sus políticas públicas impartir talleres informativos sobre los regímenes fiscales existentes, así como la impartición de cursos de actualización fiscal. En el caso del gobierno municipal si se contempla promover la regularización de los comerciantes informales previa capacitación para llevarla a cabo. La figura 3, muestra que sin embargo los comerciantes informales no han recibido visitas por parte del gobierno municipal, estatal o federal para recibir alguna capacitación o algún tipo de apoyo, siendo un 78 por ciento los que se encuentran en esta situación, mientras que un 11 por ciento ha recibido visitas pero para la aplicación de alguna multa, 7 por ciento para que le realicen alguna inspección y el 4 por ciento por el decomiso de mercancías.

Figura 3: Visitas por alguna autoridad al negocio.



Existe incongruencia entre las políticas públicas y su implementación en lo expuesto en los planes de desarrollo del gobierno del estado y del gobierno municipal con la implementación de esas políticas

públicas para promover a través de la capacitación la regularización del comercio informal de la localidad.

## CONCLUSIONES

En el análisis que presentamos hasta esta parte de la investigación podemos encontrar que si algunas políticas públicas están bien diseñadas para atender el comercio informal en Ciudad Juárez, se falla en su implementación. Los comerciantes han manifestado que quieren ser parte del desarrollo económico de la localidad con el compromiso de regularizar su situación, y asumen su responsabilidad de no contribuir con el gasto público mientras que otras unidades económicas dedicadas a actividades similares si lo hacen. Sin embargo mencionan que estar en esta situación ha sido el resultado de quedarse sin empleo y lo hacen por subsistencia y no por acumulación de riqueza.

Los organismos gubernamentales, las organizaciones de la sociedad civil (OSC), las cámaras de comercio, las universidades y los comerciantes informales, deben participar en el proceso de toma de decisiones y creación de políticas públicas efectivas para atender al comercio informal, asegurándose de que esas nuevas políticas están basadas en sólidas investigaciones y evidencias. Las OSC, los comerciantes informales y las universidades tendrán mayor capacidad para involucrarse si pudieran generar o acceder, según les corresponda, a investigaciones relevantes que proporcionen la evidencia necesaria para cumplir su función en la creación de políticas públicas enfocadas al sector informal. El trabajo con los políticos debe aportar ideas creativas y constructivas atendiendo el bien público. Se deben considerar dos dimensiones, el equilibrio y la confrontación, para mejorar el impacto de las políticas públicas para atender el comercio informal. Start y Hovland (2004) argumentan que:

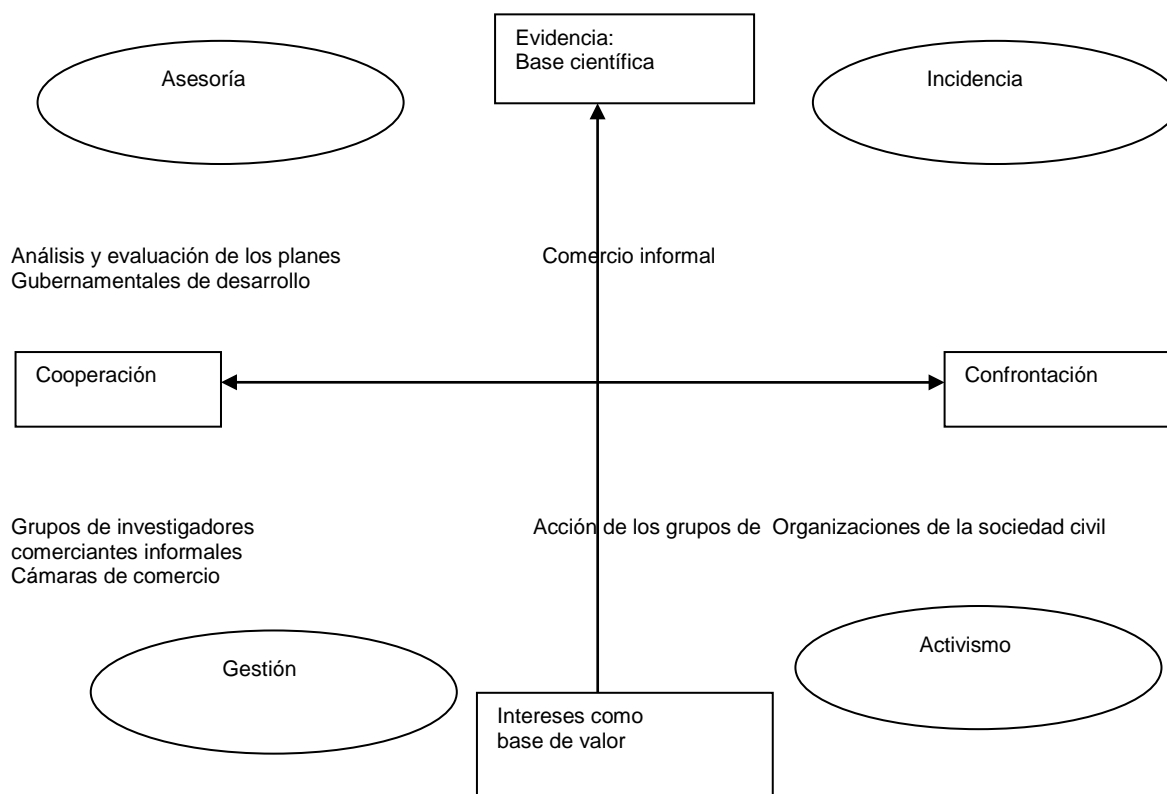
La confrontación es a menudo un método empleado por las estrategias de activismo. Se busca obtener el cambio vía presión y se centra más en denunciar los problemas que en proponer soluciones. Funciona desde afuera de las comunidades de políticas, en vez de hacerse camino desde dentro de ellas. La cooperación apunta a construir relaciones de trabajo positivas con los políticos para poder desarrollar una solución para problemas complejos. Ambos enfoques, confrontación y cooperación, resultan modos efectivos e importantes para generar un cambio en las políticas. (p. 5)

La otra dimensión es cuando se enfrentan la evidencia racional, que es la base científica, contra la discusión basada en intereses. A continuación se muestra un modelo para la creación, implementación y seguimiento de las políticas públicas para atender el comercio informal en Ciudad Juárez. La figura 1 presenta un esquema de cómo se debe integrar la colaboración de los actores involucrados en el proceso de formulación de estas políticas, a través de dos ejes de confrontación. El eje vertical enfrenta la evidencia contra los intereses, el eje horizontal la confrontación y la cooperación. La evidencia que se puede obtener a través de este tipo de trabajos de investigación debe ser la base científica de la formulación de las políticas para atender el comercio informal. Los resultados cuantitativos expuestos en las gráficas y tablas de la sección 3.6.2 deben confrontarse con los argumentos que sostengan las discusiones basadas en intereses como base de valor.

Esos resultados se obtuvieron a través de técnicas estadísticas, y muestran cuales son los principales motivos por los que los comerciantes informales no migran a la formalidad, así como la antigüedad de operación de la unidad económica, el tipo de administración que emplea, si conoce o ha recibido apoyos por parte de algún organismo gubernamental, el tipo de seguridad social con la que cuenta la persona que respondió el cuestionario, su activismo político, sus jornadas laborales y el monto de ingresos que percibe la unidad económica. Esa evidencia debe contrastarse con la postura de considerar que el análisis del comercio informal ocupa un lugar secundario a la hora de negociar con las fuerzas políticas, y esa contrastación debe realizarse por grupos de investigadores pertenecientes a las instituciones de educación

superior y a los colegios de la localidad. La figura muestra que la asesoría en la formulación de políticas públicas para atender el comercio informal, debe realizarse a través del análisis y evaluación de los planes gubernamentales de desarrollo, utilizando la evidencia generada por la investigación científica, y debe tender a la cooperación para construir relaciones de trabajo positivas con los políticos encargados de esas estrategias gubernamentales.

Figura 1: Integración de los actores en el diseño de políticas públicas para atender el comercio informal.



Los grupos de investigadores, las organizaciones de la sociedad civil y las cámaras de comercio deben realizar las estrategias de gestión entre el gobierno y los grupos de comerciantes informales, tendiendo a la cooperación, atrayendo las acciones de éstos integrantes de la economía no regulada. El reto es lograr esa sinergia consistente en generar una estrategia de activismo entre los comerciantes para alejarlos de la confrontación, que solo busca denunciar problemas fuera de la colectividad política en lugar de ser partícipes de ella. De esta forma se trata de contrarrestar la incidencia al comercio informal, a través de la adecuada formulación de estrategias y ejes de acción que atiendan de manera correcta esta problemática. El modelo propuesto debe mejorar los sistemas de comunicación e información para los actores participantes en el comercio informal y los involucrados en las propuestas para el diseño de políticas públicas. Las ideas que emanen en la interacción deben ser presentadas de manera clara, a través de canales que faciliten una adecuada comunicación. Canales como son foros de discusión, mesas de análisis, recepción de propuestas, etc., que deben ser cubiertos objetivamente por los medios informativos de la localidad, para que las propuestas en circulación obtengan una respuesta comprometida de los actores en el tiempo adecuado.



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# ESTRATEGIAS PARA LOGRAR LA COMPETITIVIDAD Y PRODUCTIVIDAD DE LAS MICRO, PEQUEÑAS Y MEDIANAS EMPRESAS (MIPYMES) EN EL ESTADO DE BAJA CALIFORNIA, MÉXICO

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## RESUMEN

*La sustentabilidad de la economía de un país recae en más del 90% en las Micro, Pequeñas y Medianas Empresas (MIPYMES), y estas a su vez tienen en términos generales una vida aproximada de 2 a 3 años. La preocupación del estado de Baja California por fortalecer y ampliar tanto la vida de los negocios como su consolidación son algunos de los factores que detonaron la implementación de un programa de apoyo a estas empresas. Tomando conciencia de la importancia de su participación dentro de la comunidad y al mismo tiempo de buscar estrategias de participación activa, la “Universidad Autónoma de Baja California” busco el realizar una estrategia conjunta de participación empresa-gobierno-universidad creando un programa de servicio social denominado “Programa de Investigación, Asistencia y Docencia de la Micro y Pequeña Empresa”(PIADMYPE). El mencionado programa coordinado por la “Universidad Autónoma de Baja California, Facultad de Ciencias Administrativas” logra que los alumnos apliquen sus conocimientos y así obtener que las MIPYMES se consoliden.*

**PALABRAS CLAVES:** Sustentabilidad, Micro, Pequeñas y Medianas Empresas (MIPYMES), Consolidación, Programa de Investigación, Asistencia y Docencia de la Micro y Pequeña Empresa (PIADMYPE), Productividad.

## STRATEGIES TO ACHIEVE THE COMPETITIVENESS AND PRODUCTIVITY OF MICRO, SMALL AND MEDIUM-SIZED ENTERPRISES (MSMES) IN THE STATE OF BAJA CALIFORNIA, MEXICO

### SUMMARY

*The sustainability of a country's economy lies in more than 90% in Micro, Small and Medium-Sized Enterprises (MSMEs), and these have an approximate life of 2 to 3 years in general terms. The concern of the State of Baja California to strengthen and expand the enterprises life as its consolidation are some of the factors that detonated the implementation of a programme of support for these enterprises. Becoming aware of the importance of their participation within the community and at the same time seek active participation strategies, the “Universidad Autonoma de Baja California” seek to carry out a joint strategy of participation enterprise – government - university creating a program of social service called “Research Programme, Assistance and Teaching of the Micro and Small Enterprise” (PIADMYPE for its acronym in Spanish). This programme coordinated by the “Universidad Autonoma de Baja California, Facultad de Ciencias Administrativas” achieves that students apply their knowledge and get for MSMEs to consolidate.*

**JEL:** M10, M21

**KEYWORDS:** Sustainability, Micro, Small and Medium-Sized Enterprises (MSMEs), Consolidation, Research Programme, Assistance and Teaching of the Micro and small enterprise (PIADMYPE *for its acronym in Spanish*), Productivity.

## INTRODUCCIÓN

Para responder al reto de apoyar a las microempresas en el estado de Baja California, se ha diseñado un proyecto vinculante que integra diversas Unidades Académicas de los de la UABC, profesores y estudiantes adscritos a una diversidad de mecanismos curriculares como el servicio social I y II etapa, (SSI y SSII), las prácticas profesionales (PP), y los Proyectos de Vinculación con Valor en Créditos (PVCC), sustentados en la experiencia del PIADMYPE, proyecto que en el periodo 2001-2008 ha atendido 1815 microempresas con el apoyo de 1160 estudiantes. El PIADMYPE como programa universitario se inspira en los preceptos establecidos en el Modelo Educativo de la UABC que busca sembrar en sus estudiantes liderazgo fundado en las competencias académicas y profesionales, actitud emprendedora, creativa e innovadora, valoración del esfuerzo, la pluralidad, la libertad y el respeto entre todos sus miembros. (Asistencia microempresarial en apoyo al empleo en Baja California 2009).

De esta forma, el PIADMYPE ha buscado organizar el servicio social universitario establecido constitucionalmente en México, y otros instrumentos curriculares y de vinculación, para que estudiantes como extensionistas provean apoyo a microempresas de base social como parte de una política social, educativa y de fomento empresarial. Sus objetivos son; proveer servicios e información para el desarrollo de negocios en apoyo a microempresas, formar capital humano en emprendedores, constituirse en un modelo de enseñanza-aprendizaje y formación empresarial para estudiantes y empresarios con baja escolaridad, desarrollar investigación sobre microempresas, potenciar la política e infraestructura públicas en apoyo a este sector. (Asistencia microempresarial en apoyo al empleo en Baja California 2009).

## REVISIÓN LITERARIA

Las MIPYMES tienen una importancia estratégica en el modelo de desarrollo empresarial de Baja California. Estas empresas representan el 99% de las unidades productivas, generan el 66.4% de la ocupación y contribuyen con el 39% del valor agregado en el Estado. El espíritu emprendedor local ha encontrado oportunidades para realizar diferentes actividades económicas en las que destacan una nutrida participación de las micro y pequeñas empresas. Si bien estas empresas poseen bajos niveles de valor agregado y productividad, han sido y están siendo muy importantes en términos de absorción de mano de obra que cada vez le cuesta más trabajo a la industria absorber, y sustentan su dinámica en las relaciones de trabajo al interior de la economía que han generado y del impulso que reciben de sus redes sociales, más que de mecanismos formales de apoyo. Por ello, este extenso sector de empresas constituye una oportunidad para la acción de la política pública tanto en materia industrial y social como educativa. (Gobierno del Estado de Baja California, Economía Competitiva 2012).

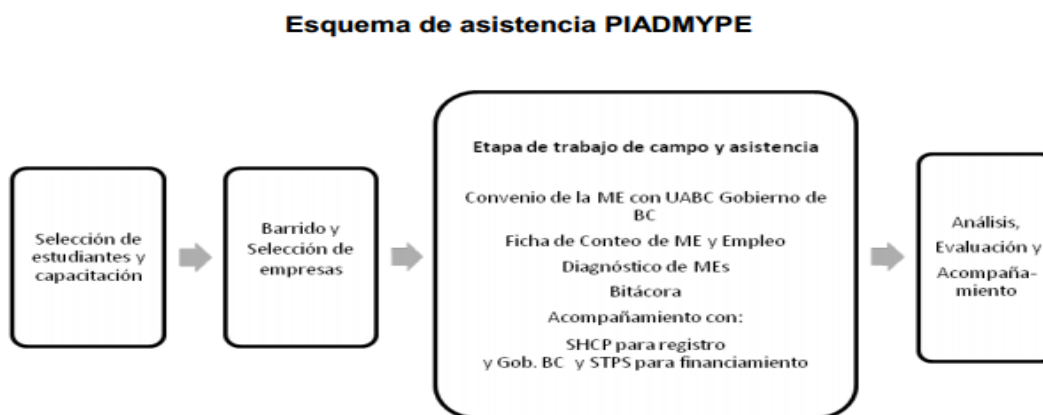
La política de apoyo a las MIPYMES considera el papel de una política industrial regional de promoción económica de estas empresas en torno a nichos de mercado que les permitan obtener más valor agregado para acelerar sus procesos de aprendizaje, inversión y crecimiento. Asimismo, permite que una actitud emprendedora se transforme en empresa; que ésta se transforme a empleos y éstos en bienestar. Del mismo modo, reconoce la necesidad de aprendizajes organizacionales y tecnológicos, y que las instituciones de educación superior juegan un papel central. En este sentido, las estrategias fundamentales para la atención de las MIPYMES son: 1) Desarrollo de emprendedores, 2) Formalización y desarrollo de microempresas y 3) Apoyo a cadenas productivas. En la construcción de una política local para el desarrollo de la MIPYMES, la experiencia de Baja California destaca en la vinculación entre gobierno instituciones de fomento a las pequeñas empresas y sector productivo. Esto permite atender nichos específicos de manera especializada y promover la cooperación empresarial, considerando como

elementos fundamentales de la política de atención a MIPYMES el fomento a la cultura emprendedora, la capacitación y asistencia técnica, el acceso al fi nacimiento y los encadenamientos productivos. Esta política de atención a las MIPYMES genera el fortalecimiento de la economía de Baja California, atiende a los sectores empresariales menos protegidos fomentando su desarrollo y mejora el bienestar social. Además de que provee mejores servicios para el desarrollo de negocios en apoyo a las MIPYMES y mejora el acceso al fi nacimiento tanto público como privado para generar capacidad de reinvertir y promover su crecimiento (Gobierno del Estado de Baja California, Economía Competitiva 2012).

## METODOLOGÍA

EL Programa de Investigación, Asistencia y Docencia de la Micro y Pequeña Empresa” (PIADMYPE) consiste en varias etapas como lo es: reclutamiento de estudiantes y capacitación, barrido de campo y selección de microempresas, trabajo de campo y asistencia y análisis, evaluación y acompañamiento. (Figura 1)

Figura 1: Diagrama de Etapas del Programa PIADMYPE



*Descripción de las etapas de asistencia PIADMYPE, (Centro de Investigación, Asistencia y Docencia de la Micro y Pequeña Empresa CIADMYPE)*

La asistencia a una microempresa consiste en varias visitas en la semana por un espacio de un mes, en las cuales los estudiantes interactúan con el empresario. La asistencia in situ proporciona la oportunidad de transferir conocimientos sobre el manejo de negocios e información. En este proceso se ofrece además de la asistencia, el apoyo y acompañamiento en aspectos regulatorios y la posibilidad de vinculación con los apoyos financieros de programas gubernamentales. La fase de asistencia requiere el uso de un conjunto de instrumentos y herramientas (ver figuras 3,4 y 5 en parte de anexos) para formalizar la relación entre los empresarios y la Universidad, caracterizar el perfil de la empresa, sistematizar la recopilación de datos y generación de informes, y construir los indicadores para evaluar las unidades productivas, y para recopilar la valiosa información del trabajo de campo que los estudiantes están haciendo. (Figura 2)

## RESULTADOS

Se espera que el proyecto genere beneficios importantes en los actores involucrados tales como microempresas, extensionistas, Unidades Académicas, y sociedad, además de una atención empresarial integral con cobertura. El esfuerzo del proyecto se orienta a la asistencia, promoción de la formalización y acompañamiento de 11,500 Microempresas, con el fin de reducir su nivel de marginación, mejorar su acceso a apoyos institucionales y mercados más dinámicos; y proveer formación empresarial a 3000 estudiantes que fungirán como extensionistas. El esfuerzo en asistencia y la meta establecida es posible

dado el potencial estimado de atención a empresa, el cual depende del número de estudiantes que es posible incorporar dado en la siguiente tabla (Tabla 1)

Figura 2: Instrumentos de la Asistencia

### Instrumentos de la asistencia

Instrumento	Descripción
Convenio	Es un acuerdo firmado entre el Microempresario y la UABC, que destaca la participación del Gobierno del Estado, y formaliza la entrega del servicio, estableciendo los elementos más importantes de la colaboración y la asistencia, los agentes involucrados en el convenio, la participación de la microempresa, y la no responsabilidad legal de la empresa hacia el alumno.
Ficha de Censo de Microempresas y Empleo	Incluye información preliminar sobre el microempresario y la empresa: datos de identificación y localización, información socioeconómica, datos laborales, y que tiene el objetivo de compilar información básica de las microempresas a las que se les a ofrecido el servicio ya manera de levantar un Censo.
Diagnóstico	Es un cuestionario aplicado por los estudiantes en la primera fase de la asistencia, que incluye datos sobre las operaciones de la empresa (ingresos, costos, acceso a capital, empleados, capital humano, información sobre mercado y comercialización, información técnica e institucional, entre otros datos. Es utilizado como instrumento para apoyar el trabajo de diagnóstico de la microempresa.
Bitácora	Es un registro de las operaciones de la empresa e indicadores empresariales diarios o semanales, como producción, ventas, insumos, costos, salarios, entre otras variables, lo que es utilizado para construir la base de datos para el análisis de la empresa y evaluación de la empresa. Es utilizado por los estudiantes e incluido en la capacitación de los empresarios.
Sistema de Asistencia Microempresarial (SAM®)	Software SAM es software especial con derechos de autor, hecho para manejar datos de la bitácora de manera electrónica y realizar análisis de manera rápida y cómoda. El software presenta los datos de manera organizada y ayuda a obtener reportes y estados financieros, económicos, e indicadores de evaluación económica.

Fuente (Centro de Investigación, Asistencia y Docencia de la Micro y Pequeña Empresa CIADMYPE) (ver figuras 3,4 y 5 en parte de anexos)

Tabla 1: Potencial Estimado de Atención por Semestre.

Unidades Académicas	CUA	Prestadores potenciales segunda etapa	% Alumnos por Facultad	EUS	EUA por supervisor	Empresas por EUS	Empresas por UA	Empleos por UA
<b>MEXICALI</b>								
FACULTAD DE CIENCIAS ADMINISTRATIVAS	2	426	0.27	31	14	96	2982	5964

Fuente (Centro de Investigación, Asistencia y Docencia de la Micro y Pequeña Empresa CIADMYPE)

## CONCLUSIONES

Podemos concluir que los principales objetivos que se pretenden alcanzar implementado este programa son el proporcionar una asistencia con calidad, lograr transferir el aprendizaje por parte de los alumnos, fomentar la formalización del empleo micro empresarial, reforzamiento de la asistencia mediante acompañamiento, y vinculación con los programas de apoyo, con referencia en los alumnos se pretende lograr un reforzamiento de valores, fortalecimiento de la formación profesional, entrenamiento, estímulo al emprendimiento a través de programas de apoyo, incentivos en créditos académicos y apoyo económico. Por lo que respecta a las Unidades Académicas se busca formación integral de estudiantes en ambientes reales con énfasis la capacitación empresarial y el fortalecimiento de sus programas de emprendedores, así como el fortalecimiento de la vinculación con los sectores sociales y productivos, y con gobierno a partir de la participación activa en la política pública, mejoramiento de los indicadores de calidad con impacto en re-acreditaciones y gestión de recursos así como la atracción de fondos para apoyo y estímulo de docentes y estudiantes. Por ultimo ante la sociedad se pretende lograr el emprendedurismo en los jóvenes universitarios, fortalecer la vinculación entre Gobierno, Sociedad e Instituciones de Educación Superior, apoya el empleo microempresarial atenuando los efectos del desempleo de las grandes empresas, incorporar la empresarialidad en zonas marginadas, elevar el status del autoempleo y constituir un esfuerzo de fomento a la cultura de la legalidad.

## ANEXOS

Figura 3: Ficha de Conteo

 <b>Asistencia Microempresarial en apoyo al empleo en Baja California</b> 									
FICHA DE CONTEO DE MICROEMPRESAS Y EMPLEO									
Este es un proyecto de asistencia microempresarial de la Universidad Autónoma de Baja California y el Gobierno del Estado tiene como objetivo apoyar a los empresarios con información y asesoría para el desarrollo de su negocio a través de Prestadores de Servicio Social. A su vez el proyecto busca generar estadísticas confiables sobre el número y perfil de los empresarios en el estado. La información obtenida será estrictamente confidencial y únicamente será utilizada con fines estadísticos.									
Folio: [ ] [ ] [ ] [ ] [ ] [ ]									
<b>I. Ubicación geográfica</b> Estado: Baja California Municipio: [ ] [ ] [ ] Localidad: [ ] [ ] [ ] [ ] Agebs: [ ] [ ] [ ] [ ] Manzana: [ ] [ ] [ ]									
<b>II. Fecha de llenado</b> [ ] [ ] [ ] [ ] [ ] [ ] Día Mes Año	<b>IV. Tipo de unidad económica</b> Número de empleados (incluyendo al dueño) [ ] <table border="0"> <tr> <td>Ambulante</td> <td>1</td> </tr> <tr> <td>Puesto en la vía pública</td> <td>2</td> </tr> <tr> <td>Taller independiente</td> <td>3</td> </tr> <tr> <td>Taller familiar</td> <td>4</td> </tr> </table>	Ambulante	1	Puesto en la vía pública	2	Taller independiente	3	Taller familiar	4
Ambulante	1								
Puesto en la vía pública	2								
Taller independiente	3								
Taller familiar	4								
<b>III. Datos del Extensionista Universitario en Asistencia</b> Nombre: _____ Matrícula: [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] Facultad: [ ] [ ] Carrera: [ ] [ ]									
<b>V. Datos del microempresario</b> Nombre: _____ Domicilio particular: Calle: _____ Número exterior: _____ Número interior: _____ Colonia: _____ C.P.: _____ Teléfono: _____									
<b>VI. Datos de la microempresa</b> (En caso de ambulante, omitir dirección y teléfono) Calle: _____ Número exterior: _____ Número interior: _____ Colonia: _____ C.P.: _____ Teléfono: _____									
Nombre de la microempresa: _____ Sector: [ ] Actividad: [ ] Año de establecimiento: [ ] [ ] [ ] [ ] Empleados afiliados al IMSS: [ ] [ ]									
<b>Situación regulatoria:</b> Registro Federal de Contribuyentes Si <input type="checkbox"/> No <input type="checkbox"/> Registro en Recaudación de Rentas del Estado Si <input type="checkbox"/> No <input type="checkbox"/> Permisos municipales (al menos uno) Si <input type="checkbox"/> No <input type="checkbox"/> Días que labora: [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] Horario: _____ a _____ Actividad microempresarial: Única actividad <input type="checkbox"/> Actividad principal <input type="checkbox"/> Actividad secundaria <input type="checkbox"/>									
<b>VII. Datos Extensionista Universitario en Supervisión</b> Nombre del supervisor: _____ Fecha: [ ] [ ] [ ] [ ] [ ] [ ] Día Mes Año	<b>VIII. Coordinador Unidad Académica</b> Sello CIADMYPE 								
<b>IX. Microempresario aceptó asistencia:</b> Si <input type="checkbox"/> ¿por qué? No <input type="checkbox"/> ¿por qué? Le parece interesante <input type="checkbox"/> Falta de tiempo <input type="checkbox"/> Conocer más de su empresa <input type="checkbox"/> Desconfianza <input type="checkbox"/> Planes de formalización <input type="checkbox"/> Cerrará la empresa <input type="checkbox"/>									

1/2



Figura 4: Diagnostico de Microempresa

Asistencia Microempresarial en apoyo al empleo en Baja California		GobBC GOBIERNO DEL ESTADO Secretaría de Desarrollo Económico										
DIAGNÓSTICO DE MICROEMPRESAS		Folio: [ ] [ ] [ ] [ ] [ ]										
I. PERFIL DEL EMPRESARIO Y LOS EMPLEADOS												
<b>1. Principal razón para iniciar el negocio:</b> realización personal..... 1 estaba desempleado..... 2 incrementar ingresos..... 3 continuar con empresa..... 4 familiar..... 5 tradición familiar..... 6 ser su propio jefe..... 7 flexibilidad..... 8 otra..... 9 Especificar: [ ]		<b>2. Experiencia laboral</b> <b>2.1. Antes de ser microempresario era:</b> empleado..... 1 microempresario..... 2 estudiante..... 3 actividades en el hogar..... 4 otro..... 5 Especificar: [ ]										
		<b>2.2. Adquirió la habilidad sobre el negocio mediante:</b> escuela..... 1 trabajo anterior..... 2 parientes/amigos..... 3 autoaprendizaje..... 4 <b>2.3. Tiempo que le llevó aprender:</b> [ ] años [ ] meses										
		<b>2.4. Ocupación anterior:</b> [ ] <b>2.5. Tiempo que permaneció en su trabajo anterior:</b> [ ] <b>2.6. Número de hijos vivos:</b> [ ] <b>2.7. Número de dependientes económicos:</b> [ ] <b>2.8. Cuántos de ellos trabajan:</b> [ ]										
Microempresario y empleado(s)	3. Edad (años)	4. Sexo Mujer 1 Hombre 2	5. Educación	6. Parentesco	7. Servicio Médico	8. Estado Civil	9. Lugar de nacimiento	10. Tiempo de residencia (años)				
			Sin estudios..... 1 Primaria..... 2 Secundaria..... 3 Preparatoria..... 4 o bachillerato..... 5 Técnica..... 6 Licenciatura..... 7 Posgrado..... 8 Completo: Si 1 No 2	Ninguno..... 1 Cónyuge..... 2 Hijo(a)..... 3 Padre..... 4 Hermano..... 5 Otro..... 6 Especifique:	IMSS..... 1 Seguro Popular..... 2 Servicio Privado..... 3 Servicio Público..... 4 Ninguno..... 5 Otro..... 6 Especifique:	Soltero..... 1 Casado..... 2 Divorciado..... 3 Unión Libre..... 4 Viudo..... 5						
			Estado						Código			
			01									
			02									
			03									
			04									
			05									
			06									
			07									
			08									
09												
10												
Microempresario y empleado(s)	11. Salario (pesos semanales)	12. Horas trabajadas (semanales)	13. Porcentaje del ingreso familiar que aporta la microempresa:		15. Característica del otro empleo del microempresario:							
			[ ] % En caso de 100 pase a 16		empleado de tiempo completo..... 1 empleado de medio tiempo..... 2 empleo temporal..... 3 otro..... 4							
			14. Composición del resto del ingreso familiar:		Especificar:							
			En caso de 0(cero) pase a 16									
			microempresario (otro empleo)..... [ ] %									
			cónyuge..... [ ] %									
			hijo(a)..... [ ] %									
			padre..... [ ] %									
			otro, Especifique: [ ] %									

Asistencia Microempresarial en apoyo al empleo en Baja California		GobBC GOBIERNO DEL ESTADO DE BAJA CALIFORNIA Secretaría de Desarrollo Económico	
Folio:			
II. OPERACION DE LA EMPRESA			
16. Aspectos de Mercado			
16.1. Valor mensual promedio de las ventas: \$ _____ pesos	16.4. Porcentaje de las compras que realiza al: mayorista... <input type="checkbox"/> % menudeo... <input type="checkbox"/> %	16.7. Enfrenta competencia: Si 1 No 2 <input checked="" type="checkbox"/> 2 <i>salte a 16.9</i>	16.10. Potencial de mercado: Existe mercado..... 1 El mercado está deprimido... 2 No existe mayor potencial del mercado..... 3
16.2. Principal estrategia de producto: calidad del producto..... 1 precio del producto..... 2 presentación e imagen..... 3 del producto..... 4 otra..... 4 Especifique: <input type="checkbox"/>	16.5. Por lo regular, dónde adquiere sus materias principales: abarrotes..... 1 autoservicio..... 2 central de abastos..... 3 supermercados..... 3 establecimiento con membresía... 4	16.8. ¿Qué estrategias utiliza para diferenciarse de la competencia? Estrategia de producto..... 1 Estrategia de servicio..... 2 Especifique: _____	16.11. La empresa puede cambiar de producto y/o servicio Si 1 No 2 <input type="checkbox"/>
16.3. Principal estrategia de servicio: <input type="checkbox"/> trato al cliente..... 1 entrega oportuna..... 2 servicio a domicilio..... 3 otra..... 4 Especifique: _____	16.6. Enumere, por orden de importancia, las características que valora más de sus proveedores: atención..... <input type="checkbox"/> precio..... <input type="checkbox"/> entrega oportuna..... <input type="checkbox"/> calidad..... <input type="checkbox"/> localización..... <input type="checkbox"/>	16.9. ¿Cómo determina el precio de su producto y/o servicio? Tomadora de precios..... 1 En base a los costos..... 2 En base al tipo de consumidores... 3 Otra..... 4 Especifique: _____	16.12. La empresa puede diversificar producto y/o servicio Si 1 No 2 <input type="checkbox"/> 16.13. Utiliza publicidad: Si 1 No 2 <input checked="" type="checkbox"/> 2 <i>salte a 17</i> 16.14. Tipo de publicidad que utiliza: tarjetas de presentación..... 1 anuncios exteriores..... 2 volantes..... 3 otro..... 4 Especifique: _____
17. Aspectos Financieros		18. Aspectos de Producción y Tecnología	
17.1. Monto del capital inicial: \$ _____ pesos	17.5. Desearía financiamiento: Si 1 No 2 <input type="checkbox"/>	18.1. Ha implementado cambios en la organización de su empresa: Si 1 No 2 <input type="checkbox"/>	
17.2. Monto del capital actual \$ _____ pesos	17.5.1. Motivo Si: <input type="checkbox"/> para comprar, local o vehículo..... 1 para ampliar o remodelar..... 2 para adquirir mercancía y/o insumos..... 3 para pagar deudas del negocio..... 4 para comprar maquinaria, equipo y/o herramienta..... 5 otros..... 6 Especifique: _____	18.1.1. ¿Cuántas veces? <input type="checkbox"/> 18.2. Ha realizado cambios de maquinaria y equipo: Si 1 No 2 <input type="checkbox"/> 18.2.1. ¿Cuántas veces? <input type="checkbox"/> 18.3. Realizó alguna adaptación a la maquinaria o equipo para facilitar su uso: Si 1 No 2 <input type="checkbox"/> 18.3.1. ¿Cuántas veces? <input type="checkbox"/> 18.4. Ha realizado mejoras al producto desde que inició el negocio: Si 1 No 2 <input type="checkbox"/> 18.4.1. ¿Cuántas veces? <input type="checkbox"/>	
17.3. Financiado por (%): el mismo <input type="checkbox"/> familiares y amigos <input type="checkbox"/> instituciones financieras <input type="checkbox"/> proveedores <input type="checkbox"/> otro <input type="checkbox"/> Especifique: _____	17.4. Estructura de los activos (%): local: herramientas y utensilios de maquinaria y equipo: _____ caja y banco: _____ inventarios: _____	19. Evolución de la microempresa	
19.1. Desde que inició a operar, la microempresa ha: Incrementado 1 Disminuido 2 Mantenido sin cambio 3 <input type="checkbox"/> Número de empleados <input type="checkbox"/> Ventas <input type="checkbox"/> Utilidades	20. Problema principal de la microempresa: falta de clientes..... 1 producir más..... 2 utilidades bajas..... 3 falta de crédito..... 4 capacitación..... 5 aspectos regulatorios..... 6 competencia excesiva..... 7 21. Motivación principal del empresario: realización personal..... 1 incrementar ingresos..... 2 ser su propio jefe..... 3 otro..... 4 Especifique: _____	22. Expectativas del microempresario	
		22.1. Expectativas del microempresario sobre la microempresa: mantener la microempresa sin cambios..... 1 expandir negocio..... 2 diversificar negocio..... 3 cerrar la microempresa si hay oportunidades laborales... 4 otra..... 5 Especifique: _____	22.2. ¿Le interesaría formalizar su microempresa? Si 1 No 2 <input checked="" type="checkbox"/> Principales razones: <i>En caso de sí:</i> <input type="checkbox"/> cumplir con la regulación..... 1 obtener un crédito..... 2 <i>En caso de no:</i> <input type="checkbox"/> es costoso..... 1 es complicado..... 2 desconocen procedimientos..... 3 no le beneficia..... 4

2/2



Figura 5: Bitácora

[illegible]

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## BIOGRAFÍA

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# SITUACIÓN MACROECONÓMICA D LAS MIPYME EN ESTADO DE MORELOS, MÉXICO

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## RESUMEN

*El presente trabajo se desprende de un proyecto de investigación en proceso, el cual busca identificar las principales estrategias de las micro y pequeñas empresas para lograr su competitividad, la delimitación del estudio es en el estado de Morelos, México. Para identificar tales estrategias, se describe la situación de las micro, pequeñas y medianas empresas a la luz del discurso gubernamental y los programas de apoyo que les ofrecen. Cobra relevancia este primer acercamiento académico ante la falta de disponibilidad de información alrededor de las empresas en Morelos. Lo cual es una muestra de la falta de congruencia para articular su información entre los niveles de gobierno -federal, estatal y municipal- que tendrían que compartirla para consolidar apoyos para lograr su competitividad. Con esta premisa, parte este texto, el cual se dividirá en dos grandes apartados. El primero expone la situación de las micro, pequeñas y medianas empresas en México. Se recopilan los datos de las unidades económicas y personal ocupado en Morelos. La segunda parte distingue cómo se reproduce el apoyo gubernamental para las Mipyme.*

**PALABRAS CLAVE:** Micro y pequeñas empresas, estrategias, competitividad, México.

## MACROECONOMIC SITUATION OF MICRO, SMALL AND MEDIUM-SIZED ENTERPRISES IN MORELOS, MÉXICO

### ABSTRACT

*The present work derives from a research project in progress, which is trying to identify main strategies of micro and small business to reach their competitiveness, the conceptual frame of this study is on the Morelos state, México. To identify such strategies, the situation of the micro, small and medium (MISME) size business is described at the government discurs ligh and the support programs that they offerer to them. Takes relevance this first academic approach due the lack and availability of information about business in Morelos. This work shows a lack of concordance to articulate its information between government levels -federal, state and county- that should have to share it to consolidate support to achieve their competitiveness. With this premise, divides this text, which is divided in two large sections. The first one exposes the micro, small and medium size business in México, where data is gathered from economic units and occupied personnel in Morelos. Second part distinguish how is provided government support for MISME*

**KEYWORDS:** Micro and small business, strategies, competitiveness, México.

## INTRODUCCIÓN

La presente ponencia forma parte de un proyecto de investigación financiado por el Programa de Mejoramiento al Profesorado (PROMEP) de la Secretaría de Educación Pública (SEP) de México y el cual se encuentra en proceso. Si bien el tema de las pequeñas y medianas empresas (Pyme) durante los últimos años ha tomado un gran auge para lograr el impulso de las economías de los países emergentes donde su papel es protagónico como generador de empleo delineando algunas políticas públicas y programas gubernamentales para incrementar su capacidad de respuesta ante un escenario económico

turbulento e incierto. De la Pyme se ha gastado tinta y papel para escribir sobre ellas, se habla desde la consultoría como impulsarlas y se reitera una y otra vez que las Pyme son un motor económico importante para cada país; sin embargo poco se conocen sus particularidades. Sin duda, para la administración -como disciplina- es menester conocer aspectos que entrañan la práctica administrativa cotidiana, desde cómo se toman las decisiones, qué implica el éxito empresarial hasta distinguir bajo qué condiciones es posible lograr la tan anhelada competitividad. No hay que perder de vista que las prácticas administrativas que utilizan los corporativos transnacionales en muchos casos se convierten en modelos a seguir como patrón a replicar en este tipo de empresas y de pronto al efectuar un contraste existen disparidades.

El análisis académico ayuda a identificar el trazo fino de las estrategias de las Pyme ante escenarios globalizados y altamente fragmentados donde el avance de un modelo económico neoliberal presenta una serie de efectos en su forma de integración y sobrevivencia. En México es relativamente reciente el estudio de este tipo de empresas con esta perspectiva, de ahí la necesidad de reconocer e incorporar en el análisis la micro empresa como el punto central en las discusiones académicas (De la Rosa, 2004 y 2007; De la Rosa et al. 2010). Con esta perspectiva, las Micro, pequeñas y medianas empresas (Mipyme) vistas como un conjunto con cierta homogeneidad pero también con su propia heterogeneidad exigen conceptualizarse desde diversas perspectivas. Debido a la naturaleza de este objeto de estudio se tomó la decisión de centrarse en el comportamiento de las micro y pequeñas empresas en lo particular sin dejar de lado a las medianas como parte de este escenario macroeconómico.

Desde el punto de vista académico, ¿Se conocen todos y cada uno de los aspectos más importantes de las Pyme a nivel estatal? Evidentemente la primera respuesta es no. Identificar sus principales estrategias para lograr su competitividad, la delimitación del estudio es en el estado de Morelos, México es la primera aproximación. Para identificar tales estrategias, se describe la situación de las micro, pequeñas y medianas empresas a la luz del discurso gubernamental y los programas de apoyo que les ofrecen. Cobra relevancia este primer acercamiento académico ante la falta de disponibilidad de información alrededor de las empresas en Morelos. Lo cual es una muestra de la falta de congruencia para articular su información entre los niveles de gobierno -federal, estatal y municipal- que tendrían que compartirla para consolidar apoyos para lograr su competitividad. Con esta premisa, parte este texto, el cual se dividirá en dos grandes apartados: el primero expone la situación de las micro, pequeñas y medianas empresas en México. Se recopilan los datos de las unidades económicas y personal ocupado en Morelos. La segunda parte distingue cómo se reproduce el apoyo gubernamental para las Mipyme.

## **IMPORTANCIA DE CONOCER LA SITUACIÓN MACROECONÓMICA DE LAS MIPYME**

Comprender la Mipyme requiere de estudios que nos permitan conocer las debilidades estructurales que pudieran afectar su supervivencia y su competitividad en un entorno en donde la globalización de los mercados ha producido la aceleración de cambios tecnológicos, sobre todo en los ámbitos de la información y la comunicación. De acuerdo a De la Rosa et al. (2010) la Mipyme enfrenta tres desafíos: el desarrollo tecnológico, la globalización de los mercados y la incertidumbre económica. De acuerdo a De la Rosa (2007) la productividad y competitividad son importantes, lo que realmente hace importante el estudio este sector empresarial es su desconocimiento ya que a pesar de acumular cierto tipo de conocimiento paradójicamente resulta insuficiente. Por otro lado, el estudio de las Mipyme se lleva a cabo siguiendo una metodología común, la cual se sitúa en el contexto de una dimensión intraempresarial desde la perspectiva del empresario, aunque también hace referencia a dimensiones sectorial o macroeconómicas.

Para el gobierno mexicano plasmado en el Diario Oficial de la Federación (DOF, 2009) en el 2009 contribuían a la generación de empleo con el 70 por ciento del trabajo formal, impactando al Producto Interno Bruto con el 52 por ciento, y representando además el 99 por ciento de las unidades económicas del país. lo cual hace que este tipo de organizaciones se hayan convertido en un punto de interés para el

sector gubernamental y por lo tanto también estén en la mira del sector financiero los cuales invierten tiempo y recursos en éstas. Por lo anterior, el tema de Mipymes cada vez es más estudiado por académicos e investigadores que en contacto con el sector financiero identifican en estas empresas fortalezas y debilidades. Los trabajos se enfocan en identificar las variables que permitan desarrollar y comprender mejor la función de estas empresas.

En México, para establecer categorías claras del tipo de empresas (tabla 1) la Federación emitió un acuerdo de catalogación con efectos para el artículo 3, fracción III de la Ley para el Desarrollo de la competitividad de la Micro, pequeña y mediana empresa, en donde el tamaño de la empresa se determina por la obtención de un puntaje generado mediante la suma del número de trabajadores multiplicado por el por 10 por ciento y el Monto de Ventas Anuales multiplicado por el 90 por ciento, cálculo que tiene topes máximos en cada categoría, llamado tope máximo combinado como puede verse en la siguiente tabla:

Tabla 1. Clasificación de las Mipymes en México

<b>Estratificación</b>	<b>Tamaño</b>	<b>Sector</b>	<b>Rango de número de trabajadores</b>	<b>Rango de monto de ventas anuales (mdp)</b>	<b>Tope máximo combinado*</b>
Micro	Todas		Hasta 10	Hasta \$4	4.6
Pequeña	Comercio		Desde 11 hasta 30	Desde \$4.01 hasta \$100	93
	Industria y Servicios		Desde 11 hasta 50	Desde \$4.01 hasta \$100	95
Mediana	Comercio		Desde 31 hasta 100	Desde \$100.01 hasta \$250	235
	Servicios		Desde 51 hasta 100		
	Industria		Desde 51 hasta 250	Desde \$100.01 hasta \$250	250

\*Tope Máximo Combinado = (Trabajadores) X 10% + (Ventas Anuales) X 90%. Fuente: Diario Oficial de la Federación. 30/06/2009.

Estos datos son importantes para comprender la configuración de las MIPYMES, sin embargo podemos adentrarnos un poco más y realizar una segmentación más específica según la actividad económica de dichos entes económicos (Tabla 2). La figura 1 corresponde a la segmentación según personal ocupado, ésta nos muestra la situación actual de las Mipyme en México.

TABLA 2. Actividad Económica

	<b>Cantidad</b>	<b>Porcentaje</b>
Total	5144056	100.0
Comercio	2424249	47.1
Servicios privados no financieros*	2056437	40.0
Industrias manufactureras	581044	11.3
Servicios financieros y de seguros	20149	0.4
Pesca y acuicultura	19454	0.4
Construcción	19020	0.4
Transportes, correos y almacenamiento	18257	0.4
Minería	2957	0.1
Electricidad, Agua y gas	2589	0.1

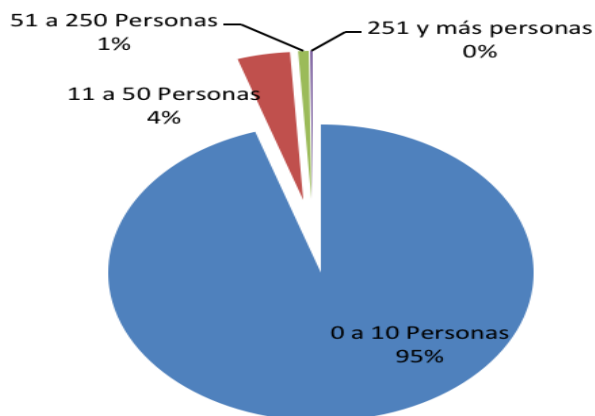
Fuente: INEGI (2009).\* Se incluyen los servicios de información en medios masivos; servicios inmobiliarios y de alquiler; Servicios profesionales, científicos y técnicos; corporativos; apoyo a los negocios y manejo de desechos; servicios educativos; Servicios de salud y asistencia social; Servicios de esparcimiento; Servicios de alojamiento y preparación de alimentos y Otros servicios, excepto gobierno.

Como se puede observar en la figura anterior la naturaleza de las unidades económicas en México es micro empresarial, esto decir que de 5,144,056 unidades económicas, 4,886,853 (95%) pertenecen al sector micro.

Las entidades federativas con mayor población son aquellas que poseen una cantidad mayor de empresas así como de personal ocupado, sin embargo cada una corresponde a diferentes sectores económicos, es decir, que debido a la región, al mercado, a la idiosincrasia de la población, y a la distribución por género se confuira su enfoque productivo. En la figura 2 se muestra el panorama general para el estudio de las

empresas en diversos estados de México, cabe señalar que nuestro caso de estudio es a nivel microeconómico en el estado de Morelos.

Figura. 1. Unidades económicas según estratos de personal ocupado. Fuente: INEGI (2009).



## 1. LAS MIPYME Y EL ESTADO DE MORELOS, MÉXICO

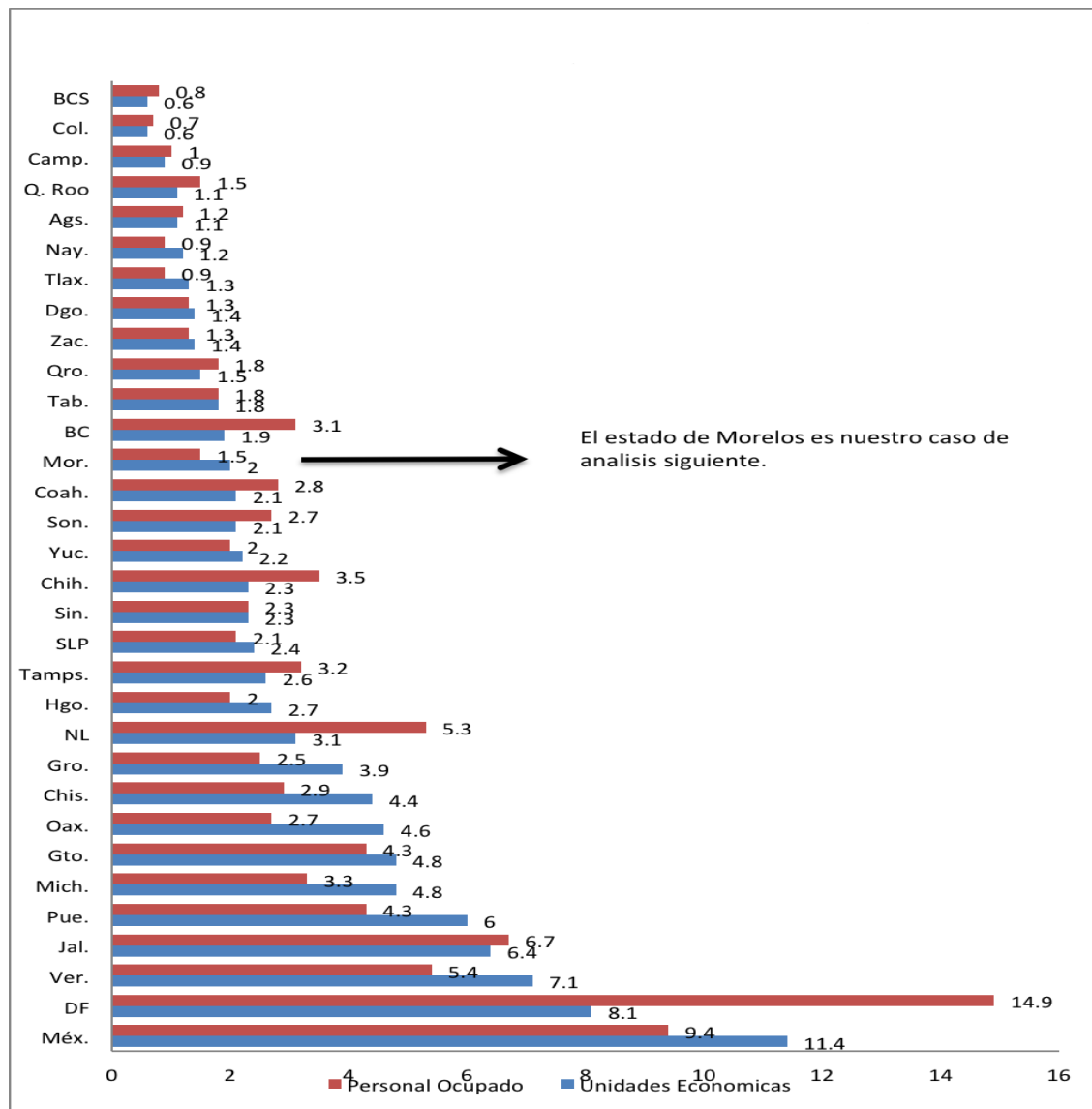
Considerando un análisis microeconómico, el estado de Morelos posee como otros estados, una naturaleza productiva característica, considerando la información mostrada en la figura anterior, el estado posee el 1.5% del personal ocupado, y del universo de 27,727,406 empleados, 415,912 habitan en esta entidad federativa; y un 2% de las unidades económicas equivalentes hasta el 2009 se establecieron en el estado de Morelos, entre las que se encuentran micro, pequeñas y medianas empresas. En la figura 3 se muestra el número de unidades económicas y el personal ocupado del estado de Morelos.

### Algunos indicadores

De acuerdo los Anuarios estadísticos (2010) del estado de Morelos, aproximadamente 4 personas son ocupadas por cada unidad económica, sin embargo, el dato más representativo de la información que nos arrojan dichos anuarios es la segmentación por personal ocupado en el estado (tabla 3).

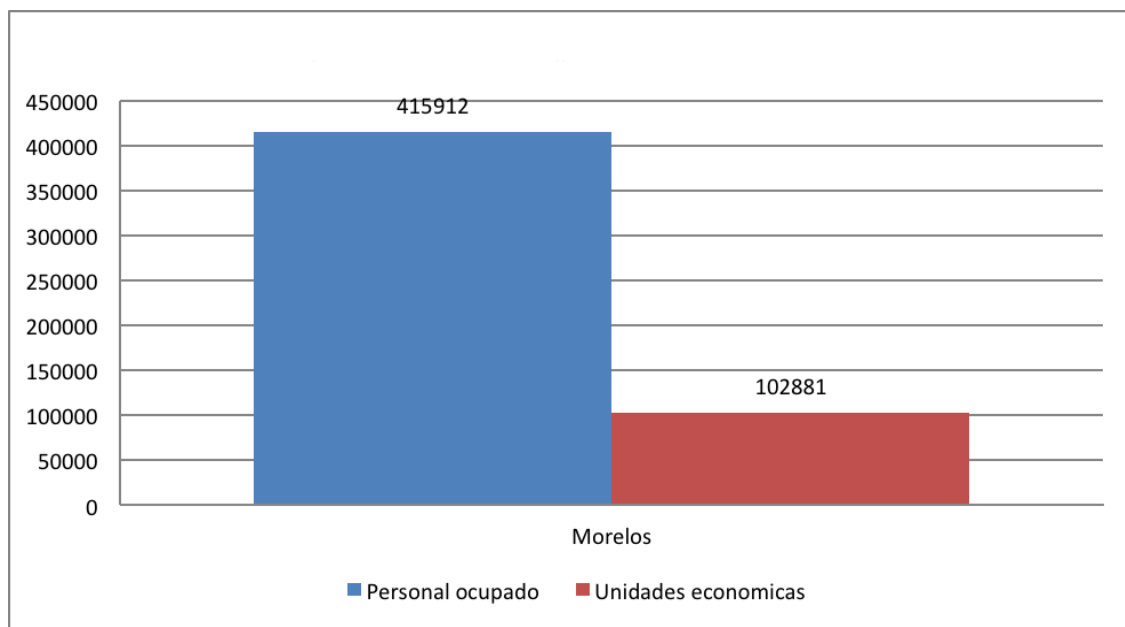
Para tener un panorama del crecimiento de la economía del estado, se realizó un estudio desde 1998 hasta 2008 con base en los anuarios estadísticos del estado de Morelos y que arroja datos referentes a la Zona metropolitana de Cuernavaca, Morelos, la cual comprende a 7 municipios, mismos que se muestran en la tabla 4.

Figura. 2. Personal Ocupado y Unidades Económicas por entidad Federativa.



Fuente: INEGI (2009).

Figura 3. Personal Ocupado y Unidades Económicas en Morelos.



Fuente: propia a partir de datos de INEGI, 2009

TABLA 3. Unidades económicas por estrato de ocupación personal, 1998

Estrato de personal	Unidades económicas	Personal
de 0 a 10 Personas	31581	51006
De 11 a 50 Personas	301	5987
De 51 y más Personas	59	6540

Fuente: Creación propia con base en los Anuarios Estadísticos del Estado de Morelos, 2010

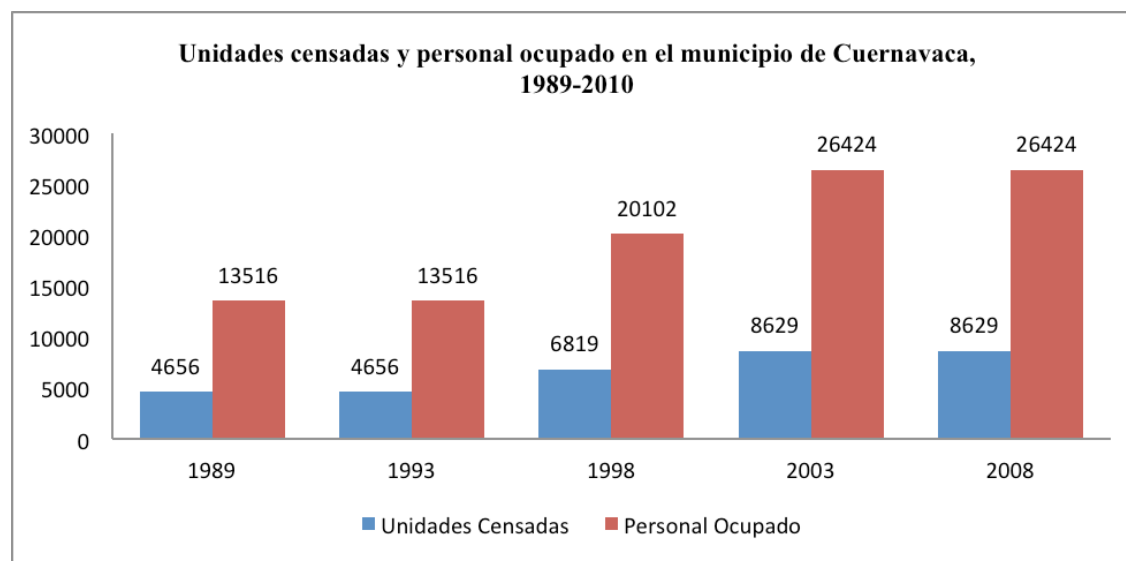
TABLA 4. Unidades censadas y personal ocupado en la Zona Metropolitana de Cuernavaca.

Año	Cuernavaca		Emiliano Zapata		Huitzilac		Jiutepec		Temixco		Tepoztlán		Xochitepec	
	Unidades censadas	Personal ocupado	Unidades censadas	Personal ocupado	Unidades censadas	Personal ocupado	Unidades censadas	Personal ocupado	Unidades censadas	Personal ocupado	Unidades censadas	Personal ocupado	Unidades censadas	Personal ocupado
1989	4656	13516	195	293	98	181	842	2205	727	1138	157	238	150	247
1993	4656	13516	195	293	98	181	842	2205	727	1138	157	238	150	247
1998	6819	20102	551	913	218	354	2200	5608	1383	2383	383	682	566	1058
2003	8629	26424	1275	2260	333	454	3397	9574	2206	4003	451	863	982	1774
2008	8629	26424	1275	2260	333	454	3397	9574	2206	4003	451	863	982	1774

Elaboración propia a partir de los Anuarios Estadísticos del estado de Morelos, 1989-2010

En la tabla anterior, se aprecian los antecedentes de la economía de la principal zona metropolitana del estado, lo que nos permite enfocarnos en un sólo un municipio, el de Cuernavaca, esto debido a su representatividad poblacional y el número de unidades económicas.

Figura 4. Unidades censadas y personal ocupado en el municipio de Cuernavaca.



Fuente: Elaboración propia a partir de los Anuarios Estadísticos del estado de Morelos, 1989-2010

Según los Anuarios estadísticos (2010) del estado de Morelos, en primer lugar tenemos a Cuernavaca como uno de los municipios con más unidades económicas, y debido a esto, la mayor cantidad de personal ocupado, podemos observar un crecimiento, específico de las unidades económicas cada cuatro años, sin embargo, existen inconsistencias, esto debido a que los datos representados aquí poseen una fecha del año 2008, aunque el dato se obtuvo del anuario estadístico del año 2010, entonces; de ahí se observa que es importante la generación de información, y la producción de datos que sean relevantes para entender las Mipyme, esto por la necesidad de información para la comprensión de este sector importante y que aporta una buena parte del Producto Interno Bruto (PIB) del país (INEGI, 2009). En la gráficas anteriores podemos ver que el municipio de Cuernavaca ha ido absorbiendo parte de la población vecina como liderando en materia de competitividad.

Por otro lado, de acuerdo a (Dávila, 2011) los estados que más aportan al Producto Interno Bruto de México son: el Distrito Federal (17.3%), Estado de México (9.4%), Nuevo León (7.5%), Jalisco (6.3%), Campeche (5.2%) y Veracruz (4.7%). El estado de Morelos es un estado pequeño y sólo aporta el 1.1% del PIB.

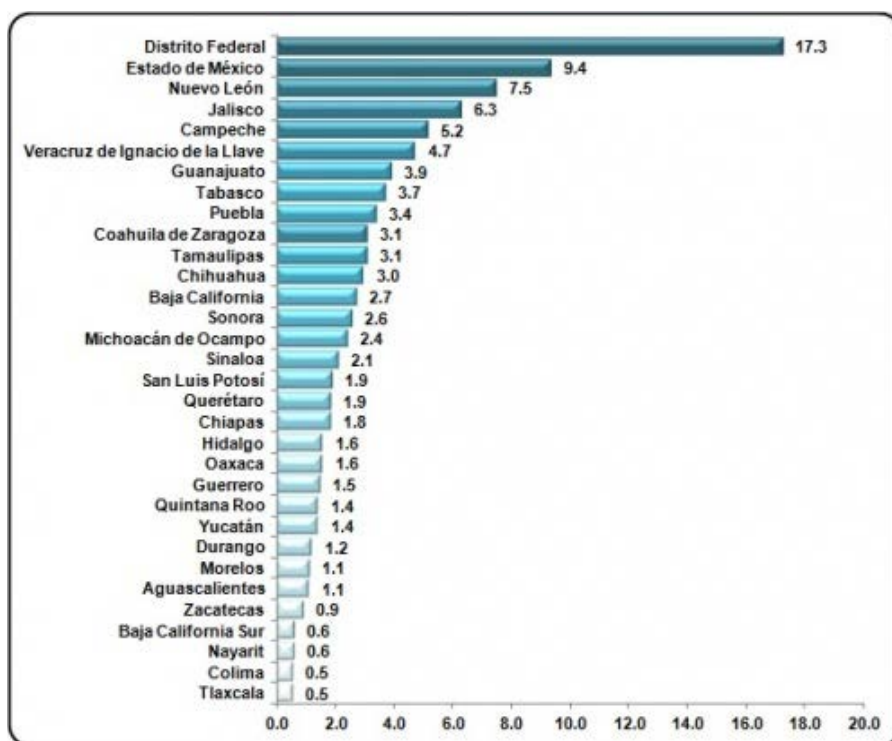
#### Apoyo Gubernamental para la Mypime

En México existe el Fondo de Apoyo para la Micro, Pequeña y Mediana Empresa (FONDO PYME, 2012), el cual “Es un instrumento que busca apoyar a las empresas en particular a las de menor tamaño y a los emprendedores con el propósito de promover el desarrollo económico nacional, a través del otorgamiento de apoyos de carácter temporal a programas y proyectos que fomenten la creación, desarrollo, consolidación, viabilidad, productividad, competitividad y sustentabilidad de las micro, pequeñas y medianas empresas”.



El portal de este fondo puede ser consultado en <http://www.fondopyme.gob.mx/> en donde se encuentra el Plan Nacional de Desarrollo, el programa sectorial de Economía, las reglas de operación, el manual de procedimientos, la guía rápida y el portal de transparencia, así como navegar en las secciones de emprendedores, microempresas, Pymes, y los programas de empresas gacela y empresas tractoras. Desafortunadamente existe una barrera tecnológica para muchos microempresarios en México pues no se tiene la cultura informática para poder acceder a este fondo utilizando esta plataforma basada en el Internet.

Figura 5. Producto Interno Bruto por entidad federativa en México 2006-2010.



Fuente: (Dávila, 2011) Basado en datos del INEGI 2010.

### Reflexiones finales

El presente avance de investigación muestra la falta de congruencia para articular la información entre los niveles de gobierno -federal, estatal y municipal- para consolidar apoyos para lograr la competitividad de las Mipyme. Si bien existen apoyos e incluso un portal para el apoyo de estas empresas, estos son subutilizados debido a trámites burocráticos excesivos y falta de confianza no solo en la tecnología sino en los procedimientos. Si bien el estado de Morelos es un estado pequeño que aporta el 1.1 del PIB de México, se le conoce como la capital del conocimiento, ya que tiene la mayor densidad de investigadores de alto nivel por km<sup>2</sup> en latinoamérica, lo que eventualmente podría significar una explosión de las mipyme en el estado. Podemos observar hasta ahora que el sector predominante no sólo en Morelos sino en México es el comercial, y que el estrato representativo de las unidades económicas tanto en la nación como en el estado son las microempresas, datos que nos llevan a comprender de alguna manera la importancia, y debido a la gran mitificación que se ha generado a lo largo de los años (De la Rosa, 2000) y su necesidad de estudio, aún sin analizar la información otorgada por el Instituto Morelense para el Financiamiento, podríamos arriesgarnos a decir que el panorama de estrato y de sector productivo es el mismo que ha venido presentándose, micro empresas dedicadas al comercio.

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# **APLICACIÓN DE LA METODOLOGIA K<sub>o</sub>FI (PRIMERA FASE), EN EL PROCESO DE ACREDITACIÓN DE PROGRAMAS EDUCATIVOS DEL CENTRO DE ESTUDIOS SUPERIORES DEL ESTADO DE SONORA**

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## **RESUMEN**

*El objetivo del presente trabajo consistió en aplicar la metodología de flujos de conocimiento, propuesta por el Dr. Oscar Mario Rodríguez Elías, investigador del Instituto Tecnológico de Hermosillo, al proceso de acreditación de los programas educativos del Centro de Estudios Superiores del Estado de Sonora, Unidad Académica Navojoa, en su fase inicial de modelado del proceso; el cual se representó a través de la adaptación de la gráfica rica para la categoría admisión de la variable estudiantes; teniendo como marco de referencia el documento de autoevaluación del Consejo de Acreditación de la Enseñanza de la Contaduría y Administración, A.C. y la experiencia de los responsables de integrar las carpetas de evidencias. Entre los principales resultados obtenidos en el modelado se pueden mencionar los roles identificados que fueron: el de jefe de carrera, el de secretario académico y el de responsable de registro y control escolar de la unidad. En cuanto al producto, este quedó integrado por al menos siete evidencias fundamentales, entre las que se pueden destacar el reglamento escolar, los resultados de centro de evaluación nacional y la secuencia didáctica de inducción al modelo educativo.*

**PALABRAS CLAVE.** Flujos de conocimiento, acreditación de programas educativos, sistemas de administración de conocimiento.

## **APPLICATION OF THE METHODOLOGY K<sub>o</sub>FI (FIRST PHASE), IN THE ACCREDITATION OF EDUCATIONAL PROGRAMS THE CENTRO DE ESTUDIOS SUPERIORES DEL ESTADO DE SONORA**

## **ABSTRACT**

*The objective of this study was to apply the methodology of knowledge flows, proposed by Dr. Oscar Elias Mario Rodriguez, researcher of the Instituto Tecnológico de Hermosillo, the process of accreditation of educational programs of the Centro de Estudios Superiores del Estado de Sonora, Unidad Académica Navojoa, in the first phase of process modeling, which is represented through the adaptation of the graphic Rica for admission category of students variable, taking as a reference document self-assessment of the Consejo de Acreditación de la Enseñanza de la Contaduría y Administración, A.C. and experience of those responsible for integrating the evidence folders. The main results obtained in modeling were the identification the roles: the head of career, academic secretary and the person responsible for registration and school control of the unit. On the product side, this was composed of at least seven evidence: school rules, the results of national evaluation center and the sequence didactic of educational model.*

**JEL:** I23**KEY WORDS:** Knowledge flows, accreditation of educational programs, knowledge management systems.

## INTRODUCCIÓN

Para asegurar la calidad de los programas educativos (PE) y rendir cuentas claras a la sociedad, las Instituciones de Educación Superior (IES) en México, han participado desde 1991 en procesos de evaluación diagnóstica a través de los Comités Interinstitucionales para la Evaluación de la Educación Superior (CIEES) y a partir de año 2000 en procesos de acreditación a través del Consejo para la Acreditación de la Educación Superior, A. C. (COPAES), (COPAES, 2012). El Centro de Estudios Superiores del Estado de Sonora (CESUES), no ajeno a esta situación, inicia a mediados del año 2004 sus procesos de evaluación, con la visita del Comité de Ciencias Agropecuarias para la carrera de Licenciado en Acuicultura (LA) y el Comité de Ciencias Sociales y Administrativas para la carrera de Licenciando en Sistemas Computacionales Administrativos (LSCA), alcanzando en ambos programas, un nivel dos. Posteriormente las licenciaturas se someten al proceso de acreditación, logrando su reconocimiento como programas de buena calidad en 2006 y 2007 por la Asociación Nacional de Profesionales del Mar (ANPROMAR) para LA y por el Consejo de Acreditación de la Enseñanza de la Contaduría y Administración, A.C. (CACECA) para LSCA.

Sin embargo tanto en el proceso de evaluación, como en el de acreditación se presentaron diversas dificultades entre las que se pueden destacar la insuficiencia de evidencias para fundamentar los criterios, desubicación de documentos (normatividad, convocatorias, ponencias, oficios), poca claridad sobre el responsable inmediato de generar la información, falta de homogeneización de los formatos utilizados para el registro de actividades y departamentos sin sistemas de información o con limitaciones en sus aplicaciones, entre otros. Para atender lo anterior se diseñó una propuesta de un sistema basado en conocimiento de indicadores académicos, no obstante y como resultado de un proyecto de investigación conjunto entre el CESUES y el Instituto Tecnológico de Hermosillo (ITH) y con base en la problemática presentada, se consideró oportuno fortalecer la propuesta inicial con un sustento en la metodología de Identificación de Flujos de Conocimiento (KoFI) por sus siglas en inglés.

Aún que en la propuesta de la metodología KoFI de Rodríguez (2007) se orienta a la obtención de información que apoye el diseño de sistemas de AC que dan soporte al flujo del conocimiento en el área de mantenimiento de software, su idea es que ésta se generalice a la solución de problemas específicos en áreas diferentes organizaciones, por lo cual el aporte del presente trabajo es aplicarla en su fase inicial en los procesos de acreditación de los programas educativos del CESUES. Finalmente el documento está estructurado de la siguiente manera: en primer lugar la sección de revisión literaria muestra información sobre la AC, el modelo de creación del conocimiento, el del ciclo del conocimiento y proceso de administración del conocimiento. En la sección de metodología se realiza una descripción de la metodología KoFI. En la sección de resultados se encuentra el modelado de procesos con enfoque en flujos de conocimiento de la categoría admisión de la variable estudiantes. En la sección de conclusiones se establecen éstas, las limitaciones del estudio, la contribución al cuerpo de la literatura e idea para investigación futura. En la sección de referencias se enumeran los artículos, libros y documentos utilizados en la presente investigación y en la biografía se describe en forma breve el perfil de cada autor.

## REVISIÓN LITERARIA

En la actualidad no existe un consenso sobre el concepto de Administración del Conocimiento (AC) (Serenko & Bontis, 2004). No obstante Dalkir (2005) identifica tres enfoques principales: el primero

considerado a partir las actividades del negocio, el segundo definido a través de la ciencia del conocimiento y el tercero desde las tecnologías y procesos, como un conjunto de actividades y sistemas tecnológicos para facilitar el flujo del conocimiento hacia las personas en el momento que lo requieran.

Partiendo del tercer enfoque la AC puede ser definida como una disciplina sistemática y un conjunto de propuestas que apoyan en el crecimiento y flujo del conocimiento (Rao, 2005). Debido a que esta perspectiva atiende a la aplicación de la metodología KoFI, se entenderá por AC a la disciplina que provee de métodos, técnicas y herramientas encaminadas a apoyar las actividades necesarias para facilitar el flujo del conocimiento hacia donde se requiere, con el fin de realizar de la mejor manera el trabajo para completar procesos específicos en una organización (Rodríguez, 2007).

Por lo anterior y para darle sentido a esta definición será necesario identificar ¿qué es conocimiento?, ¿qué constituye el flujo del conocimiento? y ¿cuáles son las actividades involucradas en el flujo del conocimiento que forman parte del proceso de la administración del conocimiento? Davenport y Prusak (2000) consideran que para entender el concepto de conocimiento es necesario entender que son los datos y la información. Los datos, son definidos como hechos simples que pueden agruparse para crear información, pero que por sí solos carecen de significado y la información por su parte es considerada como un conjunto de datos que tienen un significado y su objetivo es informar a quien los recibe, con el fin de tener un efecto en su juicio o en la forma en que percibe algo.

El conocimiento es concebido como una mezcla de experiencias, valores, información contextual y pericia que provee de un marco para evaluar e incorporar nuevas experiencias e información. Esto se origina y es aplicado en la mente de quienes conocen. En las organizaciones, este se da no sólo en documentos o repositorios, sino también en rutinas, procesos, prácticas o normas de la organización.

No todo el conocimiento puede ser fácilmente representado como información o datos, así como el que existe en forma de documentos o bases de datos, existe otro que se encuentra en la mente de las personas. El primero que puede ser expresado de manera formal, fácilmente comunicado es denominado como conocimiento explícito, mientras que el tácito es aquel conocimiento personal utilizado para realizar las tareas y para obtener un entendimiento del medio ambiente. (Nonaka & Takeuchi, 1995).

Organizacionalmente, la importancia del conocimiento reside en su aplicación (Alavi & Tiwana, 2002), por lo que el principal objetivo de una estrategia o sistema de AC debe enfocarse en facilitar y mejorar el flujo del conocimiento (Borghoff & Pareschi, 1998). Para explicarlo existen varios modelos propuestos y se identifican principalmente tres enfoques: el primero que atiende a la forma en que el conocimiento transita entre sus estados tácito y explícito, conocido como el proceso de creación de conocimiento de Nonaka y Takeuchi (1995); el segundo que considera al conocimiento como un recurso que da la capacidad de utilizar información con un fin práctico como la toma de decisiones, denominado ciclo del conocimiento de Choo (1999) y el tercero que se refiere a las actividades que componen el proceso de AC identificado como proceso de administración del conocimiento del cual existen una amplia variedad de modelos, (Dalkir, 2005; Holsapple & Joshi, 1999; Nissen, 2002; Qureshi et. al., 2004), tabla 1.

Peachey (2005) basado en el modelo de AC Alavi y Leidner (2001), ha identificado que el principal enfoque de la AC está relacionado con los sistemas de información y está dirigido hacia la transferencia de conocimiento en cuanto a: almacenamiento, recuperación, aplicación y la creación de conocimiento.

Tabla 1: Modelos del Proceso Administración del Conocimiento

Modelo	Etapas 1	Etapas 2	Etapas 3	Etapas 4	Etapas 5	Etapas 6	Etapas 7
Wiig, 1993	Construir	Capturar	Transferir	Aplicar			
McElroy, 2000	Producir	Integrar	Difundir	Aplicar			
Alavi y Leidner, 2001	Crear	Almacenar/ Recuperar	Transferir	Aplicar			
Dalkir, 2005	Capturar/ Crear	Valorar	Compartir/ Diseminar	Contextualizar	Adquirir/ Aplicar	Actualizar	
Ward y Aurum, 2004	Crear	Adquirir	Identificar	Adaptar	Organizar	Distribuir	Aplicar
Rodríguez, 2007	Crear/ Adquirir	Externalizar	Almacenar	Transferir/ Compartir	Internalizar Recuperar	Interpretar/ Filtrar	Aplicar

La tabla muestra varias propuestas de modelos para el proceso de AC, en ella se observan las diferencias con respecto a las etapas que proponen cada uno de los autores; también se incluye el modelo de Rodríguez (2007) que es el que se utiliza para el presente trabajo.

## METODOLOGÍA

Sin tratar de realizar una descripción muy exhaustiva de la metodología KoFI, propuesta por Rodríguez (2007), que se está aplicando al proceso de acreditación de programas educativos en su primera fase. A continuación se expone KoFI como una guía que ayuda a identificar y entender los flujos de conocimiento en procesos organizacionales, utilizando un enfoque de ingeniería de procesos. KoFI se orienta a la obtención de información que apoye el diseño de sistemas de AC que dan soporte al flujo del conocimiento. Aún que en la propuesta de Rodríguez, su aplicación se enfoca al mantenimiento de software, su idea es que ésta se generalice a la solución de problemas específicos en áreas diferentes.

### Fases De La Metodología Kofi

1. Modelado del proceso con enfoque en el flujo del conocimiento. La representación gráfica es una de las principales técnicas para el modelado de procesos. KoFI propone dos enfoques, uno con la adaptación de la técnica de Gráfica Rica (Checkland & Scholes, 1999; Monk & Howard, 1998), para la primera etapa del modelado que identifica los procesos de manera general y el otro mediante una adaptación del Metamodelo para Procesos de Ingeniería de Software (SPeM) por sus siglas en inglés (OMG, 2002), para la segunda etapa de modelado y en el análisis detallado del proceso.
2. Análisis del flujo de conocimiento. Se centra principalmente en los flujos de conocimiento siguiendo un proceso compuesto de cuatro etapas de identificación de: fuentes de conocimiento, tipos de conocimiento, flujos de conocimiento y problemas en el flujo de conocimiento. Para lograr lo anterior se ha definido un metamodelo de fuentes y tipos de conocimiento que sirve de guía al definir relaciones entre los tipos y fuentes de conocimiento así como las actividades de un proceso.
3. Análisis de herramientas de soporte al flujo del conocimiento. La fase final de la metodología consiste en analizar el papel que juegan como habilitadoras del flujo del conocimiento, las herramientas que apoyan los procesos de trabajo, para lo cual se definió un Marco de Trabajo para el Análisis de Herramientas de AC, denominado (MAHAC), a partir de la revisión literaria de varios autores Borghoff y Pareschi (1998) y Alavi y Leidner (2001), por destacar algunos. MAHAC, integra una serie de pasos a seguir para identificar las características de las herramientas a estudiar, desde el punto de vista de su aporte al flujo del conocimiento durante el desarrollo del proceso, estos son: el dominio de aplicación de las herramientas, la estructura y formato del conocimiento manejado, las actividades, servicios o procesos de AC soportados y los aspectos técnicos que podrían ser considerados.

## RESULTADOS

La metodología KoFI, propuesta por Ramírez (2007) y descrita en el apartado anterior está siendo aplicada al proceso de acreditación de programas educativos del CESUES, Unidad Académica Navojoa, en su fase inicial correspondiente al modelado de procesos con enfoque en el flujo de conocimiento. Para desarrollar el modelado de procesos, se trabajó con el documento de autoevaluación de CACECA que define los criterios y porcentajes mínimos para que los PE puedan acreditar y con las personas involucradas en fundamentar los criterios e integrar las evidencias correspondientes en las carpetas. El documento se organiza en ocho variables, 25 categorías y 138 criterios según se muestra en la tabla 2.

Tabla 2: Variables del Documento de Autoevaluación de CACECA

Variables	Núm. de Categorías por Variable	Núm. de Criterios por Variable
1. Profesores	5	24
2. Estudiantes	5	27
3. Programa de Licenciatura	6	31
4. Formación Integral	1	9
5. Recursos Financieros	3	13
6. Recursos-Eficiencia	3	18
7. Extensión-Investigación	1	10
8. Información Adicional	1	6
<b>Total</b>	<b>25</b>	<b>138</b>

*Esta tabla presenta el número de categorías y criterios contenidos en cada una de las ocho variables del documento de autoevaluación del organismo acreditador CACECA, (CACECA 2010).*

El documento más el apoyo de las personas involucradas en los procesos ha permitido que hasta estos momentos se hayan modelado a través de la adaptación de la gráfica rica, las primeras tres variables correspondientes a profesores, estudiantes y programa de licenciatura. Cabe destacar que para la presente ponencia, sólo presentaremos el modelado de procesos de la variable de estudiantes en su categoría admisión, según se observa en la tabla 3.

Tabla 3: Categoría Admisión y sus Criterios, de la Variable Estudiantes

Categoría	Descripción de los Criterios de Categoría
Admisión	<p>¿Se tiene en cuenta la calidad y el prestigio de la institución y personal docente de precedencia?</p> <p>¿Existe una legislación y su reglamento que regule el proceso de admisión?</p> <p>¿Se cumple estrictamente con la legislación universitaria vigente durante el proceso de selección?</p> <p>¿Se tiene en cuenta el rendimiento académico en el nivel precedente a través de un promedio y desviación estándar?</p> <p>¿Se efectúan entrevistas de admisión?</p> <p>¿Se toma en cuenta el perfil del aspirante a ingresar y el estudio socioeconómico?</p> <p>¿Existe un programa de inducción para estudiantes de nuevo ingreso y están inscritos el 100%?</p> <p>¿El puntaje obtenido en la Prueba de Aptitudes Académicas (PAA) es de por lo menos de 100 puntos?</p> <p>¿Existe una guía de estudio para aspirantes?</p> <p>¿El puntaje obtenido en la prueba TOEFL o equivalente es de por lo menos 350 puntos?</p>

*La presente tabla muestra una descripción de cada uno de los criterios que evalúa CACECA, sobre la variable estudiante, para cada una de las categorías que la integran (CACECA 2010).*

Como se mencionó con anterioridad para desarrollar los modelados de procesos (primera fase de KoFI) se utilizó una adaptación la gráfica rica (Checkland & Scholes, 1999; Monk & Howard, 1998), propuesta por Rodríguez (2007), debido a que a través de ella es posible representar situaciones problemáticas y en particular, problemas relacionados con las personas que participan en un proceso. La gráfica permite la representación general de los elementos involucrados en los procesos, sus relaciones principales y los aspectos sociales que podrían afectar a las personas que intervienen en él. Es importante destacar que no se dispone de una notación ni mecanismos formales para representar procesos por medio de una gráfica rica, (Checkland & Scholes, 1999). No obstante, existen algunas notaciones comúnmente usadas, las cuales son descritas a continuación.

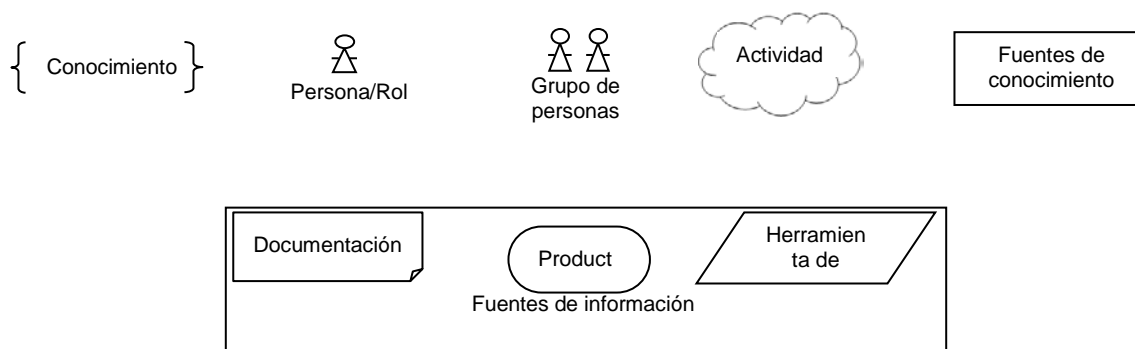
### Descripción De La Técnica De Gráfica Rica Y Adaptaciones Propuestas Por Kofi A La Gráfica Rica

Una gráfica rica es esencialmente una representación de un proceso por medio de un dibujo que identifica a todos los involucrados, sus preocupaciones y algunas de las estructuras que definen el contexto de trabajo en el proceso (Monk & Howard, 1998). Normalmente, una gráfica rica contiene los siguientes elementos: actividades, roles, preocupaciones, conexiones y fuentes de información. Ramírez (2007) aprovechando la flexibilidad de la técnica de gráfica rica definió una serie de convenciones para el modelado de procesos que incluyen de manera explícita el conocimiento involucrado, éstas son mencionadas a continuación:

- Personas o roles. Representa a los actores del proceso, ya sea personas específicas o roles del proceso.
- Grupos de personas. Identifica a grupos de personas con necesidades de conocimiento común o que pueden aportar conocimiento que es requerido para las actividades.
- Actividades. Igual que en la nomenclatura clásica de la gráfica rica.
- Fuentes de conocimiento. Son similares a las fuentes de información en la nomenclatura clásica de la gráfica rica. En esta adaptación se proponen tres íconos para distinguir entre distintos tipos de fuentes: documentos, productos del proceso y herramientas que lo apoyan.
- Conocimiento. Es un texto encerrado entre dos llaves, cada enunciado corresponde a un área o tema.

En la figura 1 se muestra la simbología propuesta en el párrafo anterior.

Figura 1: Simbología la Adaptación a la Gráfica Rica

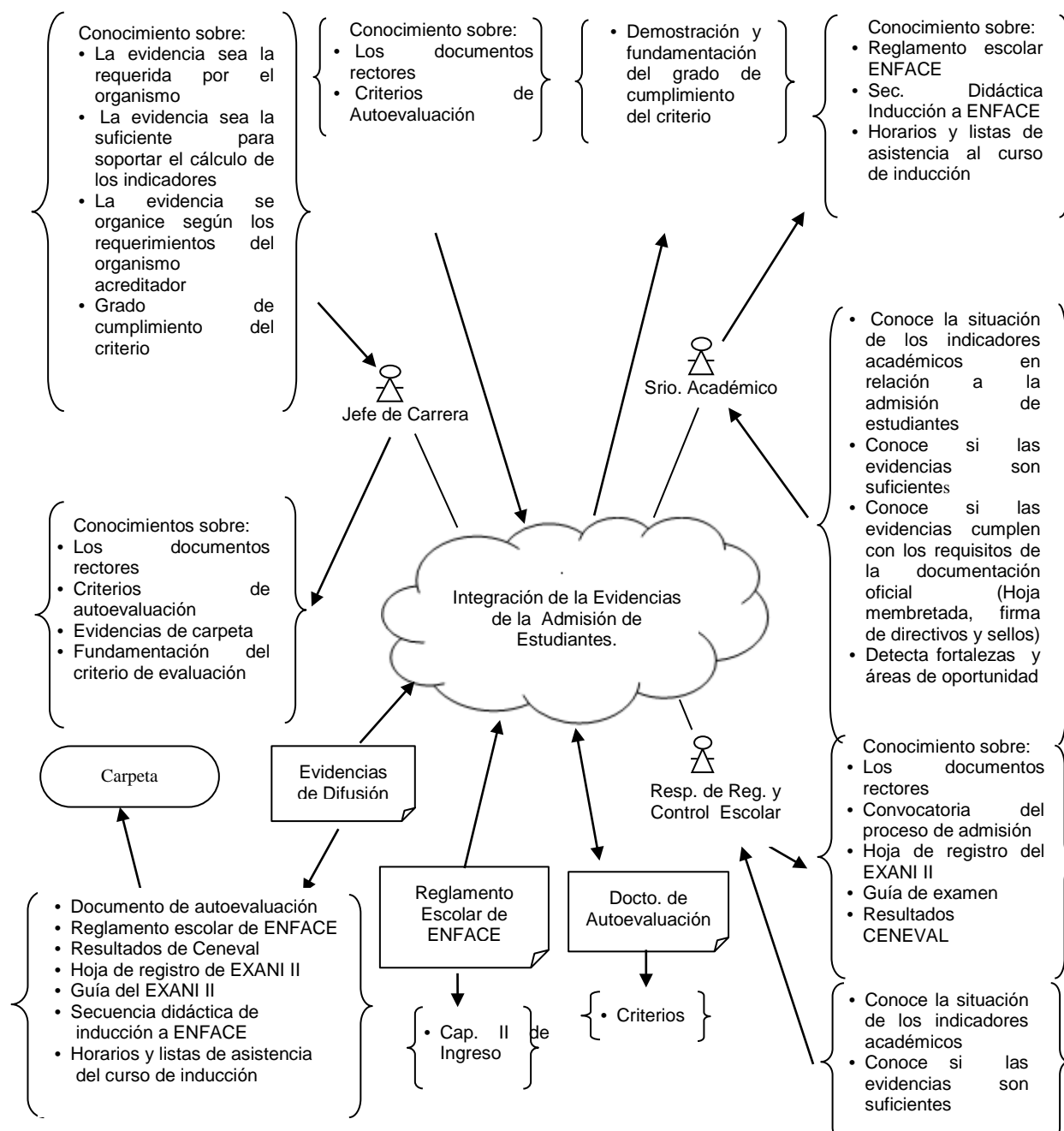


*Esta figura muestra la simbología utilizada para representar los elementos descritos en la gráfica rica adaptada para la metodología KoFI.*

En atención a lo explicado, a continuación se muestra en la figura 2, el modelado de proceso utilizando la gráfica rica adaptada, para la categoría admisión de la variable estudiantes.



Figura 2: Modelo del Proceso Admisión de Estudiantes



La gráfica muestra el modelado de proceso de la categoría admisión de la variable estudiantes, como resultado de la aplicación de la metodología KoFI en su primera fase, utilizando la adaptación de la gráfica rica propuesta por Ramírez (2007).

## CONCLUSIONES

1. Aún que la metodología KoFI, fue propuesta para el diseño de sistemas de AC, enfocado al mantenimiento de software; la principal aportación de este trabajo fue lograr aplicar la primera fase de la metodología al proceso de acreditación de PE del CESUES, Unidad Académica Navojoa, consistente en el modelado con enfoque en el flujo del conocimiento.

2. Una de las principales limitaciones del trabajo fue la falta de experiencia en el modelado de los procesos con el enfoque de flujo de conocimiento. Esto generó dificultades al momento de desarrollar los modelados debido a la falta de pericia para identificar la actividad relevante en torno a la cual se generaría la gráfica rica adaptada. Así entonces después de realizar varios intentos de modelados, considerando a las variables y criterios como actividades principales del proceso de acreditación, se decidió que la categoría o un conjunto de ellas, era la que mejor representaba el modelado.
3. Definidas las principales actividades del proceso de acreditación, se facilitó la identificación de los roles, los conocimientos, los flujos y las fuentes de información, fundamentales para el modelado.
4. Una vez concluida la metodología, se espera que todas las Unidades Académicas de CESUES y otras IES, dispongan del marco metodológico que proporciona KoFI, para apoyar sus procesos de acreditación, sustentados en la experiencia de aseguramiento de la calidad del CESUES y puedan desde el enfoque de flujos de conocimiento, proponer o mejorar sus estrategias o sistemas de AC.

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# REFLEXION SOBRE EL COMPORTAMIENTO ÉTICO DE LOS INDIVIDUOS EN LAS ORGANIZACIONES EN MEXICO

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## RESUMEN

*Existe insuficiente información acerca del comportamiento ético dentro de las organizaciones y las causas que derivan en comportamientos contrarios. En esta ponencia se combinan aspectos de la investigación cualitativa con lo cuantitativo. Se parte del problema clásico tantas veces analizado ¿qué motiva a las personas a comportarse de manera no ética dentro de las organizaciones? Para lograrlo se analizó el código de ética de veinticuatro empresas transnacionales, identificando sus políticas de integridad, sus valores asociados con los valores universales y por los antivalores que genera el comportamiento no ético dentro de las organizaciones; posteriormente incursionamos en un tipo de investigación descriptiva al buscar respuestas en dos diferentes segmentos: el primero con profesionales vinculados a temas de administración de programas de integridad que dan sus opiniones de acuerdo con su experiencia profesional y académica, el segundo con grupos de personas de reconocida solvencia ética y moral. Todas estas opiniones, codificadas en forma de respuestas, al procesarse estadísticamente con auxilio del paquete SPSS, dan una alta confiabilidad dado que alcanzan valores de Alfa de Cronbach superiores a 0,8. La validez se logra al comparar estas opiniones con las informaciones referenciadas en la bibliografía.*

**PALABRAS CLAVE:** Ética, empresarial, organizaciones

## THOUGHTS ON ETHICAL BEHAVIOR IN ORGANIZATIONS IN MEXICO

### ABSTRACT

*There is insufficient information about the ethical behavior within organizations and causes that result in anti-competitive behaviour. This paper combines aspects of qualitative research with the quantitative. Be part of the classical problem often analyzed what motivates people to behave ethically within organizations? To achieve this was analyzed the code of ethics of twenty-four transnational corporations, identifying their policies of integrity, values associated with universal values and by the possitive that generates the unethical behavior within organizations; later penetrated into a type of descriptive research to look for answers in two different segments: the first with professionals related to administration of integrity programmes that give their views in accordance with their professional and academic experience, the second with groups of people of recognized ethical and moral solvency. All these views, codified in the form of answers, statistically processing with help of the SPSS package, give a high reliability insofar as they reach higher than 0.8 Cronbach's alpha values. The validity is achieved to compare these views to the information referenced in the bibliography*

**JEL, M14**

## REVISION BIBLIOGRAFICA

Sólo el 30% de las empresas mexicanas ha establecido un proceso de integridad donde se fomenten aquellas conductas alineadas a los valores universales como medio de guía de comportamiento de las personas que interactúan en ella para fomentar un ambiente más productivo que conlleve al éxito de los objetivos de la misma empresa y de los individuos que con ella tienen relación. (Hayes, 2010). Robbins y Coulter definen al código de ética como “una declaración formal de los principales valores y normas éticas a los que la empresa espera que se adhieran sus empleados” (Pérez R., 2010), esto forma parte integrante del contrato a que se hace referencia en el párrafo anterior, y entendiendo que el mismo se basa en, que tanto la moral como su fundación, aparecen como necesidades de la racionalidad humana en general. (Gómez, 2002) Después del análisis realizado de la importancia del establecimiento de los contratos sociales de comportamiento ético entre organizaciones y los individuos que las conforman, no encontramos evidencia que las primeras cuenten con programas de cambio en el comportamiento no ético de los segundos diferentes a programas de difusión del propio código de ética que han establecido. Como base de información consultamos el Contrato Social (Código de Ética) de 14 corporaciones mexicanas y 10 empresas transnacionales con establecimientos permanentes en el país. En el proceso de análisis se identificaron 34 políticas de integridad implícitas en esos códigos de ética.

Posteriormente analizamos los valores universales que sustentaban dichas políticas encontrando que el 97% de las mismas contenían al menos un valor considerado en la declaración de los valores universales de la ONU considerados en la Reunión Regional de Implementación de Políticas Inclusivas en Latinoamérica celebrada en Santiago de Chile en 2009 auspiciada por la UNESCO (Cox, 2009). En nuestro análisis eliminamos la política de Pagos de Facilitación utilizada por ciertas empresas transnacionales y que se refiere a que es permitido sobornar a ciertos funcionarios de gobierno de nivel bajo para acelerar los trámites burocráticos por considerarla no ética. Posteriormente identificamos los antivalores asociados a los mismos para determinar causas de origen en el comportamiento no ético de los individuos en las organizaciones mexicanas o transnacionales con establecimiento permanente en el país.

También se consultó el estudio realizado y publicado por la American Management Association y que define las causas del comportamiento no ético de los individuos en las organizaciones en los Estados Unidos. (AMA / HRI, 2005) Este estudio revela que los drivers principales de este tipo de comportamiento por orden de importancia son: presión para cumplir con objetivos no realistas, crecimiento profesional, mantenimiento del estilo de vida, presión en el trabajo e ignorancia. En nuestra investigación se incluyeron las variables mencionadas del estudio de AMA, el cual incluye otras variables que a nuestro juicio no deberían ser incluidas por razones de tropicalización en México, y en base al análisis de los Contratos Sociales Estudiados, agregamos variables adicionales de comportamiento como falsedad en las comunicaciones, falta de liderazgo en las organizaciones, influencia de los medios de comunicación en los individuos y situaciones personales adversas para que fueran consideradas y evaluadas por los expertos seleccionados.

## METODOLOGÍA

Se emplea el método de investigación descriptiva, basada en procedimientos científicos donde se recolectan datos básicos o de fuentes primarias y se procesan para luego ser interpretados dentro del marco de la estadística no paramétrica. A partir de la información que brindan, se logra obtener una matriz primaria de 11 causas del comportamiento no ético de los individuos en las organizaciones mexicanas, matriz que mediante rondas Delphi y métodos de procesamiento de la estadística no paramétrica, se va optimizando hasta finalmente alcanzar un valor de Alfa de Cronbach de 0,83 comprobando la confiabilidad de la misma. Se aplica además la Prueba de Friedman cuya hipótesis nula es que las 11 variables tienen la misma importancia. Si la significación es mayor que 0.05 se acepta la hipótesis con un 95% de confianza.

En caso contrario se rechaza la hipótesis. En el caso de la prueba de Friedman la significación es menor que 0.05 (0,034) por lo que se rechaza la hipótesis nula, es decir, las 11 variables no tienen la misma importancia por lo que se demuestra la validez de la realización del test Delphi. Se trabaja con expertos y con personas reconocidas por su solvencia ética y moral en las organizaciones que se desenvuelven en el país. El nivel de competencia se evalúa por el coeficiente de Kendall. La competencia de los expertos para poder opinar sobre estos temas se obtuvo por medio del coeficiente de competencia del experto (K) calculada de acuerdo con la opinión del candidato sobre su nivel de conocimiento del tema y con las fuentes que le permiten argumentar sus criterios calculando su nivel de expertise

## RESULTADOS

Revisión de Antecedentes y Selección de Causas de Comportamiento no Ético. A partir de gran cantidad de artículos, estudios, investigaciones, análisis e interpretaciones acerca del comportamiento ético dentro de las organizaciones y las causas que derivan en comportamientos contrarios a la ética que se han discutido en innumerables foros y que se han publicado en diferentes medios e idiomas; así como el análisis de 24 Códigos de Ética, sus políticas de integridad, sus valores relacionados y por ende los antivalores de estos últimos, en la primera recopilación y procesamiento de la información obtenida mediante su revisión se identificaron de 14 Causas del Comportamiento no Ético de los Individuos en las Organizaciones en México, las cuales se fueron agrupando y reagrupando por ronda Delphi hasta reducirlas a 11 las cuales se presentan en la Tabla 1.

Tabla 1: Causas del Comportamiento no Ético de los Individuos en las Organizaciones en México.

Variable	Descripción
X1	Competencia por recursos escasos
X2	Crecimiento profesional
X3	Desconocimiento de consecuencias
X4	Deseo de protección de un estilo de vida
X5	Falsedad en la comunicación
X6	Falta de liderazgo en la empresa
X7	Ignorancia
X8	Influencia de los medios de comunicación
X9	Presión por cumplir objetivos no realistas
X10	Presión en el trabajo
X11	Situaciones personales adversas

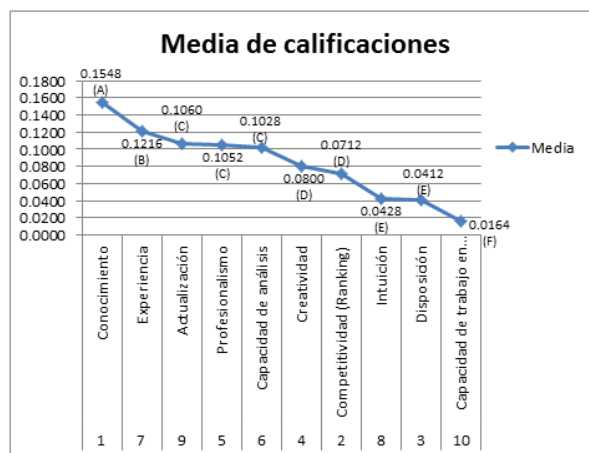
Para efectos de este estudio, a estas once variables se les hace su definición conceptual. Una vez que se obtuvo respuesta de los encuestados se procedió a la selección de expertos mediante el cálculo del coeficiente de competencia del experto. El criterio de selección estableció que sólo aquellos encuestados con un coeficiente de competencia  $K \geq 0.75$  sería seleccionado como experto. En base a ese criterio 25 personas (71.4%) del total fueron consideradas como expertos. En relación con la cantidad de expertos (Ramírez & Toledo, 2005), se ha demostrado que, si el número de expertos utilizados oscila entre 15 y 30 se comete un error de entre cinco. En base a las técnicas no paramétricas de Friedman (Conover, 1980) encontramos en la comparación entre medias de rangos que los resultados obtenidos en la autoevaluación de las personas encuestadas para determinar su grado de expertise en la materia a través del método de competencia del experto tuvo un nivel de significancia del 0.0001 con un 99.99% de confianza de que los resultados son aceptables, adicionalmente un 15.43% en el coeficiente de variación nos indica que existe confiabilidad en los datos; con ello al analizar el coeficiente de conocimiento o información (Kc) se encuentran diferencias significativas ( $P < 0.0001$ ) entre la relación de atributos o características; hallando que el conocimiento (1) resultó en mayor prioridad de entre los 10, luego la experiencia (7), la actualización (9), la profesionalidad (5) y la capacidad de análisis (6).

	Tratamiento	Media	Resultado
1	Conocimiento	0.1548	A
7	Experiencia	0.1216	B
9	Actualización	0.1060	C
5	Profesionalismo	0.1052	C
6	Capacidad de análisis	0.1028	C
4	Creatividad	0.0800	D
2	Competitividad (Ranking)	0.0712	D
8	Intuición	0.0428	E
3	Disposición	0.0412	E
10	Capacidad de trabajo en equipo	0.0164	F

Kc

Nivel de significancia = 0.0001

Medias unidas con la misma letra son estadísticamente iguales



Al desarrollar la prueba factorial de Friedman de las fuentes de argumentación en los niveles alto-medio-bajo y viceversa (Tabla anterior); que establecen el grado de argumentación o fundamentación de sus criterios (Ka) se encontró una mayor calificación en el nivel “Alto” (superando a medio y bajo) en todas las fuentes de argumentación: análisis teóricos (1), experiencia que posee en estos temas (2), conocimiento de autores nacionales (3), conocimiento de autores internacionales (4), consultas bibliográficas (5) y cursos de actualización (6) con un 99.99% de confianza.

## CONCLUSIONES

Las causas principales del comportamiento en ético en las organizaciones en México son en orden de importancia:

- 1) Presión por cumplir objetivos no realistas.
- 2) Situaciones personales adversas.
- 3) Competencia por recursos escasos.
- 4) Crecimiento profesional.
- 5) Presión en el trabajo.
- 6) Deseo de conservación de un estilo de vida.
- 7) Falsedad en la comunicación.
- 8) Falta de liderazgo en la empresa.
- 9) Ignorancia.
- 10) Influencia de los medios de comunicación.
- 11) Desconocimiento de las consecuencias.

La clasificación anterior con un nivel de significancia de 0.0001 con una confiabilidad superior al 99%. El comportamiento no ético en las organizaciones mexicanas no tiene fundamentos diferentes al comportamiento no ético en las organizaciones de Estados Unidos, la diferencia principal radica en la aceptación de ciertos hechos de corrupción que permiten a las organizaciones norteamericanas “agilizar” sus trámites de negocios en otros países, mismo que no es aceptado como ético por las organizaciones

mexicanas. En la mayoría de los casos los factores que influyen en el comportamiento no ético en las organizaciones están dados por factores humanos, organizativos, tecnológicos y materiales, siendo solubles por lo general. Después de analizar los resultados y compararlos con la información recopilada en los códigos de ética de las empresas fuente, no encontramos evidencia que las mismas cuenten con programas preventivos para evitar que las causas que originan el comportamiento no ético de los individuos que las conforman no se presente. Esta es un área de oportunidad a la mejora de la estabilidad de las empresas mexicanas que deberá analizarse y explotarse, misma que no forma parte de este trabajo de investigación. Si no se previenen las causas, será muy difícil y costoso el enfrentar las consecuencias de la conducta no ética en las organizaciones mexicanas.

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# SOFTWARE EN LÍNEA PARA PROYECTO DE VIDA, UNA INNOVACIÓN EDUCATIVA PARA REFORZAR EL PROGRAMA INSTITUCIONAL DE TUTORÍAS

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## RESUMEN

*El presente trabajo propone un software en línea para la construcción del proyecto de vida de los estudiantes que cursan el segundo semestre, de la carrera de licenciado en sistemas computacionales administrativos en el Centro de Estudios Superiores del Estado de Sonora, haciendo incapie en el primer año de estancia, dado que es en este período en donde se observan los mayores índices de deserción escolar. Para el diseño del software se tomaron como base las seis sesiones programadas en el manual de tutorías y la metodología propuesta por el Dr. Luis Castañeda, en su libro titulado “Un plan de vida para jóvenes”, misma que proporciona las técnicas de planeación que permiten la construcción de la misión y la visión, hasta las acciones que las harán realidad. El software en línea propuesto, es una estrategia innovadora que reforzará las sesiones presenciales de tutorías y provocará cambios en las prácticas educativas al realizar las actividades tutoriales, ya que facilitará la elaboración del proyecto de vida al estudiante-tutorado, permitirá al facilitador-tutor retroalimentar el proyecto del estudiante-tutorado y al responsable del programa institucional de tutorías de la Unidad Académica, dar seguimiento a los proyectos de vida de los estudiantes-tutorados.*

**PALABRAS CLAVE:** Programa institucional de tutorías, software en línea, proyecto de vida.

## ONLINE SOFTWARE TO LIFE PROJECT, EDUCATIONAL INNOVATION TO ENFORCE THE INSTITUTIONAL PROGRAM TUTORING

### ABSTRACT

*This paper proposes an online software to build the life project of students in the second half of the race's degree in administrative systems computacionales of the Centro de Estudios Superiores del Estado de Sonora, by highlighting the first year of residence, as it is in this period where there are higher rates of school deserción. For the software design were taken the basis of six meetings scheduled in the manual tutorials and methodology proposed by Dr. Luis Castañeda, in his book entitled "A plan of life for young people", that provides the same planning techniques that allow the construction of the mission and vision, to the actions that come true. The proposed online software is an innovative strategy that will reinforce the tutoring sessions and cause changes in educational practices to carry out the activities tutorials, as it will facilitate the elaboration of life project the student, will allow the facilitator-tutor feedback on the student-tutoring project and the responsible institutional tutoring program the Unidad Académica, to monitor the projects life-tutored-students.*

**JEL:** I21

**KEY WORDS:** Institutional tutoring program, online software, life project.

## INTRODUCCIÓN

Cuando un individuo ingresa al sistema educativo superior, su vida y su personalidad pueden ser objeto de una transformación tan radical que obstaculice su proceso de integración a la vida académica y social, los estudiantes pueden no estar conscientes del riesgo que tienen de abandonar su carrera de elección, antes de ingresar a una institución de nivel superior, más bien toman conciencia de esta situación cuando sus propósitos, compromisos y expectativas se confrontan con un marco de experiencias totalmente desconocidas para ellos (Romo y Fresan, 2001).

Para la universidad, por lo tanto cualquier situación que impulse al alumnado a interrumpir sus estudios ha de ser valorada como un fracaso y considerado como un indicador de baja calidad, el cual es motivado por la falta de estrategias o mecanismos pertinentes para alcanzar la titulación esperada. (Cabrera et. al., 2006). La deserción escolar implica pérdida para el individuo, su familia, la institución y la sociedad en general, la inversión y las expectativas de logro se ven plenamente frustradas al perder el contacto definitivo y/o temporal con la institución escolarizada ya que esta es considerada como un medio o vía de movilidad social. (Tinto, 1992) Se ha detectado que las causas de abandono o deserción escolar a nivel universitario responden a una multiplicidad de factores principalmente durante el primer año posterior a su ingreso, a continuación se mencionan algunos: Las condiciones económicas desfavorables del estudiante, el deficiente nivel cultural de la familia a la que pertenece, el poco interés por los estudios en general, por la carrera y la institución. De acuerdo al informe de la ANUIES (2000), en su libro titulado “La Educación Superior del Siglo XXI”. El promedio nacional de eficiencia terminal hacia el año 2000, se ubicaba en el 39% , cifra menor a la que tenía un poco más de una década atrás entre los ciclos 1981-1982 y 1993-1994 que era de 54%. Así también en el octavo informe sobre la eficiencia de las universidades mexicanas, se muestra el comportamiento del sistema educativo en 120 instituciones con resultados de 49%, 48% y 43% de la eficiencia terminal global para 2001, 2002, y 2003 respectivamente (SES, 2004). En relación a este mismo indicador el Centro de Estudios Superiores del Estado de Sonora (CESUES), Navojoa presenta un 20.16% en promedio durante los últimos 6 años de los cuales se resaltan como años más críticos el 2007 y 2008 con un 15% y 13% y los mejores años el 2010 y 2011 con 26% y 27% de eficiencia terminal respectivamente (PIFI, 2012-2013).

Pese a que es una realidad que las mayores proporciones de abandono escolar ocurren durante los primeros semestres de cada carrera, no se soslaya que, aun en semestres avanzados, también se encuentran elevados niveles de deserción, evidencia que constituye otro grave problema. Ante la primera de estas manifestaciones se subraya la urgencia y la importancia que tiene para las Instituciones de Educación Superior (IES) disponer de programas de apoyo a la integración de los alumnos que minimicen, al inicio de su formación, la ocurrencia de este fenómeno. (Romo y Fresan, 2001). Por lo cual uno de los focos de atención prioritaria será luchar contra el abandono. Ofrecer a los estudiantes una percepción realista de la vida universitaria debería ser un objetivo a lograr, si queremos aumentar las cifras de retención de los estudiantes (Cabrera, et. al. 2006).

Para el CESUES, así como para la mayoría de las IES, resulta muy importante el primer año de estancia; en los últimos 6 años la Unidad Académica Navojoa, ha presentado un promedio de deserción del primero al segundo año del 29% destacando el 2007 con el porcentaje más alto de un 39% y el más bajo con 23% en el 2010 (PIFI, 2012-2013). Merece la pena subrayar que al menos el 50% de nuestros estudiantes proviene de comunidades indígenas y llegan con serios problemas de autoestima, marcados por su origen socioeconómico y un clima cultural y familiar muy diferente al de la ciudad; con este bagaje cursaron su educación básica y media superior, desarrollando un conjunto de capacidades, habilidades y hábitos frecuentemente insuficientes para el trabajo en el nivel universitario, que requerirán ser diagnosticados y atendidos a fin de que logren superar las creencias que les impedirían concluir sus

estudios exitosamente. Es en este momento, donde la función tutorial adquiere un papel fundamental (Fresan, 2001).

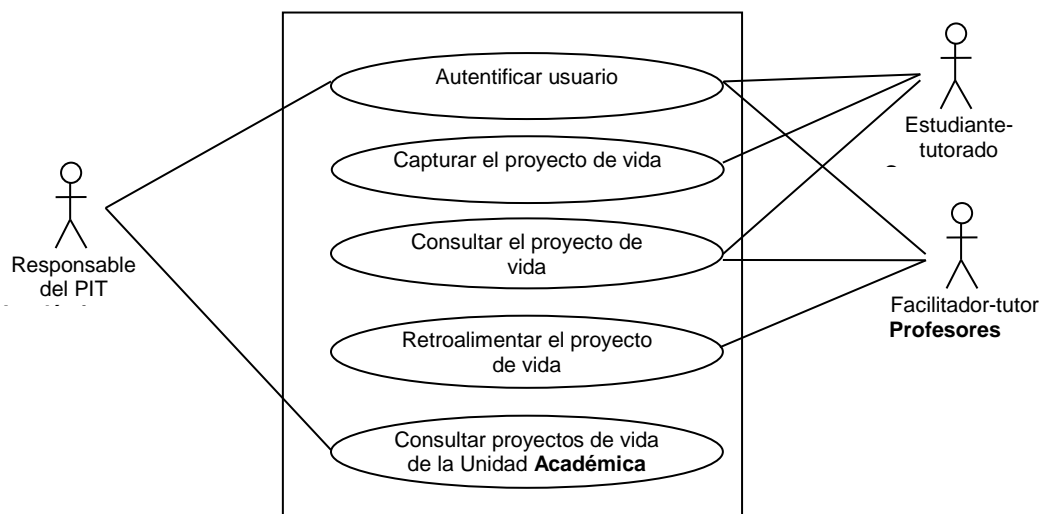
A continuación se describe brevemente la forma en que está organizada la presente investigación: En la sección de revisión literaria se presentan las diferentes perspectivas con respecto a las actividades tutoriales, que se consideran como un proceso integrador que permite el acompañamiento del estudiante durante su formación universitaria por un tutor responsable y comprometido; otro aspecto de la revisión es conocer que la formación integral del estudiante universitario constituye el centro de atención y preocupación de las universidades, además se incluye una descripción de las tipologías de innovación educativa, para comprender su significado y hacer un pronóstico sobre la viabilidad de su incorporación a la institución escolar o al aula. En la sección de metodología se describen las actividades que se realizaron en el proceso de diseño del software en línea, mismas que se resumen a continuación: primeramente se analizó el manual del tutor de CESUES, seleccionando las seis del segundo semestre que están programadas como sesiones supervisadas de tutorías, las cuales consideran una planeación estratégica para el diseño del “Proyecto de Vida”. También se consideró como guía el libro titulado “Un plan de vida para jóvenes” del Dr. Luis Catañeda.

Después se presenta el modelado del software, en donde se puede observar la funcionalidad e interacción usuario-aplicación mediante el diagrama de casos de uso y su descripción correspondiente, se muestran las pantallas diseñadas para que los estudiantes que utilizan el software en línea, puedan desarrollar el proyecto de vida, que el facilitador tutor supervise los avances de los proyectos de vida de sus tutorados y que el responsable del PIT de la Unidad Académica consulte los datos estadísticos sobre el total de proyectos asignados y concluidos. Posteriormente se realiza la codificación del programa, actualmente las pruebas se están realizando con los alumnos del segundo semestre de la carrera de Licenciado en Sistemas Computacionales Administrativos (LSCA) generación 2011, los resultados se conocerán al finalizar el período escolar 2012-01.

## METODOLOGÍA

1. Para obtener los requisitos del proyecto titulado “software en línea para plan de vida, una innovación educativa para reforzar el programa institucional de tutorías”, primeramente se analizó el manual del tutor de CESUES, mismo que contiene una colección de fichas de trabajo diseñadas para desarrollarse en los diferentes semestres. Para el segundo están programadas seis sesiones de tutoría supervisadas, con temas relacionados con la planeación estratégica para el diseño del proyecto de vida, información que se muestra a continuación en la tabla 3.
2. También se consideró como guía para el diseño del software, el modelo propuesto por el Dr. Luis Catañeda, en su libro titulado “Un plan de vida para jóvenes”, que proporciona las técnicas de planeación que permiten la construcción de la misión y la visión, hasta las acciones que las harán realidad (Castañeda, 2006). Trabajo que se concluye con el siguiente Diagrama de Casos de Uso del Software para Elaborar el Proyecto de Vida que se presenta en la figura 1.

Figura 1: Diagrama de Casos de Uso del Software para Elaborar el Proyecto de Vida



En esta figura se presenta el modelado del software, en donde se puede observar la funcionalidad e interacción usuario-aplicación.

Tabla 1: Descripción de Casos de Uso del Software en Línea para Elaborar el Proyecto de Vida

Caso de Uso	Descripción
Autenticar usuario	El usuario captura su clave y su contraseña para ingresar al software.
Capturar el proyecto de vida	El usuario tiene acceso para capturar los diferentes aspectos que conforman su proyecto de vida, tales como: su visión en los próximos cinco años, su misión, sus fortalezas, debilidades, amenazas y oportunidades. Sus sueños con respecto a su entorno familiar, económico, ocupacional, social y de salud; sus valores, el conocimiento de sí mismo, sus metas, las estrategias que utilizará para alcanzarlas y las acciones que seguirá.
Consultar el proyecto de vida	El usuario tiene acceso para consultar los avances del proyecto de vida del estudiante-tutorado.
Retroalimentar el proyecto de vida	El usuario tiene acceso para hacer sugerencias, observaciones y/o validar el avance presentado.
Consultar proyectos de vida de la Unidad Académica	El usuario consulta información relativa a los proyectos de vida de los estudiantes-tutorados de la Unidad Académica Navojoa.

La tabla anterior se muestra una breve descripción describe cada uno de los casos de uso.

3. A continuación se muestran las pantallas creadas para el software de proyecto de vida para estudiantes.

Cabe destacar que el facilitador-tutor en sesiones presenciales, apoya al estudiante en la construcción de los diferentes aspectos que conforman su proyecto de vida, utilizando las fichas del segundo semestre disponibles en el manual del tutor, para que posteriormente el tutorado pueda hacer uso del software. Si la opción seleccionada en la forma de autenticación de usuario es tipo tutorado, el software muestra la pantalla que se representa en la figura 2, en la que se visualiza el menú de opciones.

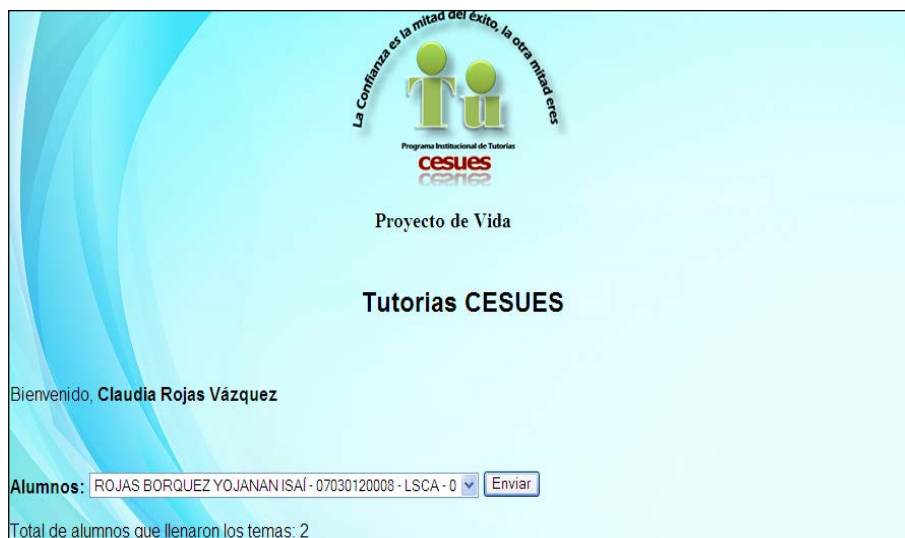
Figura 2: Pantalla de Opciones de Menú



La presente figura muestra las opciones de menú, el alumno selecciona la opción deseada, presentando el software después de esta interacción otra interfaz.

En relación al usuario tutor, el software mostrará la pantalla presentada en la figura 3 previa autenticación, en la cual podrá seleccionar de una lista, al estudiante-tutorado del que desea conocer el avance de su proyecto de vida.

Figura 3: Pantalla de Avance de Proyecto de Vida



Esta pantalla muestra la lista de tutorados asignados al tutor, a través de la cual se seleccionará al tutorado que tendrá seguimiento de su proyecto de vida.

Una vez que el usuario oprime el botón enviar presentado en la figura 4, el software muestra la información que el tutorado capturó, tal como lo representa la figura 5, en donde el tutor aprobará o retroalimentará al tutorado sobre la captura realizada. También se presenta la opción para imprimir el proyecto de vida de ser necesario.

Figura 4: Proyecto de Vida del Estudiante-Tutorado

La confianza es la mitad del éxito, la otra mitad eres tú

**cesues**

Programa Institucional de Tutorías

**Proyecto de Vida**

Bienvenido Maestro Tutor: Olga López Elías

Nombre Tutorado: Rojas Borquez Yojanan Matricula: 07030120058

Temas	Captura	Comentarios	Editar	Aprobar
Conocimiento de ti mismo.	Soy una persona responsable y con ganas de triunfar			
Tus Valores	Responsabilidad, honestidad, puntualidad			
Tu Visión	Desempeñarme como líder de proyecto en un fábrica de software			

Imprimir

En esta figura se visualizan las capturas realizadas por el tutorado.

Finalmente el responsable del PIT de la Unidad Académica podrá consultar datos estadísticos tales como: el total de proyectos asignados y los concluidos, además podrá realizar consultas específicas como se muestra en la figura 5 (por carrera y tutorados sin conclusión de proyectos).

Figura 5: Consultas para el Responsable del PIT

La confianza es la mitad del éxito, la otra mitad eres tú

**cesues**

Programa Institucional de Tutorías

**Proyecto de Vida y Carrera**

Bienvenido: Eliza Campoy R.

**Estadísticas**

Total de proyectos asignados: \_\_\_\_  
Total de proyectos concluidos: \_\_\_\_

**Generar consulta**

Selección carrera  
LA

Tutorados sin Proyecto

Total Turados: \_\_\_\_  
Total Proyectos: \_\_\_\_  
Porcentaje: \_\_\_\_

Total: \_\_\_\_

EL responsable del PIT seleccionada la opción deseada, y el software le presenta los datos resultados de la selección.

- En base al diseño anteriormente presentado, se realizó la codificación del software en el lenguaje asp.net, mismo que se instaló en un servidor web gratuito, las pruebas se están realizando con los alumnos del segundo semestre de LSCA generación 2011, los resultados se conocerán al finalizar el periodo escolar 2012-01.

## RESULTADOS ESPERADOS

Actualmente se realiza la prueba piloto, para esto el software se ha instalado en un servidor gratuito, con dirección en la web [www.proyecto-uan.somee.com](http://www.proyecto-uan.somee.com). En el presente período escolar 2012-1 se ha seleccionado al grupo matutino del segundo semestre de LSCA de la generación 2011 para realizar la prueba, los resultados se conocerán al finalizar el semestre. No obstante se espera que el software propuesto como una estrategia de innovación de reforzamiento, le facilite la elaboración del proyecto de vida al estudiante-tutorado, con todos los beneficios que ello implica, le permita al facilitador-tutor dar seguimiento y retroalimentar el proyecto del estudiante-tutorado y al responsable del PIT dar seguimiento a los proyectos de vida de los estudiantes-tutorados.

## CONCLUSIONES

Para los estudiantes universitarios un proyecto de vida establece un sistema de acciones individualizadas que se estructuran a partir de las necesidades educativas y sus potencialidades, atendiendo a las dimensiones de la vida universitaria, caracterizado por el papel protagónico del estudiante y la labor orientadora del tutor, con el propósito de encauzar y conducir su formación profesional, personal y social. Se resalta la importancia de la aplicación de las tecnologías de información para motivar a los estudiantes/tutorados y captar su atención, con base en lo anterior la presente innovación se justifica como un reforzamiento de las sesiones presenciales de proyecto de vida que es considerada una de las principales estrategias de tutoría promovidas por CESUES en razón de los altos índices de deserción estudiantil.

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# COMPROMISO ORGANIZACIONAL: UNA GARANTÍA PARA LA SUBSISTENCIA DE LAS PEQUEÑAS Y MEDIANAS EMPRESAS

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## RESUMEN

*El actual ambiente globalizado y de competitividad en el que las pequeñas y medianas empresas se desarrollan, genera que en los niveles jerárquicos más altos de la organización emane la necesidad de encontrar el equilibrio entre los intereses de sus empleados y los de la misma entidad. Manejar una organización sin los conocimientos necesarios para llevar esto a cabo, trae como consecuencia que en los trabajadores se manifiesten determinados comportamientos como la rotación de personal, el absentismo, y la baja productividad, síntomas que indican el bajo nivel de compromiso de los empleados hacia la empresa, repercutiendo en un corto plazo que se inicie la decadencia de la organización y posteriormente su desaparición. La identificación de los individuos con la misión y visión de la empresa, la satisfacción con las actividades que desarrollan y su adhesión emocional hacia la misma, son características necesarias en los trabajadores para que el ambiente laboral sea benéfico y lograr los objetivos y por lo tanto la supervivencia de las empresas. Por tal razón, es necesario que propietarios y directivos conozcan las destrezas y habilidades necesarias para crear en sus empleados el sentido de permanencia y lealtad, esto quiere decir hacer crecer en ellos el Compromiso Organizacional.*

**PALABRAS CLAVES:** Compromiso Organizacional, Competitividad, Pequeñas y Medianas Empresas.

## ORGANIZATIONAL COMMITMENT: A GUARANTEE FOR THE SURVIVAL OF SMALL AND MEDIUM ENTERPRISES

### ABSTRACT

*The current global environment and competitiveness in small and medium-sized enterprises are developed, which generates higher hierarchical levels of the organization lodging the need to find a balance between the interests of its employees and those of the same entity. Manage an organization without the knowledge necessary to carry this out, has meant that workers manifest certain behaviors such as turnover, absenteeism and low productivity, symptoms that indicate the low level of employee commitment to the business, affecting the short term to start the decline of the organization and its eventual disappearance. The identification of individuals with the mission and vision of the company, satisfaction with their activities and their emotional attachment to it are necessary characteristics for workers in the workplace is beneficial and achieve the objectives and therefore survival of companies. For this reason, it is necessary that owners and managers know the skills and abilities needed to create in employees a sense of permanence and loyalty, say this means they grow on Organizational Commitment.*

**KEY WORDS:** Organizational Commitment, Competitiveness, Small and Medium Enterprises.

## INTRODUCCIÓN

El desarrollo de las pequeñas y medianas empresas en nuestros días, requiere de la integración de esfuerzos tanto de los administradores de las entidades como de los trabajadores que laboran en ellas, esto significa el involucramiento de los niveles inferiores, los niveles medios hasta los más altos mandos dentro de la organización, siempre respetando las líneas de autoridad y las actividades encomendadas a cada uno de ellos. Para Betanzos y Paz (2007) lograr la unificación de los individuos con la finalidad de alcanzar los objetivos del ente económico es de trascendental importancia, ya que al existir una relación de empleado-empresa se crean compromisos de correspondencia entre ambas partes, esto se refleja en la organización en una disminución del absentismo, la rotación y una adecuada postura de los empleados hacia la misión y la visión empresarial, mientras que para los trabajadores se generan sentimientos de estabilidad en el trabajo que repercuten en beneficios a corto y largo plazo, tales como alcanzar niveles jerárquicos superiores y procesos de jubilación entre otros.

El mundo actual en el que vivimos obliga a las organizaciones a prepararse para ser competentes ya que día a día las entidades de todas las magnitudes crecen y se desenvuelven en un ambiente de constante lucha entre unas y otras, dónde es lógico entender que aquellas que no están debidamente estructuradas e integradas terminan por desaparecer. Por todo lo anterior es de vital importancia que pequeñas y medianas empresas solidifiquen su estructura, se preparen para hacer frente a la globalización en que nos encontramos sumergidos, ya que de no ser así poco a poco su permanencia en el mercado se irá desvaneciendo, provocando con esto que la estabilidad económica de este sector vaya perdiendo fuerza, ya que por el número existente de este tipo de empresas llegan a ser parte de un gran porcentaje en relación a otro tipo de entidades. Dentro de este proceso se hace necesario analizar el medio en que se desenvuelven las empresas, verificar que alternativas de acción pueden llevar a cabo, clarificar prioridades, buscar e identificar estrategias y a su vez planificar programas de acción viables a corto, mediano y largo plazo. Esto trae como resultado formularse una visión a futuro, ubicar a la entidad en determinado panorama que nos permita plantear situaciones y a su vez proponer soluciones a las mismas, de tal manera que en caso de que tales situaciones se hicieran presentes, los encargados de la empresa estén preparados para responder y darles una solución óptima.

El tomar decisiones estratégicas debe estar basado en procesos de análisis tanto internos como externos. El análisis externo implica la recolección y evaluación de información económica, social, demográfica, política, gubernamental, tecnológica y competitiva, con el objeto de identificar las oportunidades y amenazas claves que afronta una organización. El análisis interno consiste en identificar y evaluar debilidades y fortalezas organizativas en las áreas funcionales de la empresa: gerencia, mercadeo, finanzas, producción, investigación y desarrollo. Por lo tanto es necesario conocer adecuadamente todos los elementos que se tienen a la mano para obtener un juicio debidamente sustentado, ya que una decisión tomada en base al criterio solo de los altos mandos, puede dar como resultado una opción equivocada, por lo que el proceso de planeación estratégica permite a las organizaciones el poder conjugar las opiniones de todos los integrantes de una entidad, obteniendo como resultado en primer lugar, la satisfacción de todos los integrantes por permitirles participar en este proceso y en segundo lugar tener una gama mayor de opciones para tomar en cuenta, es decir diferentes puntos de vista, que en determinado momento pueden ayudar a tomar las decisiones adecuadas y precisas para una situación inesperada.

## REVISION LITERARIA

### ¿Qué Son Las Pequeñas Y Medianas Empresas?

La OIT (Organización Internacional del Trabajo) engloba dentro de este concepto, tanto a empresas modernas, con un máximo de 50 trabajadores, como a empresas familiares en la cual laboran tres o cuatro

de sus miembros. En México, cuándo se trata de reglamentar este tipo de entidades, usualmente se utilizan los montos anuales vendidos y/o el número de personas ocupadas o el valor de sus activos.

### ¿Cuáles Son Las Características De Las Pequeñas Y Medianas Empresas?

De acuerdo a Méndez (1996) las características generales de este tipo de empresas entre otras son que el capital es proporcionado por una o dos personas, los propios dueños dirigen la marcha de la empresa aplicando una administración de tipo empírico, el número de trabajadores empleados en el negocio va de 16 hasta 250 personas, dominan y abastecen un mercado amplio, aunque no necesariamente tiene que ser local o regional, ya que muchas veces llegan a producir para el mercado nacional e incluso para el mercado internacional.

### ¿Qué Son Los Planes Estratégicos?

Son los que establecen los lineamientos generales de la planeación, sirviendo de base a los demás planes (tácticos y operativos), son diseñados por los miembros de mayor jerarquía de la empresa y su función consiste en regir la obtención, uso y disposición de los medios necesarios para alcanzar los objetivos generales de la organización, son a largo plazo y comprenden a toda la empresa.

## **METODOLOGIA**

Este estudio esta orientado a investigar hasta que punto llevan a cabo el proceso de planeación estratégica las pequeñas y medianas empresas, determinando los resultados obtenidos y analizando las causas por las que otras entidades similares no han implementado este sistema dentro de sus organizaciones.

La metodología que se ha seguido en el desarrollo de este estudio ha consistido en la recopilación y clasificación de información documental sobre estas entidades desde un ámbito internacional hasta llegar al plano local, ya que esto permite compilar resultados y obtener similitudes y diferencias entre las mismas. Así mismo, se han efectuado visitas a las diversas organizaciones en las que se ha observado directamente la manera en que es aplicada la administración y dentro de la misma la planeación, la fijación de objetivos a corto, mediano y largo plazo.

## **RESULTADOS**

Cuándo una pequeña y mediana empresa ha desarrollado el proceso de planeación estratégica es interesante conocer que modificaciones ha efectuado en su estructura y en la forma de organizarse internamente, analizar de que manera se toman las decisiones después de aplicar el proceso y que cambios se han dado en el ambiente organizacional, consistente en verificar las actitudes de los integrantes de todos los niveles de la entidad, una vez que estos se sientan plenamente identificados con la misión y la visión de la empresa. Los resultados obtenidos de esta investigación servirán de propuesta, para que otras empresas similares adopten este tipo de proceso dentro de su organización. Se propondrá a los dueños, gerentes y directivos el establecimiento del proceso de planeación estratégica, así como su difusión en todos los niveles de la entidad, asegurando con esto beneficios a corto, mediano y largo plazo. El proceso de planeación estratégica da la oportunidad a las organizaciones de tener un mayor grado de pertenencia en el ambiente en que se desenvuelven, por lo que su implementación es de vital importancia para las mismas.

## **CONCLUSIONES**

La globalización ha provocado que las pequeñas y medianas empresas se encuentren en un ambiente altamente competitivo, por lo que es necesario que los directivos busquen la manera de que todo el personal de sus organizaciones se comprometa con el logro de los objetivos y las metas fijadas a

diferentes plazos. El proceso de planeación estratégica permite que los integrantes de todos los niveles participen en la búsqueda de los mismos, ya que una vez que éstos se obtienen el sentido de pertenencia en el personal aumenta de tal manera que se produce un cambio benéfico para la organización completa. Lograr la implantación y desarrollo de este proceso significa una gran oportunidad de que las entidades logren los objetivos para lo cuál fueron creadas, coadyuvando a un mejoramiento del entorno económico en que se desenvuelven.

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# LA PRÁCTICA PROFESIONAL EN LA INDUSTRIA Y EL SECTOR PÚBLICO. CASO UNIVERSIDAD JUÁREZ AUTÓNOMA DE TABASCO

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## RESUMEN

*La Universidad Juárez Autónoma de Tabasco (UJAT) tiene una gran tradición y compromiso con los problemas sociales de su entorno. El estudio tiene como objetivo realizar una descripción de la vinculación que se da en la División Académica de Ciencias Económico Administrativas (DACEA) de la Universidad Juárez Autónoma de Tabasco en México, a través de las prácticas profesionales y el servicio social como una estrategia importante de generar competencias profesionales en disciplinas que requieren de este aspecto para el desarrollo de la profesión. Se plantea un diseño no experimental descriptivo que empleó principalmente fuentes secundarias de información y como técnica la revisión documental sobre la temática expuesta. Este trabajo remarca la importancia de la vinculación en la práctica profesional de la UJAT en la DACEA, ya que a través del empleo de alumnos se proponen elementos de discusión como es la vinculación del alumno con las empresas, industria y sociedad.*

**JEL:** I23, M14, I28

**PALABRAS CLAVES:** Universidad, Vinculación, Práctica profesional

## ABSTRACT

*Independent the Universidad Juárez Autónoma de Tabasco (UJAT) has a great tradition and commitment with the social problems of its surroundings. This study must like objective make a description of the entailment that occurs in the Academic Division of Ciencias Económico Administrativas (DACEA) of Independent the Juárez University of Tabasco in Mexico, through the professional practices and the social service like a strategy important to generate professional competitions in disciplines that they require of this aspect for the development of the profession. A descriptive nonexperimental design considers that mainly used secondary sources of information and like technique the exposed documentary revision on the thematic one. This work remarks the importance of entailment actually professional of UJAT in DACEA, since through use of students discussion elements set out as it is the entailment of the student with the companies, trains and society.*

**JEL:** I23, M14, I28

**KEYWORDS:** University, Bonding, Professional Practices

## INTRODUCCIÓN

En los años noventa que se empieza a hablar e de la importancia de fomentar las interacciones dinámicas entre la universidad, sociedad y gobierno para acceder a la innovación y al desarrollo económico de las sociedades. Según Loaiza, Giugni y Monguet (2009), es evidente que el desarrollo científico y tecnológico es un factor potencial para el crecimiento económico y social de cualquier país. De manera que, el valor productivo que está inmerso se basa en el desarrollo de nuevos conocimientos e innovaciones, producto

de procesos de investigación orientados a incrementar la capacidad tecnológica. En este sentido, las universidades tienen un rol protagónico, al ser el centro de mayor concentración de potencial de investigación, por lo tanto, se convierten en medios de apoyo a la sociedad para impulsar su crecimiento económico. Según Gorostiaga (2000), la educación superior es más esencial que nunca para la formación de recursos humanos capaces de confrontar constructivamente una globalización dominada por la intensidad del conocimiento y la competitividad internacional.

## REVISIÓN LITERARIA

Según Vilera (2004), las nuevas realidades culturales/sociales de hoy día dan cuenta de un nuevo proceso en las civilizaciones y generan la necesidad de cambiar los modos de pensar, de conocer, de vivir y, por consiguiente, de formarse profesionalmente. Esas situaciones tocan, inevitablemente, a todos los ámbitos profesionales y de formación universitaria. Para el caso específico del profesional de la docencia, hoy se debe reevaluar el tipo de misión y visión social que le ha caracterizado. En las universidades, tradicionalmente se ha mantenido una alta atención en cuanto a la formación integral del estudiante. Es así que los programas educativos se orientan a cubrir los requerimientos y expectativas sociales para formar profesionales y ciudadanos con cualidades de autocrítica, propositivos, emprendedores y responsables, motivo por el cual las disciplinas económico administrativas están obligadas a dar flexibilidad a los programas que operan en favor de una educación basada en competencias, mismas que pretende adquirir a través de la figura de la práctica profesional, de ahí que radique la importancia de este proceso como factor de transformación en el proceso de enseñanza aprendizaje de estas disciplinas.

### El Concepto De Práctica Profesional

La Práctica Profesional, en la Universidad Juárez Autónoma de Tabasco (UJAT), es una estancia temporal, con carácter obligatorio, que permite al estudiante incorporarse profesionalmente a los sectores productivos de bienes y servicios a través del desarrollo de actividades que deberá cumplir con un programa de trabajo acorde al perfil de su Licenciatura, asesorado académicamente. Esta actividad es un medio de vinculación del conocimiento teórico con diversas experiencias prácticas proporcionándole al alumno una experiencia real con beneficios para él y la empresa (Universidad Juárez Autónoma de Tabasco [UJAT], 2006a). De acuerdo al artículo 34 del Reglamento de Servicio Social y Práctica Profesional de la UJAT (UJAT, 2006a), la práctica profesional, estancia industrial y estancia profesional, hacen referencia a las actividades que realiza el alumno fuera del aula, en el campo de trabajo propio de la profesión, que propician el desarrollo o adquisición de competencias profesionales. Se conciben como una demostración de competencias, habilidades, destrezas, conocimientos, aptitudes y actitudes en función del perfil del egresado, y se desarrollan sobre la base de un conjunto de experiencias de aprendizaje integradoras de carácter sistémico, progresivo y acumulativo que en su conjunto le permiten al sujeto en formación la intervención profesional de la realidad social, a fin de construir una praxis que consolide el perfil profesional del egresado.

En la UJAT, de acuerdo con los artículos 3, 5 y 6 del Reglamento de Servicio Social y Práctica Profesional (UJAT, 2006a) la práctica profesional es la realización temporal y obligatoria de actividades curriculares del Área de Formación Transversal, conforme lo contempla el Modelo Educativo Flexible, que llevan a cabo los alumnos inscritos en las licenciaturas de la Universidad, en beneficio e interés de la sociedad, mediante la aplicación de los conocimientos adquiridos, como uno de los requisitos para la obtención del título profesional, se llevará a cabo de conformidad con los programas que para tal fin aprueben los Consejos Divisionales, deberán estar estrechamente vinculadas con el plan de estudio de la licenciatura respectiva y ser acordes con el perfil profesional. Toda profesión o carrera es un fenómeno sociocultural formado por dos grandes componentes, según Gómez (1982, citado por Bedolla, 2009). El primero consiste en el conjunto de conocimientos y habilidades que objetiva y legítimamente pertenece a determinada disciplina o práctica profesional. El segundo es el conjunto de conocimientos, habilidades,

tradiciones, costumbres y prácticas que dependen del contexto económico, social y cultural en que surge y se desarrolla una profesión u oficio. Estos son componentes de carácter particular. Por consiguiente toda profesión y práctica profesional asume tanto características universales y necesarias, como particulares y relativas a su desarrollo histórico en una sociedad determinada.

La práctica profesional, según Vargas (2010), el o la estudiante tiene la oportunidad de confrontar la teoría con la práctica, al insertarse en un contexto empresarial. Durante esta etapa, el o la estudiante tiene la responsabilidad de cumplir con un horario establecido, elaborar y ejecutar un planeamiento didáctico para demostrar, en la práctica, conocimiento, apropiación metodológica, manejo de grupo e interacción armoniosa con los demás actores de la comunidad educativa y, todavía, trascender el espacio áulico mediante la realización de un taller de extensión dirigido a la comunidad educativa.

Otro enfoque lo proporciona Bedolla (2007), que conceptualiza la práctica profesional como un conjunto de actividades que son productivas determinadas y desarrolladas con cierto grado de especialidad en una rama de la producción, y está regida por el desarrollo de las fuerzas productivas, además de caracterizarse por un saber y hacer específicos, lo cual permite a los estudiantes formas de participación en su profesión de forma dinámica. Los cambios en las prácticas profesionales son el resultado de los cambios que desde hace mucho tiempo se han venido dando en los ya sea en los modelos tecnológicos y en los sistemas de producción, los cuales se expresan como modificaciones en las habilidades y destrezas que poseen los estudiantes que realizan esa práctica profesional y en los instrumentos necesarios para realizar su trabajo. La formación continua va acompañada de transformaciones de la identidad, y es mucho más que saber elegir con discernimiento entre varios catálogos. De aquí se desprenden las siguientes competencias necesarias para el que ejerce las prácticas: saber explicar sus prácticas, establecer un control de competencias y un programa personal de formación continua propios, negociar un proyecto de formación común con los compañeros, implicarse en las tareas a nivel general de la enseñanza o del sistema educativo, aceptar y participar en la formación de los compañeros (Ortega y Ortega, 2011, p. 293).

Las prácticas profesionales se caracterizan entonces por la prestación de servicios por parte de los estudiantes, intercambios y eventos, que contemplan convenios con los municipios de los estados, organismos gubernamentales y empresas privadas así como apoyo a las comunidades con muchas necesidades; estas prácticas forman parte de los planes y programas muchas las universidades, especialmente en el caso de la Universidad Juárez Autónoma de Tabasco debido a que forman parte de sus políticas organizacionales, gestionando ante todas las instancias en el seno de las instituciones para la integración, cooperación y apoyo al desarrollo social y económico de las entidades sobre todo en la capital y sus municipios para poder darle atención a necesidades de los individuos promoviendo la formación de buenos profesionistas ante empresarios, representantes de entes públicos o privados, representantes de gobierno. Para la UJAT, práctica profesional, estancia industrial y estancia profesional, hacen referencia a las actividades que realiza el alumno fuera del aula, en el campo de trabajo propio de la profesión, que propician el desarrollo o adquisición de competencias profesionales (UJAT, 2006a). Se conciben como una demostración de competencias, habilidades, destrezas, conocimientos, aptitudes, actitudes en función del perfil del egresado y se desarrollan sobre base de un conjunto de experiencias de aprendizaje, integradoras de carácter sistémico, progresivo y acumulativo, que en su conjunto le permiten al sujeto en formación la intervención profesional de la realidad social, a fin de construir una praxis, que consolide el perfil profesional del egresado.

La Práctica Profesional es más que un simple requisito para egresar de la carrera, ya que puede ser una gran oportunidad para trazar el camino profesional porque muchos de los estudiantes, que demuestran capacidad, entrega y profesionalismo, han logrado ser contratados en las empresas en las que iniciaron realizando sus prácticas. Por otra lado algunas organismos y/o empresas acostumbran a proporcionar una especie de “beca” a los practicantes lo cual constituye un importante estímulo para que los estudiantes tengan un mayor compromiso laboral. De igual manera es importante para los empresarios que los

jóvenes puedan dedicar de cuatro horas diarias o más a la citada actividad, realizando muchas veces media jornada laboral, lo cual les da la oportunidad a los practicantes de desarrollar actividades con mayor grado de responsabilidad.

### Responsabilidad Social De La Universidad

La universidad tiene que enfrentar retos de una forma universitaria, evitando convertirse en un instrumento que reproduzca las causas y las condiciones de ingobernabilidad y de insostenibilidad del crecimiento económico, que al mismo tiempo alimenta las estructuras antidemocráticas de concentración y exclusión de la estructura política (Buarque, 1991). De acuerdo con Gorostiaga (2000). El proceso de globalización actual, irreversible aparentemente, ofrece un gran potencial de crecimiento económico para los que tienen capacidad competitiva, pero excluye en forma creciente a los que no la tienen. El determinante principal de la pobreza moderna no es la falta de recursos naturales, ni la marginalización geográfica, sino la capacidad del capital humano para generar valor agregado a través de la capacidad organizativa y la creatividad para atraer inversiones e incorporar tecnología. La relación de este tipo de desarrollo con la educación es más alarmante, puesto que la concentración y la centralización de los recursos educativos, de la calidad de la educación y de la tecnología es todavía mayor que las de los ingresos. Axel Didriksson, en “La universidad del conocimiento: una visión de futuro desde el 2010”, apunta como eje reflexivo la posibilidades de construir un proyecto de futuro, necesario y urgente, ante la falta de un proyecto educativo y universitario de largo plazo, alternativo y que responda a las tendencias de cambio más importantes que están ocurriendo en el país; subraya la importancia de las funciones y responsabilidades de las instituciones sociales que tienen como meta formar generaciones en tiempos muy largos con una visión de anticipación que muestre un alto nivel de coherencia en la toma de decisiones relevantes, como las relativas a los aprendizajes, la currícula, los proyectos de investigación, el conocimiento, entre otros, contra la cultura de la inmediatez, de la urgencia que caracteriza las acciones de los actores políticos (Martínez y Padilla, 2010).

De acuerdo con Procint, (1993), citado por Perozo (2009) cabe destacar la importancia que tienen los desempeños de los actores sociales en atención a las actividades, acciones de cooperación y gestión orientadas al desarrollo social. Lo cual permite, dar respuestas institucionales y personales, a los requerimientos e intereses de los seres humanos que conforman un país, una región, una localidad, quienes buscan conformar alianzas estratégicas en procura de la construcción y soluciones de las comunidades, al atender y dar respuesta, condicionando los instrumentos y recursos con los que se cuente en la institución educativa u otra comunidad, empresa, ente gubernamental e interesados, en los resultados de satisfacción social, atendiendo políticas organizacionales, en aras de una mejor calidad de vida y productividad. Dado que la universidad se encuentra inmersa en la sociedad, en relación dinámica con ésta, en un diálogo permanente y recíproco, cabe señalar que ésta cumple una función social; en consecuencia sostenemos que la actividad universitaria no puede centrarse exclusivamente a la práctica académica, sino que la gestión socialmente responsable de la universidad se traduce en una suma de esfuerzos colectivos, que implica la gestión de organización misma, de la formación académica, de la producción del saber y de la participación, orientada al desarrollo humano sostenible, en virtud de lo cual involucra diferentes actores sociales y matices tanto económicos, sociales, éticos y filosóficos (Castañeda, Ruiz, Vilorio, Castañeda y Quevedo, 2007).

De acuerdo con Perozo (2009, p. 248), la universidad a nivel mundial es considerada la más elevada estructura de la sociedad, teniendo como verdadero papel el nutrir o ayudar al medio social, con lo más nuevo y actual en áreas de conocimientos, al igual que el suministro de instrumentos más útiles a los actores de la comunidad. De este modo, ella actúa mejorando la calidad de vida de la población, permitiendo la ayuda mutua entre los hombres, lo cual está caracterizado como un componente esencial de estrategias de desarrollo e investigación, comportándose como elemento nucleador, para la atención de necesidades, generando nuevos patrones de productividad y competitividad, impuestos por los avances



tecnológicos y la disponibilidad de personal universitario calificado. El compromiso que tiene la universidad con el país encuentra en las actividades de extensión, una vía para construir un camino a través de la capacitación en participantes no regulares de la institución. Para ello se tienen que administrar talleres por toda la nación, para motivar y hacer alianzas, entre los actores sociales regionales y locales, a manera de estimular la participación colectiva y con esto mejorar la calidad de vida de la nación (Perozo2009).

### Vinculación De La UJAT

Según el Plan de Desarrollo Institucional 2008-2012 vigente en la institución (UJAT, 2008), la vinculación en la Universidad Juárez Autónoma de Tabasco es concebida como una función de carácter estratégico, por representar un puente sólido entre el conocimiento y el desarrollo económico y social local, regional y nacional. La vinculación juega un papel preponderante ya que constituye una función articuladora entre el conocimiento generado por profesores investigadores y alumnos. Así, a través de la productividad de nuestra comunidad científica, la Universidad Juárez Autónoma de Tabasco contribuye con valiosas aportaciones para la solución de problemas y la propuesta de prácticas innovadoras de desarrollo. Uno de los propósitos fundamentales de vinculación se concreta en la colaboración de la comunidad universitaria para elevar la competitividad estatal, regional y nacional, a fin de cerrar las brechas existentes con sistemas de países desarrollados. Dicha vinculación deberá aportar elementos necesarios para la formación de generaciones preparadas con nuevas competencias y nuevos conocimientos e ideales, fomentará la realización de acuerdos de cooperación eficaces y alianzas estratégicas, que promuevan en todo momento el intercambio de conocimientos y la cooperación nacional e internacional entre diversas instancias, públicas, sociales o privadas, con énfasis en la innovación las necesidades externas y el conocimiento generado por profesores investigadores y alumnos a través de los programas de vinculación se generarán posibilidades de empleo para alumnos y egresados de la Universidad que repercutan en el bienestar de sus familias, brindando a los estudiantes la oportunidad de desarrollar plenamente sus propias capacidades con sentido de responsabilidad social.

La educación superior en México ha dado pruebas de viabilidad a lo largo de su existencia y de su capacidad de propiciar el cambio y el progreso de la sociedad, por lo que la vinculación tiene un papel preponderante al momento de constituirse como enlace entre la investigación, la ciencia, la tecnología y el desarrollo sostenible; generando sentido de pertinencia para la adecuación entre lo que la sociedad espera de las instituciones y lo que éstas realizan.

Perozo (2009) sostiene la importancia de realizar propuestas de proyectos de desarrollos locales entre Universidad-Gobierno-Industria, actividades y directrices para que se oriente a la gestión y cooperación, de modo que se puedan reforzar y cumplir con los objetivos de las personas, las comunidades e instituciones, con el apoyo empresarial del sector público y privado, utilizando para ello, las diversas posibilidades del Estado y los particulares, asumiendo la importancia de lo técnico-científico, orientados a bienes y servicios en aras de la búsqueda de mejoras en la calidad de vida y el fortalecimiento de áreas consideradas prioritarias por los actores sociales involucrados. El profesional debe ser capaz de funcionar tanto como un ser integrado como integrador. Para esto requiere una competencia que surge de un deliberado y mutuo engranaje de sus propios objetivos y capacidades de actuación, de modo que sus objetivos correspondan a sus competencias, a sus propios sentimientos y preferencias, siendo capaz de ajustar adecuadamente sus propios valores y normas, y su influencia sobre sus acciones y esfuerzos (Lobato, 2002). Otra parte importante de la vinculación en la UJAT, la constituyen los convenios de colaboración, ya que la importancia de mantener vínculos estrechos con otras Instituciones de Educación Superior, y organismos públicos o privados, resalta la cooperación mutua en materia educativa, científica y cultural en algunos casos, y en otros los apoyos directos tanto financieros como en especie, para fortalecer la formación del estudiante o contribuir al desarrollo de investigaciones, específicamente; de

ahí que el Sistema Institucional de Vinculación de la Universidad es un importante impulsor para lograr estimular las respuestas de la comunidad universitaria para la sociedad (UJAT, 2006b).

### Universidad Y Mercado

La experiencia histórica indica que las universidades no pueden transformarse sólo ellas mismas para cumplir esta misión. Necesitan la innovación y la capacidad competitiva de los agentes sociales y del propio mercado para conseguir ser socialmente pertinentes. Esta relevancia y pertinencia social, por otro lado, puede crear el apoyo político y financiero por parte del Estado, de la sociedad civil y del mercado, al mismo tiempo que la universidad se convierte en un ejemplo social de transparencia y de la tan necesitada rendición de cuentas a la sociedad (*social accountability*). (Gorostiaga, 2000). La Universidad tiene que construir al país, a la sociedad, concertando con las partes involucradas, las internas y las externas, bajo la idea de responsabilidad como compromiso, identificando y comprendiendo los efectos de sus acciones, la noción de impactos; compromiso para concertar y responder con las partes interesadas, el diálogo; compromiso para rendir cuenta de las decisiones, la transparencia de las acciones y dar respuestas a los problemas que se presentan en la sociedad, cumpliendo con lo declarado y pactado en su misión y visión, consciente de que a diferencia de las empresas, el estudiante no es un cliente que compra un producto, sino que constituye el producto final (Castañeda et al., 2007). De acuerdo con Marín (2003), citado por Mújica, García, Marín, y Pérez (2006, p.164), en el contexto de la relación universidad - sector productivo, entendiéndose éste como todo tipo de actividades que se realizan fuera de la universidad, presenta un escenario pertinente para la transferencia, producción y capitalización del conocimiento, con la finalidad de ir creando una infraestructura de sustento que permita compartir capital intelectual como producto final de los procesos de relación interorganizacional. Por eso es importante que los universitarios estén preparados de la mejor manera, para que puedan insertarse fácilmente en el mercado laboral y una excelente oportunidad para lograrlo es a través de la realización de una buena práctica profesional.

### **METODOLOGÍA**

El estudio tiene como objetivo realizar una descripción de la vinculación que se da en la División Académica de Ciencias Económico Administrativas (DACEA) de la Universidad Juárez Autónoma de Tabasco en México, a través de las prácticas profesionales y el servicio social como una estrategia importante de generar competencias profesionales en disciplinas que requieren de este aspecto para el desarrollo de la profesión. Se plantea un diseño no experimental descriptivo que empleó principalmente fuentes secundarias de información y como técnica la revisión documental sobre la temática expuesta.

### **RESULTADOS**

Cada seis meses en la División Académica de Ciencias Económico Administrativas (DACEA) en promedio 286 estudiantes inician el proceso para realizar su práctica profesional. Sin embargo, tal vez por el poco tiempo que tiene la actividad dentro de la currícula, muchos estudiantes no han dimensionado la importancia y el significado de esta etapa en su preparación. La Práctica Profesional es pues más que un simple paso para egresar de la carrera, es más que cumplir un requisito de 480 horas en servicio. Por otra parte también algunas empresas acostumbran a proporcionar un pequeño apoyo económico a los practicantes lo cual es un importante estímulo para que los beneficiarios tengan un mayor compromiso laboral. Asimismo es interesante para los empresarios que los jóvenes puedan dedicar de cuatro y hasta ocho horas diarias a la citada actividad, realizando así una jornada laboral completa. Es decir como si fueran empleados de base lo cual les da la oportunidad de desarrollar actividades con mayor grado de responsabilidad. En la tabla 1 se presentan los resultados por programa educativo y el tipo de sector en que los estudiantes realizaron la práctica profesional para el año 2008.

Tabla 24: Estudiantes inscritos en prácticas profesionales 2008

Programa Educativo	Sector Productivo	Sector Educativo	Sector Público
Licenciatura en Administración	103	8	37
Licenciatura en Contaduría Pública	127	2	17
Licenciatura en Relaciones Comerciales	43	5	25
Licenciatura en Economía	4	1	24

Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

Se puede apreciar que el mayor porcentaje en el sector productivo lo refleja la licenciatura en Contaduría Pública (41%), mientras que para el sector educativo (3%) y el público (34%) de manera coincidente es la licenciatura en Administración. De manera general el sector con mayor participación en este período fue el sector productivo. En la tabla 2 se presentan los resultados por programa educativo y el tipo de sector en que los estudiantes realizaron la práctica profesional para el año 2009.

Tabla 25: Estudiantes inscritos en prácticas profesionales 2009

Programa Educativo	Sector Productivo	Sector Educativo	Sector Público
Licenciatura en Administración	91	29	97
Licenciatura en Contaduría Pública	122	15	87
Licenciatura en Relaciones Comerciales	68	19	56
Licenciatura en Economía	15	13	38

Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

Se puede apreciar que el mayor porcentaje en el sector productivo lo refleja la Licenciatura en Contaduría Pública (40%), mientras que en el sector educativo (9%) , el mayor porcentaje lo presenta la Licenciatura en Administración al igual que en el sector público (32%). Nuevamente en este año es el sector productivo quien refleja un mayor porcentaje de participación En la tabla 3 se presentan los resultados por programa educativo y el tipo de sector en que los estudiantes realizaron la práctica profesional para el año 2010.

Tabla 26: Estudiantes inscritos en prácticas profesionales 2010

Programa Educativo	Sector Productivo	Sector Educativo	Sector Público
Licenciatura en Administración	49	62	130
Licenciatura en Contaduría Pública	65	23	109
Licenciatura en Relaciones Comerciales	28	14	81
Licenciatura en Economía	2	9	38

Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

En la tabla 3 se observa que en el sector productivo se reporta el mayor porcentaje en la Licenciatura en Contaduría Pública (21%), mientras que en el sector educativo (20%) la licenciatura en Administración es la de mayor porcentaje al igual que en el sector público (42%). En este año es el sector público el que refleja una mayor participación de los estudiantes para la realización de prácticas profesionales. En la tabla 4 se presentan los resultados por programa educativo y el tipo de sector en que los estudiantes realizaron la práctica profesional para el año 2011.

Tabla 27: Estudiantes inscritos en prácticas profesionales 2011

Programa Educativo	Sector Productivo	Sector Educativo	Sector Público
Licenciatura en Administración	36	52	122
Licenciatura en Contaduría Pública	78	20	136
Licenciatura en Relaciones Comerciales	16	7	79
Licenciatura en Economía	14	23	82

Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

En el año 2011 el sector productivo refleja mayor representatividad de la Licenciatura en Contaduría Pública (25%), en el sector educativo el mayor porcentaje es en la Licenciatura en Administración (17%), y nuevamente en el sector público es la Licenciatura en Contaduría Pública la que mayor presencia refleja (10%). En términos generales nuevamente se repite la tendencia del año anterior en donde el sector público refleja una mayor participación de los alumnos. Un análisis del crecimiento del programa es un indicador de la participación cada vez más activa de los estudiantes en el sector público, producto de la economía del estado basada cada vez menos en el sector empresarial (Ver tabla 5).

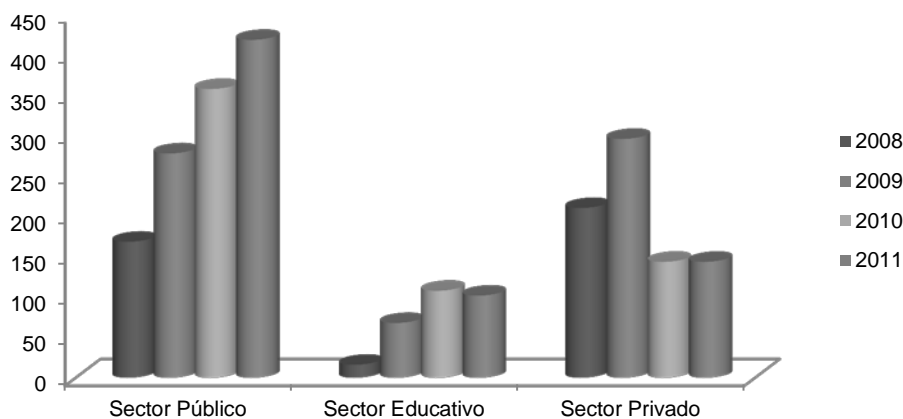
Tabla 28: Estudiantes inscritos en prácticas profesionales por sector de participación.

Sector de participación	2008	2009	2010	2011
Sector Público	169	278	358	419
Sector Educativo	16	68	108	102
Sector Privado	211	296	144	144

Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

En la figura 1 se puede apreciar este crecimiento con mayor detalle.

Figura 11: Estudiantes inscritos en prácticas profesionales por sector de participación.



Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

La gráfica ilustra de manera general cómo ha ido aumentando la participación de los estudiantes tanto en el sector público en el educativo, sin embargo el sector privado ha visto disminuida su participación por parte de los estudiantes. Es imperativo determinar las causas por las que los estudiantes han optado por el sector público como una opción de práctica en lugar del sector empresarial que podría brindarles la oportunidad de poner en práctica los conocimientos que se adquieren en las aulas, especialmente el área de contaduría pública que refleja los mayor porcentajes de participación tanto en el sector público como privado. El análisis por programa educativo, es solo un indicador de la matrícula que registra cada programa, sin embargo es relevante analizar el crecimiento que ha tenido cada programa por cada uno de los sectores (Tabla 6).

Tabla 29: Estudiantes inscritos en prácticas profesionales por sector de participación en el período 2008-2011.

Programa Educativo	2008			2009			2010			2011		
	Sector Público.	Sector Educativo	Sector Privado	Sector Público.	Sector Educativo	Sector Privado	Sector Público	Sector Educativo	Sector Privado	Sector Público.	Sector Educativo	Sector Privado
Licenciatura en Administración	103	8	37	97	29	91	130	62	49	122	52	36
Licenciatura en Contaduría Pública	17	2	127	87	15	122	109	23	65	136	20	78
Licenciatura en Relaciones Comerciales	25	5	43	56	19	68	81	14	28	79	7	16
Licenciatura en Economía	24	1	4	38	5	15	38	9	2	82	23	14

Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

Otra información que aporta al análisis de datos son los convenios que se firmaron por cada sector en cada uno de los años que conformaron el rango de evaluación del estudio (Tabla 7)

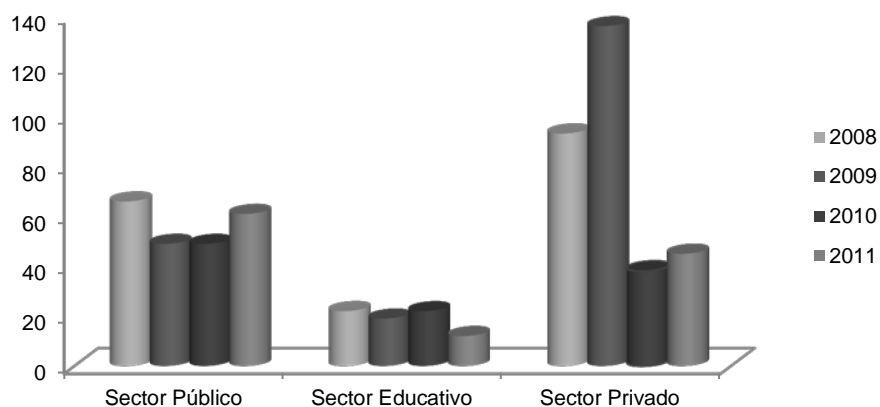
Tabla 30: Convenios firmados para la realización de prácticas profesionales con diversos organismos de los tres sectores en el período 2008 - 2011.

Sector de participación	2008	2009	2010	2011
Sector Público	66	49	49	61
Sector Educativo	22	19	22	12
Sector Privado	93	136	38	45

Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

En la tabla 7 se puede apreciar con claridad que en los años 2008 y 2009, fue el sector productivo el que gozó de un mayor número de convenios con la institución para la realización de las actividades de los alumnos lo que permitió que se reflejara también en su participación, sin embargo los siguientes años fue el sector público el que reflejó un mayor número de convenios de participación lo que también mostró un efecto en las opciones que tuvieron los alumnos para la realización de sus prácticas profesionales (Figura 2).

Figura 12: Convenios firmados para la realización de prácticas profesionales con diversos organismos de los tres sectores en el período 2008 - 2011.



Fuente: Elaboración propia tomado de la base de datos de prácticas profesionales de la DACEA-UJAT

La figura 2 permite como los convenios de colaboración pueden ser un indicador de las actividades que se obliga la institución a fomentar y poder brindar los espacios requeridos para que esta tarea permita cumplir su función en el proceso de enseñanza aprendizaje en áreas profesionalizantes.

## CONCLUSIONES

La Universidad Juárez Autónoma de Tabasco (UJAT) tienen una gran tradición y compromiso con los problemas sociales de su entorno, debido a esto se implementa la práctica profesional en la currícula de las licenciaturas de la División Académica de Ciencias Económico Administrativas (DACEA) con la finalidad de fortalecer la formación integral de los alumnos y para proporcionar un beneficio de la sociedad mediante la aplicación de conocimientos adquiridos de los estudiantes. Las acciones de vinculación en la UJAT se desarrollan bajo estrategias de planeación que permiten ejecutar las mejores acciones, enfatizando como elemento clave, la sensibilización, interacción y conectividad de los actores sociales, los cuales son los estudiantes por lo que se encaminan hacia la ejecución de políticas viables que fortalecen a la sociedad. Las acciones de vinculación, basadas en las capacidades innovadoras de los académicos y alumnos de la UJAT, han propiciado un desarrollo de las capacidades y recursos del estado de Tabasco y de la universidad lo cual ha traído como resultado un fortalecimiento en la economía y el bienestar de las familias en un entorno de desarrollo en el estado.

Esta vinculación es tan importante como lo es la formación, la enseñanza y los nuevos modos de aprender así como la vinculación con las empresas, sociedad y estado que requiere de proyectos, planes y programas orientados según políticas educativas integradas a las necesidades institucionales, comunitarias, locales, regionales y nacionales. El que la universidad sea considerada como institución de referencia, requiere de la misma, un constante y permanente trabajo de actualización, además de la política organizacional, que la sostenga como líder institucional, con ascendencia en su entorno, mediante proyectos locales entre ella y el gobierno e industrias (Perozo, 2009).

Queda como una reflexión para los gestores de la vinculación, la consideración de un mayor número de acuerdos formales con los sectores involucrados a fin de permitir ampliar las opciones que los alumnos valoran en cada período con la finalidad de cumplir los objetivos de las prácticas profesionales en áreas que requieren de competencias específicas antes de poder ingresar de manera formal al mercado laboral. La universidad debe pensar de igual forma que la práctica profesional no es la única opción para lograr una vinculación de manera sostenida con la sociedad, las empresas y el estado, sino que se convierte en una herramienta más en este proceso de retroalimentación continua que debe existir entre estos tres actores a fin de cumplir con la función social del entorno universitario.

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# COMERCIO ELECTRÓNICO COMO FACTOR COMPETITIVO EN LAS MICRO, PEQUEÑAS Y MEDIANAS EMPRESAS DEL SECTOR COMERCIAL EN EL ESTADO DE DURANGO

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## RESUMEN

*Esta investigación tiene por objetivo el análisis del comercio electrónico, como factor competitivo para las micro, pequeñas y medianas empresas, dentro del sector comercial del Estado de Durango. Para lograr el objetivo, se realizaron entrevistas con empresarios del sector ya mencionado, y así recabar la información necesaria para obtener un panorama sobre la situación con respecto a la aplicación del comercio electrónico y si éste puede ser considerado un factor competitivo para las MIPyMES. Durante el proceso de la investigación se tienen como resultados, que el comercio electrónico es poco aplicado en estas MIPyMES. Se desprenden líneas de investigación, que buscan favorecer en determinados aspectos al comercio electrónico, con la finalidad de que se le pueda dar una aplicación efectiva, y así las MIPyMES, estén en condiciones de tener una ventaja competitiva para su desarrollo.*

**PALABRAS CLAVE:** Comercio electrónico, factor competitivo, MIPyMES

## ELECTRONIC COMMERCE AS A COMPETITIVE FACTOR IN THE MICRO, SMALL AND MEDIUM ENTERPRISES OF THE BUSINESS SECTOR IN THE STATE OF DURANGO

### ABSTRACT

*This study aims at the analysis of electronic commerce as a competitive factor for micro, small and medium companies in the business sector in the State of Durango. To achieve the objective, interviews were conducted with entrepreneurs of this sector already mentioned, and thus obtain the information necessary to obtain an overview of the situation regarding the application of electronic commerce and whether it can be considered a competitive factor for MSMEs. During this research process has as a result, that electronic commerce is not widely applied in MSMEs. Lines of research emerge that seek to promote certain aspects of electronic commerce in order that they can give effective implementation, and so MSMEs are able to have a competitive advantage for its development.*

**JEL:** M15

**KEY WORDS:** Electronic commerce, competitive factor, MSMEs.

## INTRODUCCIÓN

Las micro, pequeñas y medianas empresas (MIPyMES), de acuerdo con datos del Instituto Nacional de Estadística Geografía e Informática (2009), tienen una gran importancia en la economía, en la generación de empleo a nivel nacional y regional, tanto en los países industrializados como en los de menor grado de

desarrollo. Así mismo, las MIPyMES representan a nivel mundial el segmento de la economía que aporta el mayor número de unidades económicas y personal ocupado, de ahí la relevancia que reviste este tipo de empresas y la necesidad de fortalecer su desempeño, al incidir estas de manera fundamental en el comportamiento global de las economías nacionales; de hecho, en el contexto internacional se puede afirmar que al menos el 90% de las unidades económicas totales está conformado por la MIPyMES.

Parte fundamental en las MIPyMES, son las tecnologías de información y comunicación un ejemplo es el comercio electrónico ya que ha permitido ampliar los canales tradicionales usados para proveer de bienes y servicios a un mercado de consumidores cada vez más en crecimiento, además de que provee la herramienta para adentrarse a mercados más extensos y globalizados.

Por otro lado es importante saber que el Internet se ha convertido en la espina dorsal de estas tecnologías pues ha experimentado un rápido crecimiento en cuanto a su uso y exploración, llegado a ser un recurso comercial global que da lugar a nuevas y numerosas industrias y la reconfiguración de las ya establecidas, por lo que para tener éxito en la actualidad las empresas tiene que aprovechar esta tecnología, pues provee una herramienta para tener una relación más cercana con el cliente. Es por esto que el comercio electrónico es una pieza fundamental, para las organizaciones mercantiles.

Lo anterior representa una ventaja competitiva es decir, lo que hace diferenciarse a las empresas de sus competidores de una manera favorable, pues la implantación de la tecnología, es un factor que en los tiempos actuales se traduce en un gran éxito para las empresas. Las MIPyMES son importantes para el desarrollo económico de las naciones, por la gran cantidad de empleos que generan, igualmente representan un factor económico benéfico para México, también para el Estado de Durango, es por esto que es necesario realizar investigaciones, que permitan conocer la situación de estas empresas y que es lo que aportan al estado, a fin de estar en condiciones de evaluarlas y diagnosticarlas como apoyo para que continúen con su crecimiento. De acuerdo con un estudio realizado por el Centro Empresarial de Durango (COPARMEX) en el año 2010, las que en realidad sostienen la economía de la entidad, a pesar de la falta de atención son las MIPyMES, ya que estas canalizan al estado millones de pesos, así como empleos. Por lo anterior el presente estudio tiene la finalidad de realizar un análisis del comercio electrónico como un factor competitivo para las micro, pequeñas y medianas empresas del sector comercial en el Estado de Durango. Por lo anterior se generaron las siguientes interrogantes:

¿Cuentan con actividades y herramientas para el desarrollo del comercio electrónico, las MIPyMES del sector comercial en el Estado de Durango?

¿La aplicación del comercio electrónico, es considerada un factor competitivo para las MIPyMES del sector comercial en el Estado de Durango?

¿Cuál es el comportamiento de las MIPyMES del estado de Durango respecto a la aplicación del comercio electrónico?

## **REVISIÓN LITERARIA**

### Comercio Electrónico

Hablando de tecnologías de información y comunicación, el Internet según comenta Jim (1995), se convierte en la espina dorsal, puesto que ha experimentado un crecimiento rápido en cuanto a su uso y capacidad de exploración, ha llegado a ser un recurso comercial global que da lugar a numerosas y nuevas industrias y a la reconfiguración de las ya establecidas. Por lo que para tener éxito en la actualidad las empresas, tienen que aprovechar esta tecnología, que provee una herramienta para tener una relación más cercana con el cliente (Koontz y Weihrich, 2003, p.12). De acuerdo con Owens (2006), el comercio electrónico se define como el medio para comprar y vender mercancías y servicios usando una red de

comunicaciones de datos en lugar de un sistema de papel o el teléfono, consiste en el desarrollo de actividades económicas a través de las redes de telecomunicaciones y se basa en la transmisión electrónica de datos, incluyendo textos, sonidos e imágenes.

Así mismo Del Águila (2001), comenta que el comercio electrónico incluye actividades muy diversas como el intercambio de bienes y servicios, el suministro online de contenido digital, la transferencia electrónica de fondos, las compras públicas, los servicios postventa, actividades de promoción y publicidad de productos y servicios, campañas de imagen de las organizaciones, marketing en general, facilitación de los contactos entre los agentes de comercio, seguimiento e investigación de mercados, concursos electrónicos y soporte para la compartición de negocios. El comercio electrónico es el modo en que las empresas realizan transacciones comerciales en red, fundamentalmente a través de Internet. Existen empresas que operan exclusivamente a través de Internet, otras que tienen en la red una sección complementaria de su comercio tradicional y otras que lo utilizan sólo para determinadas actuaciones, como las publicitarias, que dan a conocer la empresa o sus productos.

Pereira (2006), afirma que la enorme y rápida expansión de Internet ha logrado que este tipo de comercio se desarrolle en forma acelerada por todo el mundo. La verdadera revolución del comercio electrónico la ha originado las nuevas tecnologías de comunicación, que han puesto en manos de pequeñas y medianas empresas, emprendedoras, profesionales y usuarios de todo el mundo, las facilidades para desarrollar actividades comerciales, por medio de redes de área amplia. Al respecto, Pérez y Leyva (2002), comentan que para Vinton Cerf, considerado uno de los padres de esta red de redes, el fenómeno en que se ha llegado a convertir Internet, es comparable con una nueva fiebre del oro de la que es prácticamente imposible permanecer inmune. En sus propias palabras “estamos al borde de una fiebre del oro en Internet y no sé si recuerdan cómo es el fenómeno, pero la forma en que la gente gana dinero en esas fiebres de oro no es buscándolo, la forma en que lo hacen es vendiendo picos y palas a la gente que lo está buscando”. Las tecnologías de información y comunicación representan un área de oportunidad para las MIPyMES. El desafío consiste en que necesariamente estas empresas tendrán que adoptar e incorporar de manera estratégica la tecnología a su organización (Owens, 2006).

Según McLeod (2000), las empresas adoptan el comercio electrónico con el fin de mejorar su organización, esperando que tales mejoras produzcan beneficios, principalmente: mejor servicio a clientes, mejores relaciones con los proveedores y la comunidad financiera y mayor rendimiento de las inversiones de los accionistas y dueños. Es importante considerar la contribución significativa que la tecnología de información (Internet, Comercio Electrónico, Negocios por Internet) puede brindar a las MIPyMES, como una oportunidad de desarrollo, expansión y diversificación como respuesta al mercado en constante cambio (Czuchry, Yasin & Sallmann, 2004). Sin embargo, el solo hecho de poseer la tecnología, no asegura el éxito de una empresa, por otro lado, el no tenerla implicaría un seguro fracaso. ¿Qué empresa podría sobrevivir hoy en día sin una computadora? (Barragán, 2002, p. 188).

El cambio tecnológico puede afectar a una empresa en dos sentidos importantes: puede proporcionarle la oportunidad de producir nuevos productos o adoptar nuevos procesos o puede alterar el entorno en el que la empresa opera, por ejemplo, liderando a los competidores de productos nuevos, creando nuevos mercados o afectando los costes de aprovisionamiento. De este modo, la empresa tiene que interesarse por el desarrollo tecnológico en dos niveles de intensidad: el primero es con los desarrollos dentro de su propia industria; el segundo es con los desarrollos en cualquier otra parte que la afecte (Garrido, 2003, p. 114). Así mismo, las tecnologías de información representan oportunidades y amenazas importantes para las MIPyMES, por lo que es recomendable que se tomen en cuenta al formularse las estrategias de la empresa. Los adelantos tecnológicos afectan en forma drástica los productos, servicios, mercados, proveedores, distribuidores, competidores, clientes, procesos de manufactura, prácticas de mercadotecnia y la posición competitiva de las empresas (David, 2003, p. 93).

De todo lo anterior afirmamos que los límites del comercio electrónico no están definidos por fronteras geográficas o nacionales, sino por la cobertura de las redes de computadoras. Como las redes más importantes son de ámbito global, el comercio electrónico permite incluso a los proveedores más pequeños alcanzar una presencia global y hacer negocios en todo el mundo. El beneficio del cliente es la elección entre todos los proveedores potenciales de un determinado producto o servicio. La ventaja competitiva para las organizaciones puede lograrse de muchas maneras; por ejemplo, al proporcionar bienes o servicios a un precio bajo, mejorando el de la competencia y así satisfacer las necesidades especiales de ciertos segmentos del mercado. En el campo de la informática, la ventaja competitiva se refiere al uso de la información para adquirir peso en el mercado. La idea es que la compañía no tiene que depender únicamente de recursos físicos superiores para competir; también puede usar recursos conceptuales superiores tales como datos e información (McLeod, 2000, p. 36).

### El Estado de Durango México

El Estado de Durango es una de las treinta y dos entidades federativas que integran la República Mexicana, representada en el Congreso de la Unión por 4 Senadores y 10 diputados federales. Con una superficie de 123,181 kilómetros cuadrados, es el cuarto Estado de la República Mexicana en extensión, y representa el 6.3% de la superficie total del país. Se encuentra al centro-norte de la República Mexicana y colinda al norte con Chihuahua y Coahuila, al este con Coahuila y Zacatecas, al sur con Jalisco, Zacatecas, Nayarit y Sinaloa y al oeste con Sinaloa y Chihuahua, y se divide en 39 municipios (Durango Competitivo, 2003). De acuerdo con el Censo de Población y Vivienda del 2005, la población total del Estado de Durango asciende a 1,509,117 con una densidad de población de 12 habitantes por kilómetro cuadrado, cuando en el resto del país es de 50 habitantes lo cual lo sitúa entre los estados con menos concentración de población. La tasa de crecimiento anual del Estado ha sido en los últimos años muy reducida; en el período 2000-2005 fue del 0.7%, e incluso únicamente 9 municipios presentaron tasas positivas. El municipio de Durango es el que cuenta con el mayor porcentaje de habitantes (35.1%), seguido de Gómez Palacio (20.2%) y en tercer lugar se encuentra Lerdo (8.6%), siendo las tres regiones con mayor concentración de productividad.

Actualmente la actividad económica se encuentra distribuida en cinco regiones económicas: a) La región de la Laguna, es la región más desarrollada del Estado por haberse visto beneficiada por los esfuerzos conjuntos del gobierno de Coahuila y de Durango. Dicha región alberga cuatro de las actividades económicas del Estado, como la textil y la de confección, muebles, productos lácteos y cárnicos; b) En la región centro se encuentra la producción cárnica, mueble, textil y confección además de la forestal, que no comparte con la Laguna; c) En la región noroeste se concentra la actividad minera y forestal más que en el resto del Estado; d) En la región norte se concentra la producción de cárnicos y e) En la región sur la producción de cárnicos y forestal. Del número de unidades económicas que operaron en el país en el año de 2004, en Durango fueron 64515, y su personal ocupado fue de 353,087. Durango contaba con 37911 unidades económicas de todas las ramas, así como son 216591 de personal ocupado en el año 2003. De acuerdo con el Sistema de Información Empresarial Mexicano, las empresas en el Estado de Durango se clasifican de acuerdo a su tamaño y sector como se muestra en la siguiente tabla.

Tabla 1: Clasificación de empresas de Durango

Tamaño	Industria	Comercio	Servicios	Total
Micro	306	303	149	758
Pequeñas	140	59	55	254
Mediana	91	33	11	135
Grande	25	19	8	52
Total	562	414	223	1199

*Clasificación de las empresas del Estado de Durango México por su tamaño y sector de actividad.*

Como se menciona en Durango Competitivo (2003), las MIPyMES representan para el Estado, un apoyo para desempeñar diversas funciones en la sociedad como: responder a las demandas concretas de los consumidores, crear productos y servicios, generar empleos y contribuir al crecimiento económico. Algunas de las características más importantes de las MIPyMES en el Estado de Durango son: empresas cuyo origen es de capital familiar y su integración es en sociedad mercantil o personas físicas. La edad del gerente, los estudios académicos, la experiencia, la visión del negocio, son significativos dependiendo del sector y tamaño. El tamaño del negocio se clasifica en 3 magnitudes: microempresa, pequeña y mediana; de acuerdo al número de empleados que laboran. Y las ventas y compras, las enfocan al tipo de proveedores y clientes que manejan en el mercado, según el tipo de producto/servicio que operen.

## METODOLOGÍA

Investigación vertical ya que las muestras se recopilaron en un determinado punto del tiempo. Para la confección del cuestionario definitivo y su adaptación a la realidad del Estado de Durango, se realizó un panel de expertos externos y visitas a empresas de diferentes sectores para la realización del pre-test y formación de la encuesta definitiva. La estructura del instrumento de medición, o cuestionario, comprende cuatro bloques:

*Primer bloque:* se piden datos de la empresa sobre su antigüedad, sector de actividad, si se trata de una empresa familiar, edad y nivel de estudios del gerente, número de empleados y volumen de ventas, así como los mercados de destino de sus ventas y el origen de su aprovisionamiento.

*Segundo bloque:* se enfoca en aspectos de dirección, se pide datos sobre las alianzas o acuerdos de cooperación con otras empresas, si se elabora un plan estratégico y estrategias. En cuanto a esta última, se ha utilizado la tipología de estrategias competitivas propuestas por Miles y Snow (1978) y las estrategias genéricas de Porter (1980) con la finalidad de emplearlas como base para su medición.

*Tercer bloque:* se piden datos sobre la gestión de recursos humanos, actividad de capacitación, y estructura organizativa.

*Cuarto bloque:* se pide datos sobre tecnología, innovación, calidad, equipamiento de comunicaciones y medios informáticos, aspectos contables y financieros. Finalmente, se pide al gerente su opinión sobre la posición de su empresa respecto de la competencia, la importancia de acciones específicas para su desarrollo futuro y sobre el efecto de determinados problemas para el desarrollo de su empresa.

### Selección De Variables

Para la selección de las variables se toma información del bloque dos, donde habla de los factores competitivos así como del bloque cuatro donde se encuentra la información sobre las herramientas y actividades para el desarrollo del comercio electrónico, así como la situación con respecto a otros competidores.

Tabla 2: Actividades y herramientas de comercio electrónico

No. Pregunta	Variable
22.2	Página web
22.3	Ventas electrónicas con internet
22.4	Compras electrónicas con internet
22.5	Banca electrónica
22.6	Mercadotecnia a través de internet

*Esta tabla relaciona el número de la pregunta en el cuestionario y la variable a estudiar sobre las actividades y herramientas de comercio electrónico.*

Los factores competitivos, son el conjunto de elementos que la empresa considera como clave para competir con éxito en el mercado, con los cuales busca obtener y mantener una ventaja competitiva.

Tabla 3: Factores competitivos

No. Pregunta	Variable
12.1	Desarrollo Nuevos Productos / Servicios
12.2	Acceso a Nuevos Mercados
12.4	Esfuerzo en Investigación y Desarrollo
12.6	Servicio al cliente
21.1	Calidad en producto / Servicio
21.4	Satisfacción de los Clientes
21.5	Rapidez de adaptación a las necesidades de los mercados

*Esta tabla relaciona el número de la pregunta en el cuestionario y la variable a estudiar sobre los factores competitivos.*

### Estructura De La Muestra

La población objeto de estudio, queda definida por las MIPyMES del Estado de Durango constituida por 3,835 empresas, tomando en cuenta que el tamaño de la empresa se ha definido en función del número de empleados generándose tres grupos: microempresas (de 6 a 9 trabajadores), empresas pequeñas (de 10 a 49 trabajadores) y empresas medianas (de 50 a 250 trabajadores). Por tanto, no se han incluido las empresas con 5 o menos trabajadores ni las grandes empresas (más de 250 trabajadores). Se realizó un muestreo aleatorio simple. Para la determinación del tamaño de muestra se considerará la fórmula para poblaciones finitas, obteniendo de la población la muestra, de acuerdo a la siguiente fórmula:

$$n = \frac{NZ_a^2 pq}{d^2(N-1) + Z_a^2 pq} \quad (1)$$

Sustituyendo los valores en la fórmula para la determinación para tamaño de muestra se tiene:

$$n = \frac{(3835)(2)^2(0.05)(0.95)}{(0.0224)^2(3835-1) + (2)^2(0.05)(0.95)} = 345$$

De la muestra de 345 MIPyMES representativa de todos los sectores se estudiaron las empresas del sector comercio el estrato esta integrado por 60 MIPyMES.

### Análisis De Datos

En este estudio se utilizó el programa SPSS 17 para Windows con el fin de obtener los siguientes estadísticos: frecuencias, frecuencias relativas y medias. Que fueron la base del análisis de los datos.

## **RESULTADOS**

En estos tiempos modernos, con la constante aparición de nuevas tecnologías, el comercio electrónico ha tenido gran auge y ha abierto nuevas posibilidades en el acceso a un mercado cada vez más globalizado, y por ende mas grande, permitiendo llegar a mercados no antes previstos y facilitando el acceso de productos y servicios a un potencial de millones de personas, en los distintos puntos del orbe, esto representa una enorme área de oportunidad para las empresas que ofrecen estos productos y servicios, en la tabla 4 se muestra el porcentaje de empresas por tamaño referente a sus actividades y herramientas de comercio electrónico.

Tabla 4: Actividades y herramientas de comercio electrónico

Porcentaje de de empresas que:	Microempresa	Pequeña empresa	Mediana empresa
Tienen pagina web	25.0%	40.5%	71.4%
Efectúan ventas electrónicas a través de Internet	6.3%	37.8%	28.6%
Efectúan compras electrónicas por medio de internet	31.3%	40.5%	28.6%
Usan la banca electrónica	68.8%	83.8%	100%
Tienen mercadotecnia usando el Internet	25.0%	35.1%	42.9%

En la tabla se muestra el porcentaje de empresas por tamaño referente a sus actividades y herramientas de comercio electrónico.

Es necesario analizar el comportamiento de las empresas del sector comercial en el Estado de Durango, con respecto a sus principales competidores y la importancia que le dan a factores para el desarrollo del éxito de la empresa como se muestra en la siguiente tabla.

Tabla 5: Desarrollo de nuevos productos / servicios.

	Nada importante	Poco importante	Indiferente	Importante	Muy importante.
Microempresas	12.5%	18.8%	6.3%	18.8%	43.8%
Pequeñas empresas	10.8%	2.7%	24.3%	21.6%	40.5%
Medianas empresas	28.6%	0%	28.6%	14.3%	28.6%

Se muestra con porcentajes el nivel de importancia que las empresas por tamaño le dan al factor competitivo: Desarrollo de nuevos productos o servicios.

Siguiendo con los factores competitivos en la tabla 6 se analiza la importancia que se le da al acceso a nuevos mercados.

Tabla 6: Acceso a nuevos mercados

	Nada importante	Poco importante	Indiferente	Importante	Muy importante.
Microempresas	18.8%	6.3%	12.5%	12.5%	50.0%
Pequeñas empresas	8.1%	5.4%	13.5%	27.0%	45.9%
Medianas empresas	28.6%	57.1%	0%	0%	14.3%

Se muestra con porcentajes el nivel de importancia que las empresas por tamaño le dan al factor competitivo: Acceso a nuevos mercados.

El esfuerzo que realizan las empresas comerciales en investigación y desarrollo, con la finalidad de implementar tecnologías en la empresa y tener una ventaja competitiva, juegan un papel muy importante para el desarrollo del comercio electrónico. El comportamiento de las empresas respecto a la importancia que otorgan y el nivel de esfuerzos que emplean en la investigación y desarrollo, se muestra en la tabla 7.

Tabla 7: Esfuerzo en Investigación y Desarrollo

	Nada importante	Poco importante	Indiferente	Importante	Muy importante.
Microempresas	25.0%	6.3%	12.5%	25.0%	31.3%
Pequeñas empresas	8.1%	8.1%	43.2%	21.6%	18.9%
Medianas empresas	28.6%	14.3%	28.6%	0%	28.6%

Se muestra con porcentajes el nivel de importancia que las empresas por tamaño le dan al factor competitivo: Esfuerzo en Investigación y Desarrollo.

Otro factor importante para analizar es la satisfacción de los clientes a quienes dirigen sus productos o servicios. Esta perspectiva de las empresas es imprescindible, ya que finalmente, los clientes representan el sector clave al que va dirigida la empresa, y para que funcionen y sigan creciendo las actividades que se realizan a través de Internet, es de importancia trascendental la opinión de los clientes. Además es importante conocer cómo se ven a sí mismas las empresas respecto a sus principales competidores, en cuando a la rapidez de adaptación a las necesidades del mercado, ya que sobre este punto, el comercio electrónico ofrece una valiosa oportunidad para que las empresas logren una mejor adaptación de una manera global. El sector de actividad resulta un factor determinante en el rendimiento de la empresa. En el

sector Comercial se encuentran diferencias estadísticamente significativas en las variables analizadas (tabla 8), perciben una mejor posición competitiva.

Tabla 8: Situación media de la empresa con respecto a la competencia con relación a varios factores según sector (escala 1-5<sup>a</sup>)

Factores competitivos	Media
Calidad del producto / servicio	4,33**
Satisfacción de los clientes	4,43***
Rapidez de adaptación a las necesidades de los mercados	4,10***

<sup>a</sup> En una escala de 1 = Mucho peor a 5 = Mucho mejor. Diferencias estadísticamente significativas: (\*):  $p < 0,1$ ; (\*\*):  $p < 0,05$ ; (\*\*\*):  $p < 0,01$ .

La mayoría de las empresas se considera mejor que sus competidores en la calidad del producto o servicio, en la satisfacción de los clientes, en los procesos operativos así como en la rapidez de adaptación a las necesidades del mercado. Es muy importante tomar en cuenta lo anterior, ya que de acuerdo a ello, se conocerá cómo influye el comercio electrónico en la perspectiva de los empresarios de considerarse mejor que sus principales competidores.

## CONCLUSIONES

El grado de aplicación de las herramientas y actividades para el desarrollo del comercio electrónico en la microempresa es muy bajo, aunque tengan página web, realicen compra-ventas electrónicas, lleven a cabo publicidad por Internet, y usen la banca electrónica, no son parte importante de la empresa. Por su parte la pequeña y mediana empresa también cuentan con todas las herramientas, aunque todavía no adquiere la importancia debida, ya que el grado de uso de estas herramientas es bajo al igual que en las microempresas. La banca electrónica es la más usada por las medianas, pero por lo que se refiere a ventas, compras y mercadotecnia por medio de internet, ambos tipos de empresa se encuentran en la misma situación. Todo esto representa una problemática, no solo en cuanto a la adopción de nuevas tecnologías de información y comunicación, sino en cuanto al seguimiento y atención a las herramientas con las que se cuenta. Las empresas deben hacer uso y preservar las herramientas ya instaladas, igualmente adquirir las tecnologías que sean necesarias para implementar completamente el comercio electrónico.

Por otro lado en lo referente a los factores con los que se relaciona el comercio electrónico como son la satisfacción del cliente, la rapidez de acceso a nuevos mercados, los esfuerzos en investigación y desarrollo, se da a conocer la perspectiva de cómo se considera el empresario con respecto a sus competidores. Uno de los objetivos de las empresas es satisfacer las necesidades específicas de un grupo particular de potenciales clientes, la satisfacción del cliente y las ventas están relacionadas. Los clientes satisfechos tienden a regresar a la empresa que les prestó un buen servicio o que les proporcionó un buen producto y tienen la tendencia a promocionar el negocio con sus amigos, conocidos y familiares.

En este sentido, las empresas de la muestra de estudio se encuentran en ventaja con respecto a sus principales competidores, pues consideran que es importante la satisfacción de sus clientes. En cuanto a la rapidez de adaptación a los nuevos mercados, la mayoría de las empresas se autodefinen como mejores que las empresas competidoras, lo que demuestra que cuentan con la tecnología apropiada como el Internet para adentrarse a mercados que también han ingresado sus principales competidores. En los esfuerzos para investigación y desarrollo las MIPyMES no se muestran muy entusiastas, parece que lo realizan en una ocasión y probablemente no lo vuelvan a hacer. Por lo que es importante que en este aspecto se dé más asesoría a las empresas, sin importar el tamaño de éstas, ya que los tres coinciden en la investigación y desarrollo, en cuanto a su forma de funcionar y el financiamiento que se tiene al respecto.

Por lo tanto se puede apreciar que el comercio electrónico no puede ser considerado un factor de éxito para las micro y pequeñas empresas, ya que a pesar de que cuentan con las herramientas o realicen las



actividades relacionadas con Internet, no consideran que influya para que la empresa logre un mejor desarrollo o sea más competitiva.

Para las medianas empresas el comercio electrónico si representa una ventaja competitiva, pues los medianos empresarios consideran que la aplicación de las tecnologías, puede hacer que la organización mejore sus procesos y así lograr el éxito. Esto demuestra que entre más grande es una empresa, es más factible que apliquen las nuevas tecnologías de información y comunicación como el comercio electrónico. Entonces se puede ver que las MIPyMES del sector comercial en el Estado de Durango, comienzan a confiar en el uso de esta tecnología para sus negocios, pero esta aceptación depende del tamaño de la empresa, ya que como pudo observarse no presentan el mismo comportamiento una microempresa que una pequeña o una mediana. También se puede observar que los procesos no son realizados a través de Internet. En general el comercio electrónico puede ser considerado como un factor competitivo para las medianas empresas del sector comercial en el Estado de Durango, ya que este tipo de empresa es el que presentó mayor aceptación sobre el uso de esta tecnología de acuerdo a los resultados de las entrevistas. Se desprenden las siguientes líneas de investigación:

- Analizar el impacto del comercio electrónico en la permanencia de las MIPyMES.
- Análisis comparativo del uso del comercio electrónico en las MIPyMES por entidad federativa.
- Causas por las que las empresas aun no le dan mayor seguimiento a las herramientas y actividades para el desarrollo del comercio electrónico.
- Verificar si el comercio electrónico coadyuvará en un futuro a que las MIPyMES en el Estado de Durango accedan a nuevos mercados internacionales.
- Proponer modelos de sistemas de comercio electrónico adecuados para las MIPyMES.
- Proponer estrategias para implantación del comercio electrónico en las MIPyMES.

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# APLICACIÓN DE LA METODOLOGÍA SIX SIGMA PARA MEJORAR LA EFICIENCIA DEL PROCESO DE ADQUISICIONES EN INSTITUCIONES PÚBLICAS

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## RESUMEN

*La Aplicación de la metodología Six Sigma al proceso de Adquisiciones en Instituciones Públicas, busca principalmente tener procesos más eficientes disminuyendo el gran número de quejas de los clientes acerca de su funcionamiento, reduciendo la gran variabilidad que presentan en su ejecución. La estrategia del Six Sigma que se debe utilizar tiene que ser de fácil aplicación y sobre todo que permita plantear alternativas de solución con rigor científico y matemático eliminando subjetividades subyacentes. La estrategia utilizada fue la de mejora de procesos, que incluye cinco etapas: definir, medir, analizar, mejorar y controlar. Estas etapas incluyen herramientas y técnicas que permiten definir claramente el problema a solucionar, como hacerlo, cuál es el alcance, quién está involucrado, los factores claves del proceso y como se medirá cada uno de ellos. Permiten también analizar y determinar las causas principales que causan los problemas definidos anteriormente, y plantear una serie de alternativas para eliminar las causas raíz del problema y un sistema de control, para asegurar su estabilidad en el tiempo y sobre todo que cumpla con los requisitos de clientes internos y externos.*

**PALABRAS CLAVE:** Seis Sigma, Administración por procesos, administración pública

## APPLICATION OF SIX SIGMA METHODOLOGY TO IMPROVE EFFICIENCY OF ACQUISITION PROCESS IN PUBLIC INSTITUTIONS

### ABSTRACT

*The Application of Six Sigma Methodology to acquisition process in Public Institutions aim to have more efficient processes decreasing the large number of complaints from costumers about working processes, reducing the huge variation in their execution. The strategy of Six Sigma to use must be easy to apply and especially that allow to bring up solutions with scientific and mathematical support without underlying subjectivities. The strategy used was the Process Improvement, which includes five phases: Define, Measure, Analyze, Improve and Control. These stages include tools and techniques that allow to defined what the problem was to solve, how to do, what is the scope, who is involved, the key factors of the processes and how to measure each of them. They also allow to detect what were the main causes that produced the problems defined last time and many alternatives to eliminate the root causes of problems and a control ensure their stability over time and especially that achieves the customer requirements.*

**JEL:** L80, M10

## INTRODUCCIÓN

La Aplicación de la Metodología Six Sigma a procesos involucrados en el área de servicios, resulta ser innovadora y relevante, principalmente en épocas actuales donde las organizaciones buscan constantemente mejorar la eficiencia de sus procesos de negocio y la satisfacción del cliente. Esta metodología fue creada para mejorar procesos de producción de bienes; y, es en los últimos años donde se ha demostrado que puede aplicarse a procesos que generan servicios

Este trabajo investigativo pretende demostrar que, aplicando ciertas herramientas de control de calidad y técnicas de análisis estadístico propias del Six Sigma al proceso de adquisiciones de una Institución Pública, es posible reducir la variación del proceso para mantenerlo bajo control estadístico y lograr así una ejecución más eficiente, satisfaciendo los requerimientos de sus clientes internos y externos. Se pretende demostrar además que, esta metodología de mejora de procesos puede ser ampliada para aplicarse a procesos de generación de servicios y no únicamente a aquellos que generan bienes tangibles.

## REVISIÓN DE LITERATURA

PANDE (2004) señala que el Six Sigma es una metodología que combina los mejores principios y técnicas de calidad con los más recientes avances en el pensamiento empresarial. Incorpora los aportes de muchos de los pioneros de la calidad como Demming, Juran, Ishikawa y otros, para lograr un desempeño de negocio sin errores (cero defectos). Sigma es una letra del alfabeto griego ( $\sigma$ ) utilizada en estadística para representar la variabilidad de un proceso. Esta metodología mide las variaciones en los procesos internos de una organización, utilizando niveles sigma, los que a su vez permiten determinar el rendimiento general de toda la organización.

### Mejora De Procesos Con Six Sigma

Esta estrategia orienta sus esfuerzos a encontrar las causas raíz de los problemas que afectan el rendimiento del proceso. Principalmente se enfoca en eliminar las causas principales de la variación de los procesos sin cambiar la estructura de procedimientos y tareas que lo componen. En el lenguaje del Six Sigma las causas suelen representarse con la letra X y los defectos no deseados con la letra Y. Para ejecutar esta estrategia, se utiliza un proceso que consiste de cinco etapas: Definir, Medir, Analizar, Mejorar y Controlar

## METODOLOGÍA

Para realizar la presente investigación se utilizaron una serie de herramientas de investigación. La primera de ellas fue la Entrevista; esta técnica se aplicó a todos los miembros que laboran en el departamento de adquisiciones de una Institución Pública, así como a los encargados de las Compras en cada Departamento. Para realizar el análisis estadístico correspondiente, se hizo un estudio de los tiempos que demoraban cada una de las tareas de los procesos que se ejecutaron durante el período de investigación; una vez obtenidos estos datos, se realizó un estudio estadístico descriptivo de cada una de las variables involucradas así como un análisis de componentes principales, capacidad del proceso y gráficos de control. Se estudiaron además todos los procesos ejecutados en la Institución, durante el período de estudio

Tabla. 1: Procesos de Adquisiciones Ejecutados

Tipo de Proceso	Total
Ínfima Cuantía	52
Catálogo electrónico	8
Procedimiento Especial	4
Menor Cuantía	1
Subasta Inversa Electrónica	20
Procesos Pendientes	48
<b>Total</b>	<b>133</b>

*Esta tabla describe los diferentes tipos de adquisiciones que se realizaron durante el período de investigación*

Como se puede apreciar en la tabla anterior, la población objeto de estudio la componen 133 procesos, de los cuales 85, representan la Población Investigada; es decir que, los 48 procesos pendientes, como no han iniciado formalmente, no se tomarán en cuenta para hacer los análisis correspondientes.

### Variables Críticas Del Proceso

En la etapa de medición del Six Sigma, se debe determinar en primer lugar cuáles son las causas de mayor peso que provocan el problema generado, que en este caso es la demora en el tiempo de adquisición de bienes y/o servicios. Al descubrir cuáles son las variables críticas que están causando el problema que se pretende mejorar, se podrá establecer qué tipo de medidas o métricas utilizar para corroborar este análisis y plantear mejoras con mayor rigor estadístico y científico.

Las variables detectadas fueron:

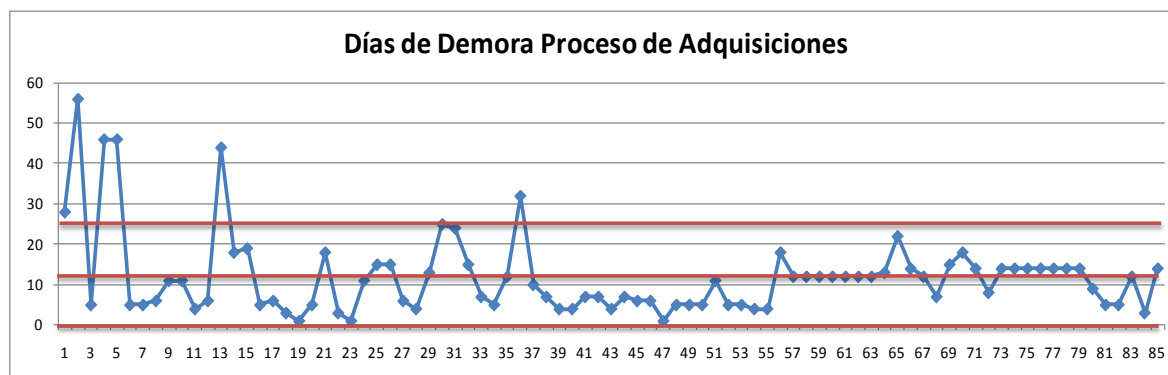
- $X_1$ : Tiempo de Solicitud de Certificación Presupuestaria
- $X_2$ : Tiempo de Solicitud de Firmas de Autorización por parte del Rectorado
- $X_3$ : Tiempo que lleva la Elaboración de Pliegos
- $X_4$ : Tiempo de Revisión de Pliegos
- $X_5$ : Tiempo de Autorización y Resolución de Inicio
- $X_6$ : Tiempo de Firma de la Convocatoria
- $X_7$ : Tiempo de Firma de la Orden de pago

Para detectar estas variables se utilizaron varias herramientas como: Árbol CTQ, Hoja de Trabajo para la implementación del Proyecto de Mejora entre otras.

### RESULTADOS

*Gráfico de Control del Proceso de Adquisiciones:* Los gráficos de control son un medio para revisar la variación de la característica de un producto o un servicio mediante la consideración de la dimensión temporal en la cual el sistema fabrica productos o presta servicios y el estudio de la naturaleza de la variabilidad del sistema.

Figura 1: Diagrama de Control de los Procesos de Adquisiciones



*Gráfico de Control que describe el comportamiento de los diferentes procesos de adquisiciones*

El gráfico anterior muestra el comportamiento del proceso de adquisiciones durante todo el período de investigación; los límites de control calculados se muestran con una línea roja en el gráfico. Este diagrama muestra que la mayoría de los procesos de compras están ubicados dentro de los límites de control calculados; lo que además permite observar que la variación de la mayoría de adquisiciones se debe a causas inherentes al mismo proceso ya que no hay causas asignables externas que afecten a estos procesos. Sin embargo, existe un patrón de puntos que están por encima del Límite Superior de Control, lo que muestra que para algunos procesos existen variaciones causadas por factores externos a las variaciones inherentes del mismo. Es importante mencionar que las fórmulas de los límites de control que se obtuvieron no son iguales a las especificaciones de los clientes del proceso y de los mismos directivos

de la Unidad de Adquisiciones. En las diferentes la mayoría de ellos, expresó su deseo de que los trámites previos a los procesos de compras, se deberían ejecutar en un tiempo no mayor a 1 semana equivalente a 8 días. Si se considera estos tiempos para realizar el gráfico de control, se podría observar que muchos más procesos estarán fuera de los límites de control, dando mayor peso a nuestra conclusión anterior.

*Capacidad Del Proceso De Adquisiciones:* El Índice de Capacidad del Proceso, permite determinar si el proceso, tal como se está ejecutando en este momento, es capaz de producir satisfactoriamente los servicios y resultados que esperan de éste sus usuarios. Para calcular este índice se utiliza la siguiente fórmula:

$$C_{pk} = \frac{LSE - \mu}{3\delta} \quad 1)$$

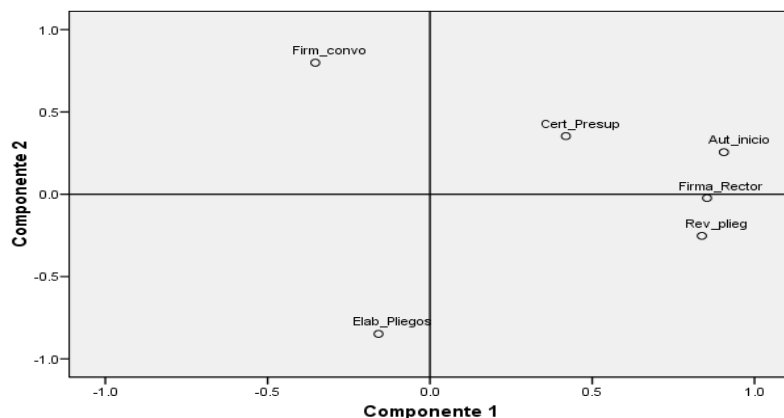
Con los datos obtenidos, se aplica la fórmula para obtener el índice  $C_{pk}$ .

$$C_{pk} = \frac{8 - 11,92}{3(10,17)} = -0,128 \quad 2)$$

Cuando el Índice de Capacidad de Proceso es mayor a uno, se puede decir que el proceso es capaz. Como se puede observar en la fórmula anterior, el índice obtenido es menor a uno, por lo que se puede concluir que el proceso no es capaz de satisfacer los requerimientos de los usuarios pues existe mucha variación en los datos del proceso. Este resultado también permitiría hacer otra conclusión muy importante: Si se reduce esta variación alta en el proceso de adquisiciones, es posible que mejore la capacidad del proceso, lo que a su vez permitirá satisfacer los requerimientos de los usuarios del mismo y elevar la eficiencia en la ejecución del proceso.

*Análisis De Componentes Principales:* La figura siguiente muestra la representación gráfica de la matriz de componentes, herramienta que permite analizar de mejor manera las variables que intervienen en cada componente, para así determinar sobre que variables implementar los procesos de mejora.

Fihura 4: Representación Gráfica De La Matriz De Componentes



Esta figura muestra cuáles son las variables principales que provocan la mayor variación en el proceso

### Etapas De Mejora Y Control

En esta etapa se analizan y seleccionan las mejoras que permitan eliminar las causas raíz del problema que se pretende mejorar. Six Sigma proporciona algunas herramientas tales como: prueba de requisitos

mínimos, evaluación de impacto y del esfuerzo y un análisis formal de los pros y contra de los costos y los beneficios. Estas herramientas permitan escoger la mejor solución con un criterio más científico eliminando en gran parte la subjetividad que puede presentarse al seleccionar alternativas de acuerdo al criterio de los directivos de la Institución. Finalmente, se diseñó un sistema de control para garantizar la estabilidad de ejecución de proceso principalmente en lo relacionado a la satisfacción de los requerimientos de clientes internos y externos. Las herramientas utilizadas para esta etapa incluyen: Ficha Técnica del proceso. Se utilizó además un diccionario de indicadores para definir adecuadamente como se medirá el rendimiento del proceso para controlar su ejecución futura.

## CONCLUSIONES

A partir del análisis estadístico y matemático realizado al proceso de adquisiciones, se ha podido determinar las principales falencias que presenta el mismo, especialmente en lo que se refiere al tiempo de duración que lleva ejecutar las diferentes actividades del proceso. Por esta razón, con la ayuda de algunas herramientas propias del Six Sigma, ha sido posible proponer alternativas de solución que ayudarán a mejorar al proceso de compra y con ello satisfacer a usuarios internos y externos del mismo. Para ello es importante mencionar que de las alternativas propuestas han sido los directivos de la Institución y los involucrados en este tema, quienes han tomado la decisión de adoptar las mejoras que más convienen a la Institución en lo que a costo/beneficio se refiere.

Los resultados expuestos en el presente trabajo, pueden ser ampliados para desarrollar proyectos de mejora en otros procesos de la Organización, pues, como se demostró, es posible medir aspectos como la variación y capacidad del proceso y desarrollar análisis estadísticos que permitan determinar estadística y matemáticamente las causas raíz de un problema particular para aplicar las mejoras sobre estas; todo esto, indiferente al hecho de que los procesos produzcan bienes y/o servicios.

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# EL COMERCIO INTRAININDUSTRIAL EN EL SECTOR TEXTIL Y DE PRENDAS DE VESTIR EN MÉXICO

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## RESUMEN

*El proceso de globalización ha cambiado los patrones de comercio en las últimas décadas, México es uno de los países que más se han involucrado en este cambio. Por tanto, es importante medir el grado en que se ha involucrado, el presente trabajo tiene como finalidad medir los niveles de comercio intraindustrial (CII) en el complejo textil (CT) mexicano y su impacto en el valor agregado de dicha industria, reflexionando sobre las repercusiones que esto conlleva en el desarrollo de las regiones donde se establece la producción y comercio del CT, además del grado de integración que existe en la cadena productiva. Para ello se utiliza la metodología propuesta por Grubel-Lloyd (Bi) y se propone un modelo de regresión que mida los cambios en el valor agregado provocados por el CII considerando el periodo de 1989 al 2009. Los resultados son: el índice de CII ha aumentado durante el período analizado, siendo mayor en el sector prendas del vestir, esto como resultado de la presencia de la maquiladora en dicho sector, en el CT en su conjunto el aumento se debe al comercio intrafirma de las grandes empresas.*

**PALABRAS CLAVES:** Itraindustry trade, Textil Industry, México

## RESUMEN

*The globalization process has changed trading patterns in recent decades; Mexico is one of the countries that have engaged in this change. It is therefore important to measure the degree to which it has been involved, this paper aims to measure the levels of Intraindustry trade (CII) in the textile complex (CT) and its impact on Mexican value added of the industry, reflecting on the implications that this entails the development of the regions where you set the CT production and trade, besides the degree of integration that exists in the production chain. It uses the methodology proposed by Grubel-Lloyd (Bi) and proposes a regression model to measure changes in value added resulting from the CII considering the period 1989 to 2009. The results are the CII index has increased over the study period, being higher in the sector of clothing items, that as a result of the presence of the maquiladora sector, in the CT as a whole the increase is due to intra-firm trade of large companies.*

**KEYWORDS:** Itraindustry trade, Textil Industry, México

## INTRODUCCIÓN

En las últimas décadas se ha tratado de describir los hechos característicos de la economía mundial con una palabra: “globalización,” la cual ha tenido distintas concepciones, así también, ha sido objeto de estudio de distintas formas y de corrientes de pensamiento, sin embargo, cualquiera que sea la concepción y la escuela de estudio, todos coinciden que en el comercio internacional, en las últimas fechas, se ha modificado dado los siguientes hechos: la crisis del modelo fordista, los avances tecnológicos y el desarrollo y expansión del modelos de producción capitalista.

Los hechos anteriores han dado inicio a una nueva división del trabajo internacional industrial, de tal manera que algunos países en desarrollo, a través de las políticas financieras, productivas y comerciales



de las empresas multinacionales, iniciaron o consolidaron, según el caso, una dinámica industrializadora orientada fundamentalmente a la exportación generando una relocalización mundial de las industrias manufactureras que permitió la incorporación de economías periféricas (países en vías de desarrollo) al tejido productivo y comercial mundial de manufacturas.

Bajo este contexto, el comercio internacional se ha vuelto más diversificado, de ser dominado por los Estados Unidos y por varios países europeos, hoy es resultado de una interdependencia económica creciente entre todos los países del mundo. Así mismo, los flujos de comercio se han modificado, de ser un intercambio de bienes distintos entre las naciones a un comercio de bienes similares (comercio intraindustrial, CII), siendo esto una de las principales características de la expansión de la globalización económica.

La globalización económica a través del comercio intraindustrial (CII), el comercio exterior y la inversión extranjera directa (IED), afecta de distintas maneras a las regiones de un país, dada la lógica de localización de estos elementos y de su capacidad de encadenamientos intrasectoriales o intersectoriales, aumentando o disminuyendo el ingreso de los agentes económicos que participan en la región. Por tanto, es necesario conocer el grado en que la economía mexicana se ha involucrado en el proceso de globalización, si existen niveles de CII suficientes para entenderla como globalizada y cuál ha sido el comportamiento en los sectores económicos. Para ello se toma como ejemplo el Complejo Textil (CT), ya que es una rama de las manufacturas que más dinamismo ha presentado bajo el contexto anterior. Así el objetivo de este trabajo es medir los niveles de CII en el CT mexicano, considerando los flujos de productos por clase de bienes y lugar de procedencia y el impacto en el valor agregado de cada clase que integra el complejo textil, reflexionando sobre las repercusiones en las regiones de México donde se establece la producción y comercio del CT, además del grado de integración que existe en la cadena productiva. Para ello se utiliza la metodología propuesta por Grubel-Lloyd (Bi) y se propone un modelo de regresión que mida los cambios en el valor agregado provocados por el CII.

El complejo textil está compuesto por todas aquellas actividades relacionadas con la confección, desde la producción de fibras, producción de hilados, terminado de telas, confección de ropa, vestiduras para suelos y vestiduras para automóviles entre otros, hasta la comercialización de estos artículos. De acuerdo al INEGI, está comprendido por los subsectores 313, 314, 315 del Sistema de Clasificación Industrial de América del Norte (SCIAN): Producción de Textiles, Prendas de vestir e industrias del cuero, conformado por 9 ramas y 29 clases industriales

## **BASES CONCEPTUALES**

Los indicadores de la expansión de la globalización son la IED y el Comercio intraindustrial (CII), se ha tratado de cuantificar el grado de globalización a través de la relación exportaciones a Producto Interno Bruto (PIB) (Saxe-Fernández, 1999: 18), como grado de integración de la región al contexto internacional, sin embargo, esta relación solo explica el grado de en que se es capaz de salir al exterior, dejando fuera el grado de integración de la región o nación vía importaciones, para salvar lo anterior, es necesario obtener un indicador del grado de expansión que involucre los dos elementos y que sea más significativo en el actual proceso de globalización acorde a los nuevos patrones productivos y los criterios de movilidad de la IED. El elemento que involucra estos aspectos es el nivel de CII ya que incluye las importaciones y las exportaciones, además es uno de los móviles de la IED, La expansión de la globalización, en el pasado, se daba en el grado en que las naciones intercambiaban bienes distintos sobre la base de sus ventajas absolutas o comparativas otorgadas por la abundancia o disponibilidad de algún factor productivo en la nación, por tanto el comercio era de bienes distintos; en la posguerra, la base de competitividad se formuló bajo los criterios de economías de escala y de diferenciación del producto, por lo que los patrones de comercio cambiaron a un comercio de bienes similares. Con la crisis del fordismo, las empresas multinacionales descentralizaron sus actividades productivas, sobre todo a la periferia,

aquellas de alto contenido de mano de obra. El desplazamiento de las actividades productivas por parte de las multinacionales del centro a la periferia, en los últimos años, ha aumentado el CII, entendido como el intercambio de bienes pertenecientes a una misma industria, dentro del comercio mundial (Bernhofen & Brown, 2005).

Diversas teorías tratan de explicar la existencia del CII; la teoría clásica y neoclásica del comercio internacional fundamentan el comercio interindustrial, es decir, el intercambio de bienes distintos entre naciones, en el que el patrón de especialización es producto de la diferencia en la dotación de recursos entre los países, es decir se basa en las ventajas absolutas y comparativas. Sin embargo, el patrón de comercio internacional actual se caracteriza por el intercambio entre países con similares dotaciones de factores, por lo que las teorías clásica y neoclásica no son suficientes para explicar este hecho. Las nuevas teorías del comercio internacional como las de Porner, Vernon y Krugman, tratan de explicar la existencia de estos nuevos patrones de comercio, basados en la disparidad tecnológica y la emulación de la misma, en los ciclos de comercialización de los productos y su grado de diferenciación y en la existencia de economías de escala. Porter (1991), por su parte, identifica el CII en la diferenciación del producto que es uno de los pilares de la ventaja competitiva de un sector, mientras Gereffi (2001 y 2011) con el comercio de partes dadas las cadenas mercantiles globales.

Los estudios del CII se han realizado bajo la óptica de las nuevas teorías del comercio internacional, ya sea bajo el esquema de ciclo de vida del producto o de la diferenciación y competencia imperfecta tratando de comprobar la fuente que da origen a éste. Los puntos de vista abordados son: como resultado de los procesos de integración entre las naciones (Aromando, 1999; Trigo, 1999; Dussel y León-González, 2001; Martínez y Álvarez, 2011), tipo de comercio intraindustrial (Artís, 2000; García y Sansó, 2000; Valderrama y Neme, 2011); sus determinantes (Trigo, 1999; Krugman 1990), como elemento de especialización productiva (Quijano, 1996), como reajuste de los factores (Dixon y Menon, 1996 y Selaive, 1998); como elemento de reestructuración de la industria (Moreno y Palerm, 2001).

Todas las investigaciones anteriores se han enfocado a estudiar el CII de una manera agregada a nivel de rama industrial, tratando de explicar de qué tipo es el CII por el nivel de precios relativos. (Moreno y Palerm, 2001; Salaive, 1998; Trigo, 1999) y entre países (Falvey, 1981; Dixon y Menon, 1996; Padilla, 1998; Torstensson, 1996 y 1999). Dado lo anterior se presupone un vacío en el estudio del CII en un sector económico y a nivel de producto y como elemento del proceso de expansión de la globalización.

Entre los estudios concretos para explicar el CII destacan: Los de Krugman (1993) quien asume que las economías de escala conducen a que cada país se especialice en la producción de cierta variedad de un bien e importe las diferentes clases de dicho producto que se elaboren en el extranjero; Hirschberg (1994), relaciona el CII con el intercambio de partes o componentes de un producto (comercio intrafirma); y Padilla (1998), relaciona la existencia del CII con la existencia de tratados comerciales.

Por tanto, los resultados de los anteriores estudios son: cuando existen acuerdos de libre comercio entre dos naciones con semejanza de desarrollo, el principal beneficio deriva de aprovechar las economías de escala al nivel de empresa. El resultado es un gran impulso al CII con mayor especialización en las fábricas, costos de producción y precios más bajos y mayor variedad de productos pero con pocas repercusiones en el ingreso de los países, salvo la opción de ubicación de las fábricas (De Yanvry y Sadoulet, 1997). El comercio intrafirma también toma relevancia cuando las relaciones intersectoriales son muy pequeñas o no están suficientemente encadenadas, se observa una alta tasa de comercio intrafirma, ya que los insumos necesarios para su operación son importados y poco se abastece de los sectores nacionales; en este sentido la capacidad de irradiar su dinamismo al resto de la economía es muy débil (Millán, 1997).

La ventaja comparativa determina el modelo del comercio interindustrial, en tanto, las economías a escala en productos diferenciados dan lugar al CII. Por tanto, entre mayor sean las diferencias entre los países, mayor importancia toma las ventajas comparativas y el comercio interindustrial; por ende, se puede decir, que el comercio interindustrial es el reflejo de las ventajas comparativas naturales o estáticas y el CII es de las ventajas comparativas adquiridas o dinámicas (Canals, 1994).

Así mismo, la IED, en relación con el comercio internacional, toma dos papeles dentro de la economía: el primero, como apoyo al comercio permite establecer para las exportaciones servicios posteriores a la venta, lo que mejora el CII; el segundo como sustituto parcial del comercio, cuando utiliza al país sede como fuente de expansión de la demanda efectiva (Janvry y Sadoulet, 1997). Las oportunidades crecientes del comercio interno son una fuerza motriz importante para la IED, además del CII.

Los flujos de inversión entre países con tratados de libre comercio, similar dotación de factores y el mismo nivel de desarrollo, se traduce en un impulso al comercio intrafirmas. En contraste cuando tienen diferencias en los niveles de pago a los factores o en sus niveles de productividad, la IED estimula el comercio interindustrial, en torno a las ventajas comparativas. En este último caso, para Cervantes (1996) la motivación del CII es la búsqueda de la mano de obra barata, que puede propiciar sistemáticamente la reubicación de las instalaciones.

La IED en su búsqueda de los mercados que le presenten la mejor opción para residir ha modificado dichos mercados a través de: los niveles de CII e interindustrial, la especialización productiva, la productividad de los factores, las estructuras del mercado y el concepto de competitividad del Estado-nación postulado por las teorías del comercio internacional, y además la especialización regional dentro del mismo Estado-nación.

La existencia de IED y el CII son resultado de la política económica y de la necesidad que tiene el capital de concentrar sus medios de producción en unidades de producción grandes y competitivas, con altos estándares de productividad y competitividad. De tal manera que la especialización de la economía canaliza las inversiones hacia las actividades exportadoras, generando con ello la presencia de CII (Sotelo, 1997).

## PROCEDIMIENTO METODOLÓGICO PARA MEDIR EL COMERCIO INTRAINDUSTRIAL

El grado de comercio internacional intraindustrial en un sector, se puede medir de acuerdo con el índice de CII o el índice de Grubel-Lloyd (Bi) (ecuación 1), el índice Bi puede tomar los valores entre cero y uno, cuando su valor es 0, no existe CII, el valor extremo es cuando es igual a 1, es decir que el total del comercio es de carácter intraindustrial, es decir, que las importaciones (Mi) de un bien o sector son iguales a sus exportaciones (Xi).

$$Bi = ((X_{it} - M_{it}) - |X_{it} - M_{it}|) / (X_{it} - M_{it}) \quad (1)$$

Los estudios aplicados a medir el grado de CII se han realizado bajo los supuestos del modelo de competencia monopolista y economías de escala de Krugman, resaltando la necesidad de igualdad de condiciones entre los países para que se genere CII. Considerando los enfoques anteriores, se puede abordar la problemática del CT, donde México ha firmado acuerdos comerciales con países con diferencia de factores por lo que la presencia del CII puede ser bajo, sin embargo, la existencia de la maquiladora cumpliría la perspectiva de la presencia de CII de partes, cumpliendo con los postulados de Gereffi (1994) de la presencia de cadenas mercantiles globales.

Para obtener los valores de CII por subsector, primero se calcula por producto específico de una subrama, posteriormente se pondera el peso de producto dentro de la subrama, para así calcular un índice indicativo

de ella, ponderando el peso de cada subrama en el CT para obtener un índice del complejo en su conjunto por cada año analizado.

Para determinar cual es el impacto de los niveles de CII en el periodo de apertura económica del país se realiza un modelo de predicción de la relación que guarda el CII y el valor agregado del CT y de las ramas que lo componen.

Cuando el CII tiene una relación directa, con el Valor Agregado (VA) del complejo, es decir, que se tienen comportamientos en la misma dirección, significa que los encadenamientos con el resto de la economía son pequeños, por el contrario, si la relación es baja existen encadenamientos intersectoriales importantes, de tal manera que un análisis de regresión simple puede cuantificar el efecto del CII en el valor agregado del CT (ecuación 2).

$$VA_{it} = \alpha + \beta CII_{it} \quad (2)$$

En donde: VA es el valor agregado del sector, CII es el nivel de comercio intraindustrial del sector,  $\alpha$  es el valor del VA suponiendo ausencia de comercio intraindustrial y  $\beta$  es la proporción de cambio del VA con respecto a cada unidad adicional de comercio intraindustrial.

## EL COMERCIO INTRAININDUSTRIAL EN MÉXICO

Como la principal característica de la globalización el CII, en los últimos tiempos, tiene una fuerte presencia en el CT a nivel mundial, ya que es una de las ramas de la manufactura que más globalizada se encuentra. México y el CT mexicano, en particular se han visto también inmersos en esta dinámica de internacionalización económica. Muestra de lo antes expuesto es el comportamiento del CII dentro del CT mexicano, ya que en el período analizado el índice de CII calculado de acuerdo con la metodología propuesta, se ha incrementado conforme han transcurrido los años dentro del proceso de apertura comercial en el país, sobre todo después del año 1994.

Las subramas del CT que mayores niveles de CII han presentado son: primero, prendas de vestir y complementos, exceptuando los de punto, con un promedio en el período de 0.71, en segundo, prendas de vestir y complementos de punto con un promedio anual de 0.68. Los artículos que mayores niveles de CII presentaron durante el período fueron: abrigos, chaquetones, capas y artículos similares exceptuando, los de punto, tanto de hombre como de mujer, que alcanzaron niveles casi totales de CII, sobre todo en el año de 1995 con un promedio del 97% del comercio exterior total. Otros artículos como trajes sastres, conjuntos, sacos, pantalones, faldas y similares exceptuando los de punto para mujeres y niñas alcanzó un promedio mayor al 90% a partir del año 1992.

En los artículos de vestir de punto el promedio ponderado de CII fue mayor del 70% a partir de 1992, con menor presencia que los artículos de no punto. En total de las ramas del CT la de prendas del vestir fue la que presentó mayor presencia del CII en el comercio total; otra de las ramas también fue la de recubrimientos para el suelo, alcanzando en el año 1995 y 1997 el 99% del comercio total. El total del CT el índice de CII fue mayor del 70% a partir de 1993, creciendo hasta el 95% en el año 1995 (ver cuadro 1).

El comercio externo del CT es básicamente producto del CII, ya que en el período analizado el índice Bi o CII en promedio fue del 0.82. Por lo tanto, el CII representó el 82% de las transacciones internacionales del sector, dado tal vez, por la presencia de las grandes corporaciones multinacionales dentro de la rama. Sin embargo, a lo largo de la cadena presenta muy distintos niveles, destacando que, en las fases primarias de la cadena se tienen niveles bajos ya que son sectores netamente importadores, a excepción de las fibras sintéticas donde la estructura productiva es de tipo oligopolista y con fuerte presencia de capital

transnacional. De esta manera, en las fases más avanzadas de la cadena se presentan mayores niveles de CII.

Así, para el sector prendas del vestir en su conjunto el índice de CII tuvo un promedio de 0.70, lo que significó que el 70% del comercio internacional de los bienes producidos en el sector fueran responsabilidad del CII, dado en este caso, por la presencia de las multinacionales en forma de maquiladora. Pero a la vez, se hace evidente lo postulado por Domínguez y Brown (1997), que cuando existen acuerdos comerciales entre países que difieren en sus dotaciones de factores y en el nivel de desarrollo de los mismos, el CII tiene menos presencia que en sectores donde la disponibilidad es más homogénea entre los países del acuerdo. Ante el TLCAN, se presenta esta situación en el caso del sector prendas del vestir, ya que las exportaciones de México del sector a Estados Unidos representan alrededor del 90% del total de las exportaciones de prendas del vestir; en el caso de las prendas confeccionadas de punto representó en 1995 el 97% y para las demás prendas del vestir, exceptuando las de punto, el 98.23%.

Por ello, se hace evidente que el CII fue entre empresas norteamericanas con filiales en México o muestra la presencia de la subcontratación de las empresas nacionales por alguna empresa norteamericana y, a la vez, las diferencias entre el nivel de CII entre el total del CT y el subsector prendas del vestir demuestran mayor dependencia al exterior en este último. Sin embargo, los niveles de CII, por países no solo se presentaron con Estados Unidos, sino que la presencia de Canadá fue evidente en varias fases de la cadena (ver cuadro 2), por ejemplo en la de fibras sintéticas alcanzó en el periodo niveles mayores al 80% de CII, aún mayores a los niveles presentados con Estados Unidos de un 60%, otro país con los que se presentaron altos niveles fue el Reino Unido con un promedio de 60%.

En la fase de confección de alfombras y recubrimiento para el suelo, además de los países anteriores, se tuvo niveles de CII significativos con Francia Japón y España, y en menor medida con Panamá. En la confección de prendas de vestir fue más diversificado ya que a los anteriores países se sumaron con niveles importantes de CII Italia y Hong Kong.

De acuerdo a los niveles de comercio exterior y de CII, se puede visualizar que existe una desintegración de la cadena productiva, ya que en las primeras fases de la cadena el comercio exterior es para el abasto nacional, es decir, es netamente importador, dado los saldos negativos en la balanza comercial existentes en el período analizado. Por ello se puede concluir que las importaciones son para consumo nacional, más que para el apoyo a la exportación, sólo en las últimas fases se puede distinguir que se utilizan para abastecer la siguiente fase de la cadena, ejemplo de ello es la importación de tejidos y telas para la elaboración de prendas de vestir.

Otro elemento a resaltar, resultante de los niveles de CII, es que en el subsector de la confección, México es competitivo a nivel internacional y la especialización ha sido tal que, se exportan bienes que presentan un alto nivel de diseño y de características especiales que los hacen competitivos en su principal mercado: Estados Unidos. Por otro lado, el alto nivel de CII muestra que las importaciones son para abastecer a segmentos muy particulares del mercado interno, ya sea para mercados más exigentes en calidad y diseño o para mercados en que el factor de decisión de compra es el precio.

Cabe destacar que la ausencia de los países del Sudeste asiático en el comercio internacional del CT mexicano, y dada su alta presencia en el mercado internacional, muestra que son los principales competidores en el gran mercado de Estados Unidos. Así también, se puede resaltar que las importaciones realizadas al mercado nacional procedentes de estos países es a través del contrabando o con intermediación de otro país, principalmente Estados Unidos.

Cuadro 2 El Comercio Intraindustrial en la cadena del CT

Etapas Productivas del CT								
	I Algodón		II Hilados de Algodón		III Tejidos de Algodón		IV Prendas de Vestir de punto	
	País	%	País	%	País	%	País	%
Exportaciones	Estados Unidos	45.0	Estados Unidos	83.7	Estados Unidos	92.1	Estados Unidos	93.66
	Japón	11.1		6		2	Canadá	0.49
Importaciones	Estados Unidos	94.2	Estados Unidos	98.2	Estados Unidos	73.6	Estados Unidos	90.77
		1		4	Canadá	8	Hong Kong	1.97
Comercio Intraindustrial					China	3	España	1.14
	Estados Unidos	17.3	Estados Unidos	88.4	Estados Unidos	71.7	Francia	80.6
		5	Canadá	55.1		4	Estados Unidos	74.3
				3	Alemania	71.2	Japón	61.14
					Chile	55.9		
Saldo comercial	negativo		negativo		negativo		positivo	
	Lana		Hilados de Lana		Tejidos de Lana		Prendas de vestir, excepto los de punto	
Exportaciones	Estados Unidos	52.7	Estados Unidos	81.8	Estados Unidos	68.2	Estados Unidos	96.91
	Canadá	35.9		5	Canadá	4	Honduras	0.63
	Italia	23.3				1	Canadá	0.46
Importaciones	Australia	46.6	Italia	29.0	Estados Unidos	38.7	Estados Unidos	85.83
		8		4		5		
	Estados Unidos	22.9	Estados Unidos	19.1	Italia	20.7	Hong Kong	2.42
		3		9		8		
Comercio Intraindustrial	Argentina	11.2	España	16.4	Uruguay	7.45	España	2.14
		4		0				
Comercio Intraindustrial	Estados Unidos	12.0	Estados Unidos	51.4	Estados Unidos	87.1	Panamá	70.1
		6		7		4	Japón	66.5
					Canadá	33.0		
						3	Estados Unidos	56.9
Saldo comercial	negativo		negativo		negativo		positivo	
	Seda		Otros Textiles		Fibras Sintéticas		Alfombras y recubrimientos para el suelo	
Exportaciones	Estados Unidos	N.S.	Estados Unidos	72.6	Estados Unidos	60.1	Estados Unidos	39.0
							Canadá	31.0
Importaciones	Italia	31.0	Estados Unidos	85	Estados Unidos	70.6	Estados Unidos	91.0
		2				6		
	Estados Unidos	24.1			Corea	13.3		
		7				6		
	Corea	17.7			Alemania	1.32		
Comercio Intraindustrial		4						
	India	10.0						
		3						
	Estados Unidos	14.9	Argentina	68.6	Canadá	83.9	Alemania	70.44
		5		1				
			Brasil	65.7	Reino Unido	62.0	Francia	55.43
				4				
			Colombia	67.2	Estados Unidos	59.0	Estados Unidos	42.95
				3				
			Japón	66.1	Italia	59.0	Canadá	11.46
				3				
			Estados Unidos	62.6				
				5				
Saldo comercial	negativo		negativo		negativo		negativo	

Por otro lado, el CII ha conducido, en las primeras etapas de la cadena, a acentuar los saldos negativos en la balanza comercial, en las últimas etapas de la cadena, en la parte de la confección de bienes finales, el comercio tiene una relación positiva con los saldos superavitarios, por ello, se reitera los niveles de competitividad que este subsector tiene en el período analizado. Las correlaciones pertinentes entre los flujos de CII y los saldos de la balanza comercial en cada fase de la cadena que integra el CT se presentan en cuadro 2. Donde existen altos niveles de correlación en todo lo largo de la cadena productiva, a excepción de la fase de confección de alfombras y recubrimientos para el suelo. Las correlaciones negativas que se presentan en la producción de fibras e hilados significan que a mayores niveles de CII existe una tendencia hacia un saldo negativo, las correlaciones positivas, por lo contrario, implican que a mayores niveles de CII se tiende a obtener saldos positivos en la balanza comercial.

Así mismo, el CII tiene una relación directa con los niveles de IED, así, esta última en su búsqueda de reducir costos, genera cadenas mercantiles globales, presuponiendo con ello altos niveles de CII vía el comercio intrafirma. En México, en los últimos años del período analizado, la existencia de IED esta relacionada con en aquellos sectores que presentan altos niveles de CII, principalmente en el subrama de confección, en donde el 68.9% de las empresas extranjeras establecidas en el país y el 60% del capital acumulado pertenecen a ésta. El restante 31.1% se distribuye en el resto de la cadena, exceptuando en el primer eslabón. Coincidente con los niveles altos de CII con Estados Unidos, el 54.7% de las empresas y el 80% del capital invertido tiene el mismo origen. Esto explica el destino de las exportaciones de la subrama de confección, así, como el origen de las importaciones.

Cuadro 2 Correlación entre CII y Saldos Comerciales

Correlación entre CI y saldo comercial			
Fibras textiles			-0.640
Otros textiles			-0.757
Tejidos especiales			-0.956
Tejidos impregnados			-0.978
Tejidos de punto			-0.881
Alfombras y demás revestimientos para el suelo			-0.428
Prendas y complementos del vestir de punto			0.984
Prendas y complementos del vestir, excepto los de punto			0.849
Otros artículos textiles confeccionados			0.961
Elaboración propia con datos de INEGI			

Por otro lado, la relación entre CII y los niveles de valor agregado en el CT y en el sector prendas del vestir, se encontró que para el CT en su conjunto presentaron la siguiente expresión:  

$$VACT = 10\,000,000 + 0.247\,CICT$$

En donde VACT es el valor agregado del CT y CICT es el volumen de comercio intraindustrial del CT. Por lo tanto, el valor agregado esta dado por un nivel inicial de valor agregado de 10 mil millones de pesos, aumentando en \$0.247 por cada unidad adicional de comercio intraindustrial existente.

Por su parte, en el sector prendas del vestir la varianza de factores es del 0.9509, por lo tanto, el 95% de las variaciones del valor agregado son explicadas por el CII, a un valor autónomo inicial de 5 mil

millones de pesos del valor agregado, con una proporción de cambio del \$0.2559 por cada unidad adicional de CII.

El CII dentro del CT se debe a los cambios organizacionales realizados por las empresas globales, que han buscado en México un buen lugar para operar. Esto ha conducido a que el sector prendas del vestir se haya incorporado de una manera más rápida que el CT en su totalidad al contexto mundial de manufacturas. Por tanto, las relaciones intersectoriales son pequeñas, ya que el comercio internacional del complejo se da principalmente entre empresas hermanas o iguales. La política industrial debe encaminarse a incorporar a la micro y pequeña empresa en el proceso de globalización para que los beneficios de esta sean mayormente multiplicados entre la población.

## CONCLUSIONES

Los resultados de este trabajo coinciden con las nuevas teorías del comercio internacional, las cuales determinan que la existencia del CII es resultado de la actividad de las empresas globales, ya que el índice de CII ha aumentado durante el período analizado, siendo mayor en el sector prendas del vestir, esto como resultado de la presencia de la maquiladora en dicho sector, en el CT en su conjunto el aumento se debe al comercio intrafirma de las grandes empresas.

Dado la anterior, se puede decir, que el CT ha partir de 1989, se ha involucrado en mayor medida a la globalización, producto del CII, la IED y la maquiladora, es decir, si ha existido una expansión de la globalización. El CII es producto de las filiales norteamericanas en el país, teniendo un impacto positivo en los saldos de la Balanza Comercial en las últimas fases de la cadena y por el contrario, en las primeras fases, ello demuestra una desvinculación en toda la cadena productiva. Otro hecho que afirma lo anterior, es que la ausencia de IED en los primeros eslabones de la cadena mantienen bajos niveles de CII, por el contrario en la fase de confección los altos niveles de CII tienen una relación con la IED, por lo que su desarrollo esta supeditado a la política comercial de las empresas contratistas, a los niveles de demanda en Estados Unidos y a la actuación competitiva de los países emergentes productores de bienes confeccionados, como el caso de China y otros del Sudeste asiático.

Por otro lado, el CII ha influido en los niveles de valor agregado del CT, teniendo mayor impacto en el sector prendas del vestir. Esto es, que el cambio en el valor agregado esta dado por la transferencia al pago de los factores productivos, con poco encadenamientos con otros sectores económicos.

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# IMPACTO DE LA HUELLA DE CARBONO, EN LA COMPETITIVIDAD EXPORTADORA REGIONAL

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## ABSTRACT

*This paper deal with the impact on the regional export, of measuring the carbon dioxide emission throughout the productive process of key regional products. Although there are not a conventional methodology, efforts have been made to apply some of them. The outcome is that there is no way regional export, can avoid new carbon dioxide emissions requirements arising in the most important export markets,(USA, Europe, Japan),The cost of such a process, will affect the competitiveness of regional export.*

**KEYWORDS:** Cambio climático, Huella de carbono, Mitigación

## INTRODUCCIÓN

En una economía integrada al comercio exterior, el tipo de cambio real es un indicador de la competitividad del sector exportador Sin embargo, las variables ambientales, también pueden influir en dicha competitividad. En particular, la “huella de carbono” puede transformarse en un factor condicionante de las relaciones comerciales, pues su medición tiene impacto en el precio. Muchos países están asumiendo una posición más definida en la protección del medio ambiente, aplicando políticas de exclusión para los productos que no cumplan ciertas normas de emisión, que finalmente también inciden en la competitividad, pues afectan el precio.

En los últimos años, el concepto de Huella de Carbono ha aumentado su importancia dentro de la difusión medio ambiental en el mundo, y si bien, en nuestro país este asunto sigue desarrollándose a niveles investigativos, no pasará mucho tiempo, en que tener una certificación de huella de carbono, sea una exigencia para los mercados, dónde Chile exporta gran parte de su producción: como E.E.U.U y Europa. En estos países, ha aumentado la proporción de consumidores que deciden comprar en base a la reputación ética, social o medioambiental.( EEUU(45%),Francia (34%),Alemania (28%).El desafío de cuantificar y gestionar las emisiones de CO<sub>2</sub> que se liberan al ambiente, ha sido incentivado principalmente por las exigencias de los mercados internacionales y de una mayor conciencia ambiental. En Chile, el cálculo del volumen de dióxido de carbono que emiten las compañías nacionales, es aún voluntario. En contraste, en varias economías desarrolladas este tema ha llevado a algunas firmas o a los gobiernos, a iniciar acciones concretas. La tendencia a nivel global, sin embargo, está siendo impulsada por las grandes cadenas del comercio detallista, que están comenzando a exigir certificados de huellas de carbono a sus proveedores.No sólo la ubicación geográfica de nuestro país, que aumenta el registro de emisiones por concepto de transporte y logística de las compañías locales, preocupa a los productores nacionales. Un problema que deben enfrentar, es que para medir la huella de carbono no existen estándares o protocolos reconocidos oficialmente por todas las partes involucradas.

Asimismo, los esfuerzos necesarios para adaptarse a las nuevas condiciones climáticas y, simultáneamente, controlar y reducir las emisiones de gases de efecto invernadero, implican costos económicos y modificaciones substanciales en los actuales patrones de producción, distribución y consumo, en los flujos comerciales internacionales, e incluso en los estilos de vida de la población. En este sentido, el cambio climático será un factor condicionante esencial en las características y opciones del desarrollo económico de este siglo, en particular en América Latina y el Caribe, donde las condiciones

geográficas y climáticas, y la vulnerabilidad a los eventos extremos y los factores económicos, sociales e incluso institucionales acentúan e intensifican los impactos de este fenómeno climático.

## METODOLOGÍA

El enfoque de trabajo para la presentación del tema en análisis, es de tipo descriptivo y exploratorio. En los estudios de medición realizados, fundamento de esta investigación, se decidió aplicar la norma PAS 2050:2008, (“*Specifications for the assessment of the life cycle greenhouse gas emissions of goods and services*”), promulgada por la *British Standards Institution* (BSI). En lo fundamental, la PAS-2050:2008 permite establecer el ámbito de la huella de carbono de un bien o servicio entre dos enfoques distintos, conocidos como “de la cuna a la tumba” y “de la cuna a un próximo negocio”, además de identificar las emisiones de gases invernadero que deben ser consideradas. También, esta norma explicita las emisiones que deben excluirse del cálculo y que corresponden a aquellas provenientes de:

La manufactura y transporte de bienes de capital,

El traslado del personal entre sus hogares y sitios de trabajo, y

Los animales de carga.

Un tema importante de la norma, es que incluye la contabilidad de los gases invernadero por cambio de uso de los suelos y; establecimiento del sistema productivo si la acción ocurrió desde el 01 de Enero de 1990. La aplicación de estas directrices a las circunstancias del estudio condujo a las siguientes decisiones metodológicas:

Debido a que la distribución de los productos en los países de destino, conforman un negocio independiente de estos; aplicar el criterio de la “cuna hasta el próximo negocio” para identificar el ciclo de vida de un producto, se tradujo en un ciclo conformado por las siguientes fases:

Cambio de uso de suelo (si ocurrió a contar del 01 de Enero de 1990),

Animales, que contabiliza las emisiones por fermentación entérica y por gestión de los residuos biológicos animales.

Producción en campo (considerando el sistema productivo en plena producción),

Unidades de post-cosecha (paking, planta de secado, bodega de vinificación y embotelladora, mataderos, frigoríficos, procesadoras de productos animales),

Transporte terrestre entre campo y unidades de post-cosecha, entre unidades de post-cosecha y puerto de embarque (marítimo y aéreo), y

Transporte marítimo o aéreo entre puertos,

Por producto, la huella de carbono fue calculada en función de sus dos principales destinos.

- Si los envíos son a Norteamérica, los destinos marítimos fueron Filadelfia (Uvas, Paltas, manzanas, ciruelas), ó Veracruz (quesos), y el destino aéreo, Nueva York (Bérries); y
- Si los envíos son a la Unión Europea, los destinos marítimos fueron Rotterdam, Liverpool (para vinos) ó Castellón (para carnes ovinas), mientras que Rotterdam fue el destino aéreo de las semillas de maíz.

Otro supuesto necesario, fue la elección de los puertos de salida para la oferta exportable regional. Así, se asumió que los productos:

De las regiones de Atacama y Coquimbo, son despachados por Caldera;

De las regiones de Valparaíso hasta el norte de la Región del Maule lo son por Valparaíso;

Del sur de la Región del Maule hasta la Araucanía, salen por Talcahuano; y

De las regiones de los Ríos y de los Lagos, salen por Puerto Montt; y

De la Región de Magallanes son enviados por Punta Arenas.

#### Efecto Invernadero Y Cambio Climático

La parte más vulnerable del sistema ecológico de la tierra es la atmósfera, que consiste en una capa protectora cuya función es atrapar los rayos del sol, y mantenerlos en el planeta para conservar la temperatura. Esto se conoce como efecto invernadero y es efectuado por gases como : el Vapor de Agua ( $H_2O$ ), Dióxido de Carbono ( $CO_2$ ), el Metano ( $CH_4$ ), Oxidos de Nitrógeno( $NO_x$ ), Ozono ( $O_3$ ) y Cloro fluoro carburos (CFC'S). Estos gases , en una proporción adecuada, cumplen su cometido, pero si aumenta su concentración y por ende el grosor de la atmósfera, los rayos del sol no pueden escapar y la temperatura de la tierra se eleva. Estos gases aumentan su proporción por tres factores fundamentalmente, la quema de combustibles fósiles, la destrucción de bosques que absorben el dióxido de carbono, y el aumento de la población. Es así que cuando la radiación solar aumenta la temperatura de los océanos, esto provoca mayor evaporación y precipitaciones. Pero además cuando un huracán entra en contacto con aguas más cálidas, provoca tormentas más fuertes.

#### Huella De Carbono

Según un estudio ejecutado por el Instituto de Investigaciones Agropecuaria (INIA La Platina), no existe una definición única de “huella de carbono” de un producto, no obstante que se entiende que se refiere a la cantidad de gases efecto invernadero (expresada como  $CO_2$ -equivalente) emitida por una unidad funcional del producto enviada hasta un sitio de distribución ó consumo determinado; para los alimentos, sería la sumatoria de los gases invernadero emitidos-directa ó indirectamente- como consecuencia de sus ciclos de vida, comprendiendo tanto las fases por medio de las cuales se produce y procesa un producto como las de transporte y comercialización”.

La huella de carbono contabiliza emisiones directas e indirectas.

Las emisiones directas son aquellas que se generan en fuentes de propiedad de la empresa o son controladas por ella. Ej.: Consumo eléctrico, uso de combustibles fósiles, entre otras.

Las emisiones indirectas son aquellas que la empresa no controla directamente. Ej.: Emisiones por actividades tercerizadas, transporte.

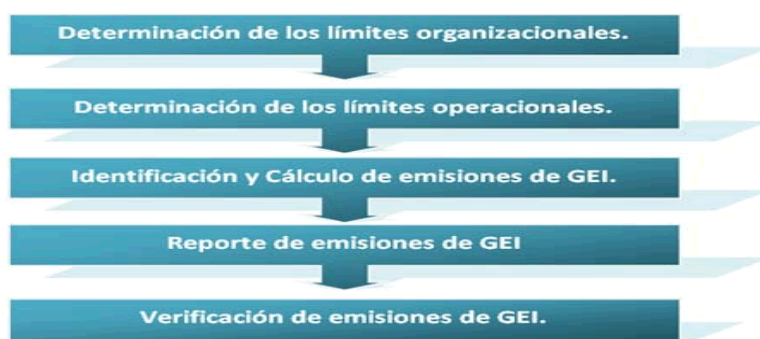
La Metodología de gestión y de medición de la Huella de carbono se gestiona en los 5 pasos que se mencionan a continuación:

Gráfico N°1: Lineamientos de gestión de la Huella de carbono



Fuente: Elaboración propia. Fases de diseño de políticas de control de la HC

Gráfico N°2: Metodología de medición



Fuente: Elaboración propia

### Factores De Emision

Los factores de emisión permiten estimar las emisiones de GEI a partir de datos de actividades disponibles (como toneladas de combustible consumido, toneladas de producto producido), y las emisiones totales de GEI . Actualmente las exportaciones regionales , no están siendo afectadas por la Huella de Carbono, sin embargo, esto podría ocurrir en un futuro cercano, dado que ya se están discutiendo en parlamentos de diferentes países proyectos de ley que aplicarían impuestos a productos con una huella de carbono “alta”. En términos de emisiones per cápita, Chile pasó de 3 toneladas por persona en 1984 a 5,7 toneladas por persona en 2008. Por otra parte, se destaca que el sector de la energía domina las emisiones, con un aporte del 73% de las emisiones totales en 2008.

### **METODOLOGIAS DE MEDICION DE LA HUELLA DE CARBONO**

El interés por la competitividad, las emisiones y la huella de carbono, ha llevado a diferentes organizaciones a proponer modelos para contabilizar e informar los impactos de los gases efecto invernadero, en productos y servicios. Los más importantes son patrocinados por los gobiernos y buscan facilitar la definición de estándares nacionales. Otras tienen por objetivo reducir las emisiones en los procesos productivos, o se enfocan sólo en la entrega de información ambiental de mayor calidad a clientes y gobiernos. Países como Alemania, los Estados Unidos, Francia, Japón y Reino Unido, han logrado importantes avances en la definición y aplicación de metodologías orientadas al cálculo de la

huella de carbono para incorporarla al etiquetado de productos. Además, estiman que contabilizar las emisiones, permite a las empresas trabajar con sus proveedores para que éstos las reduzcan. Las metodologías hoy existentes se dividen en dos tipos, y las hay basadas en enfoque corporativo y de producto:

- 1.1.1. *Guías Generales:* normas ISO que representan estándares de referencia para el cálculo de CO<sub>2</sub> (norma ISO 14.040, sobre Gestión Ambiental – Análisis de Ciclo de Vida; BS ISO 14.064-1:2006, sobre gases de efecto invernadero – Especificación con orientación, a nivel de organización, para la cuantificación y divulgación de las emisiones y de la remoción de gases de efecto invernadero)
- 1.1.2. *Guías Específicas:* PAS 2050, Bilan Carbone® o el GHG Protocol para la contabilidad, cálculo y monitoreo de los gases de efecto invernadero.

Tabla N°1: Enfoque Corporativo y enfoque de Producto

CARACTERÍSTICAS	ENFOQUE CORPORATIVO		ENFOQUE PRODUCTO
	<i>Bilan Carbone®</i>	<i>GHG Protocol</i>	<i>PAS 2050</i>
<b>Perímetro</b>	<i>Emisiones directas provenientes del uso de combustibles (controladas por la Compañía)</i>		<i>Emisiones generadas evaluando el ciclo de vida del producto</i>
	<i>Emisiones indirectas por el uso de electricidad</i>		<i>B to B</i>
	<i>Emisiones indirectas no controladas por la compañía</i>		<i>B to C</i>
<b>Comparabilidad</b>	<i>Ausencia de un estándar único</i>		<i>Enfoque sobre una unidad funcional específica (producto)</i>
	<i>No hay una obligación de incluir todas las fuentes</i>		<i>Herramienta diseñada para fines de comparabilidad</i>
	<i>Difícilmente comparables</i>		
<b>Norma Base ISO</b>	<i>ISO 14064-1 cuantificación e informe de las emisiones y reducciones de GEI</i>		<i>ISO 14040 análisis del Ciclo de Vida</i>
			<i>ISO 14067 Huella de Carbono para (en preparación)</i>
<b>Verificación Externa Independiente Incertidumbre</b>	<i>No – trabajos efectuados solo por personal formado por la ADEME</i>	<i>Recomendado- verificar fuentes- indicadores- FE</i>	<i>Obligatoria para comunicar los resultados</i>
	<i>Si – Obligatoria</i>	<i>Si – Voluntaria</i>	<i>Si – Obligatoria para comunicar los resultados</i>
<b>Uso Internacional</b>	<i>No</i>	<i>Si</i>	<i>Si</i>

Fuente: Ernest & Young, 2009

GHG Protocol: Incluye un enfoque corporativo, y fue desarrollado por el Instituto de Recursos Mundiales (World Resources Institute- WRI) y, el Consejo Mundial Empresarial para el Desarrollo Sustentable (World Business Council for Sustainable Development), en conjunto con empresas y organizaciones no gubernamentales.

PAS 2050:2008: Elaborado por el Instituto de Normalización Británico (British Standard Institute), en conjunto con empresas, universidades y organizaciones internacionales. Tiene un enfoque de ciclo de vida de las emisiones procedentes de las actividades relativas tanto a la producción de bienes como de servicios.

La norma ISO 14067: Consta de dos secciones:

Carbon footprint of products—Part 1:Quantification

Carbon footprint of products—Part 2:Communication

Al igual que la serie ISO 14064 sobre la contabilidad y la verificación de los gases de efecto invernadero, la norma ISO 14067 es un régimen neutro. La forma más apropiada de utilizar estas metodologías, es adaptarlas a las necesidades de las empresas en base a requerimientos del mercado de destino, clientes, indicadores de impacto ambiental, sistemas de gestión, políticas de gobierno, normas internacionales etc.

Tabla N°2: Relevancia de la HDC en algunos mercados de destino

PAIS	PROYECTO	CONTENIDO
Alemania	PCF Projekt	Elaborar un estándar para la huella de carbono de los productos, utilizando como referencia el PAS 2050 del Reino Unido.
EEUU	Ley de energía limpia y seguridad de América (2)  Proyecto Markey- Waxman H.R.2454	Propuesta legislativa de EEUU, orientada a conducir al país hacia una economía energéticamente más limpia y de menor impacto sobre el calentamiento global reduciendo las emisiones de gases de efecto invernadero, realizando acciones específicas orientadas a dicha finalidad.
Francia	Bilan Carbone. Desarrollada por la Agencia francesa del medio ambiente y de la gestión de la energía  .Proceso Grenelle de l' environnement	Método para contabilizar emisiones directas e indirectas de gases de efecto invernadero, relacionadas con las actividades industriales, empresariales, de otras asociaciones y entidades administrativas. Permite clasificar las emisiones según fuente, siendo la base de la herramienta, una planilla Excel que calcula las emisiones asociadas a cada actividad de un proceso. A partir del 1° de enero del año 2011, en Francia será obligatorio el etiquetado con información del contenido en carbono de los productos y el impacto ambiental estimado de su embalaje. Desde 2010 se aplica un impuesto al carbono.
Japón	Guía para la huella de carbono de los productos del Ministerio de Economía, Comercio e industria de Japón.	Guía detallada para el etiquetado de la huella de carbono de algunos productos, que se mide a lo largo del ciclo de vida del producto.

*Fuente : Elaboración propia. Esta tabla detalla el avance en las actividades relacionadas con la medición de la huella de carbono.*  
 (2)[http://energycommerce.house.gov/Press\\_111/20090720/hr2454\\_sectionsummary.pdf](http://energycommerce.house.gov/Press_111/20090720/hr2454_sectionsummary.pdf)  
<http://markey.house.gov/index.php?option=content&task=view&id=3583&Itemid=125>

### Intercambio Comercial Nacional Y Regional De Chile

Chile organizado administrativamente en 15 regiones, ha suscrito tratados comerciales con 57 países, abarcando 4.040 millones de potenciales consumidores alrededor de todo el mundo, y el acceso preferente de mercado al 86% del PIB mundial. La Región de Coquimbo está formada por 3 provincias, que en conjunto reúnen 15 comunas. Tiene una superficie que representa el 5,4% del territorio nacional. La región cuenta con una población de 603.210 habitantes (que representa un 4% del territorio nacional), de los cuales el 78,1% corresponde a población urbana. (Censo 2002). -La economía de la región se basa en las actividades relacionadas con la minería, la agricultura, la pesca y el comercio. El PIB regional, representa una participación del 2,2% en el PIB nacional .

*Exportaciones Regionales:* Durante el año 2009 (Enero-Diciembre), las exportaciones de la Región de Coquimbo totalizaron US\$ 2.250.mill distribuidos en 276 productos, lo que representa un descenso del 2,47% en comparación con el año anterior. El 93,26% del total exportado, se concentra en 15 productos. Dentro de estos productos, figuran los minerales, que concentran el 75,83% del total exportado. La Agricultura, participa en las exportaciones regionales con diversas variedades de uva, paltas y clementinas. La agroindustria, se destaca con los envíos de jugos de uva sin fermentar, las conservas de alcachofas, y algunos productos recientes (arándanos ). Dentro de los Productos del Mar, destacan los envíos de Algas y de Ostiones del Norte, los cuales representan un 1,1% del total exportado por la región. En el área de los servicios sigue siendo liderada por la exportación de servicios mineros.

*Principales Mercados de Exportación:* Durante el año 2009, las exportaciones totales de la Región de Coquimbo, tuvieron como destino a 95 países. Los principales mercados, concentraron el 96,64% del total exportado. América (17,8%), Asia (75%), Europa (7,3%), otros países (1%). La concentración de los envíos regionales en Asia, se debe principalmente a los envíos de minerales a Japón y China.



**Principales Empresa Exportadoras:** Durante el año 2009, fueron 378 las empresas que exportaron algún bien o servicio desde la Región de Coquimbo, lo que representa un aumento del 2,72% en comparación con el año anterior. Se mantiene la concentración de las exportaciones en grandes empresas, puesto que las 10 principales empresas exportadoras concentran el 84,04% de los envíos al exterior. Lo anterior se explica en gran medida en que se mantiene una alta concentración de las exportaciones en las empresas del sector minero. (Una empresa participa con el 66,04% del total exportado). La mayor cantidad de empresas exportadoras, se encuentran en el rubro agrícola, seguidas de empresas de productos del mar.

Tabla N°3: Oferta Agroalimentaria Exportable De La Iv Region

producto		participacion (%)
1	Uva Thompson, frescas	9,29 %
2	Uva Red Globe, frescas	8,98 %
3	Uva Flame Seedless, frescas	8,80 %
4	Palta Hass, frescas	1,39 %
5	Otras variedades de Uvas frescas	0,83 %
6	Ostiones del Norte congelados	0,59 %
7	Clementinas frescas	0,50 %
8	Jugos de Uva diversos	0,43 %
9	Limonos	0,37 %
10	Algas Chascón	0,36 %
11	Langostinos diversos	0,22 %
12	Naranjas frescas	0,21 %
13	Ají Seco	0,14 %
14	Otras Jibias	0,07 %
Total 14 principales Productos		32,26%
Otros productos exportados		67,74 %
Total Exportaciones Región de Coquimbo		100 %

Fuente: Elaboración propia. Esta tabla muestra la importancia de las uvas dentro de la oferta exportable agroalimentaria regional.

### Análisis De Los Principales Mercados De Destino, Y Las Prioridades De Implementación De La Huella De Carbono

Este análisis se realiza en base al estudio realizado por INIA-La Platina. Este estudio, contó con el apoyo y participación de numerosas asociaciones gremiales del ámbito de la producción, y exportación de productos agropecuarios. Se encuestaron a 92 productores, incluyendo productos de la oferta agroalimentaria regional. La Huella de carbono se desagregó en dos niveles: Global y nacional. En esta última, se excluye la fase de transporte internacional, lo cual es importante desde el punto de vista de la gestión posterior de los datos alcanzados, especialmente desde la perspectiva de una estrategia de mitigación que debe apuntar preferentemente hacia las acciones que ocurren en el territorio nacional y que, por tanto, son controlables. Para identificar los principales mercados de destino de las exportaciones regionales, y las prioridades en la implementación de la Huella de Carbono, pertinentes en la oferta agroalimentaria exportable regional, se toma como base la participación de mercados e ingresos generados. Para ello, se utilizan tablas de frecuencia, con el objetivo de determinar el Peso Relativo de los diversos mercados, considerando un período de 5 años, (2005-2009), y focalizado en :

**Tipo de Producto:** 14 productos principales de la Región, correspondientes a la oferta Agroalimentaria.

**Mercados:** 10 principales mercados destino de las exportaciones regionales..

### **HUELLA DE CARBONO A NIVEL GLOBAL**

El Cuadro N°1, presenta los rangos asumidos por la huella de carbono, en kg CO<sub>2</sub>e por unidad funcional, para cada producto. El primer elemento interesante es que los cinco productos con las más altas huellas de carbono incluyen, en primer lugar, los dos productos de origen animal, seguidos por los tres productos vegetales que son trasladados por vía aérea a Europa (semillas de maíz) y a los EUA (berries).

Cuadro N°1: Valores máximos y mínimos de la huella de carbono

Producto	Encuestas		AN- mar		AN-aire		EU-mar		EU-aire	
	Cam Po	Packing	Mín	Máx	Mín	Máx	Mín	Máx	Mín	Máx
Ciruelas ang	6	3	1,66	2,01			1,70	2,05		
Manzanas Gs	5	2	1,09	1,33			1,13	1,37		
Manzanas Rg	7	2	1,41	1,96			1,45	2,00		
Palta Hs, Ladera	7		-0,04 <sup>2</sup>	0,90			-0,01	0,93		
Palta Hs, Valle	3	1	0,86	1,11			0,90	1,14		
Uva Mesa Rg	8	2	1,45	1,93			1,49	1,97		
Uva Mesa Ts	5	2	0,89	1,46			0,93	1,50		
Frambuesas <sup>4</sup> Her	10	1	1,40	2,44	6,25	7,51				
Arándanos Hb	8	1	1,05	1,70	6,05	7,46				
Vinos Tintos <sup>4</sup>	9	9	0,83	2,93			0,87	2,97		
Maíz Semilla	6	1					1,80	2,82	10,37	11,59
Carnes Ovinas	8	1					12,92	30,41		
Quesos Gauda	9	0	7,40	17,76						

*1*kilogramo, para todos los productos excepto vino, para el cual corresponde a litro embotellado 2Números negativos indican captura de carbono atmosférico y números positivos, emisión de gases invernadero 4incluye las encuestas a productores orgánicos (frambuesas=2; vinos=1) AN mar: transporte a América del Norte, vía marítima AN aire: transporte a América del Norte, vía aérea EU mar: transporte a Europa, vía marítima EU aire: transporte a Europa, vía aérea Fuente: INIA La Platina. Valores máximos y mínimos de la huella de carbono de los productos incluidos en el estudio (en kg CO<sub>2e</sub> unidad funcional1), según destino y vía de despacho

El aporte del transporte marítimo entre países es relativamente bajo, pero se transforma en dominante cuando es aéreo, tanto en términos relativos como absolutos. En valores absolutos, el aporte del transporte por mar fluctuó entre 0,10 y 0,12 kg CO<sub>2e</sub> por unidad funcional ,si el destino fue Norteamérica ;(entre 0,14 y 0,20 kg CO<sub>2e</sub> por unidad funcional si el destino fue Europa) pero la contribución a la huella de carbono de los productos transportados por vía aérea excedió los 5 kg CO<sub>2e</sub> por unidad funcional.

### Huella De Carbono A Nivel Nacional

El Cuadro N°2, presenta los rangos de valores asociados a las fases del ciclo de vida que ocurren en el territorio nacional y que conforman por tanto la huella de carbono nacional

Cuadro N°2: Variación de la huella de carbono por producto

Producto	N° de encuestas		Rango de variación		
	Campo	Packing	Mínimo	Máximo	Amplitud ó delta
Ciruelas ang	6	3	1,56	1,91	0,35
Manzanas gs	5	2	0,99	1,23	0,24
Manzanas rg	7	2	1,31	1,85	0,54
Palta hs, ladera	7		-0,15**	0,79	0,94
Palta hs, valle	3	1	0,76	1,00	0,24
Uva mesa rg	8	2	1,35	1,83	0,48
Uva mesa ts	5	2	0,79	1,36	0,57
Frambuesas her*	10	1	1,26	2,33	1,07
Arándanos hb	8	1	0,91	1,59	0,68
Vino tintos*	9	9	0,71	2,81	2,10
Maíz semilla	6	1	1,66	2,67	1,02
Carnes ovinas	8	1	12,79	30,28	17,49
Queso Gauda	9	0	7,30	17,66	10,36

\*Incluye las encuestas aplicadas a productores orgánicos \*\*Números negativos= captura de carbono atmosférico; números positivos: emisión de gases invernadero Fuente: INIA La Platina Este cuadro muestra la HC (kg CO<sub>2e</sub> )hasta el punto de salida del país de cada producto exportado.

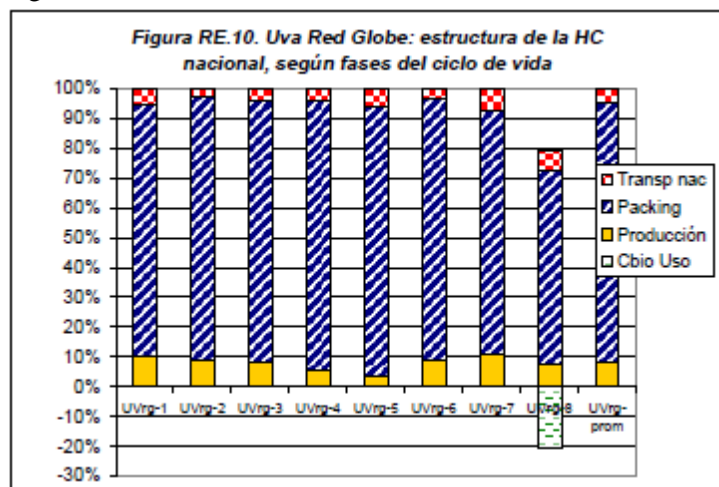
**Análisis De La Hc Por Producto:** Es posible clasificar los productos estudiados en los siguientes tres grupos: Grupo 1: productos cuya huella de carbono está dominada por las emisiones provenientes

directamente de los animales y de sus residuos biológicos (productos de origen animal) Grupo 2: productos cuya huella de carbono está dominada por las emisiones provenientes de la fase de producción (semillas de maíz y patatas), y Grupo 3: productos cuya huella de carbono está dominada por las emisiones provenientes de la ó de las fases de post cosecha (packing y frigorífico, para ciruelas, manzanas, uva de mesa y berries; bodega y planta embotelladora, para vinos). Para el análisis del estudio se tomarán en consideración los dos últimos grupos.

*Paltas En Valle:* La huella de carbono de las paltas producidas en fondo de valle está dominada, entre 60% y 70%, por la producción de campo; le siguen los packings cuyo aporte fluctuó entre 21% y 27%, y el transporte terrestre nacional, con aportes entre 3% y 13%. Para este producto, no hubo necesidad de contabilizar cambio de uso de los suelos. Casi el 70% de las emisiones fueron directas, consistiendo el restante 30% prácticamente en emisiones involucradas. Estas emisiones, fueron generadas a partir de las tres fuentes de emisión (insumos, residuos, fuentes de energía) en una proporción casi equivalente.

*UVA DE MESA ( Red Globe, Y Thompson Seedless):* Con algunas diferencias en los porcentuales, puede decirse que la estructura para ambas es similar, en el sentido que las fases de post-cosecha (packing y refrigeración) ,son las más contribuyentes a la huella de carbono, ubicándose la producción de campo en segundo lugar y el transporte terrestre en un tercer lugar. En todo caso, la fase packing hace una mayor contribución para el cultivar Red Globe que para el cultivar Thompson Seedless, mientras que fase de producción asume una posición exactamente inversa. Ambos cultivares presentaron una situación similar a la de las ciruelas, en el sentido que la principal fuente de emisión correspondió largamente a los insumos pero con la diferencia que el principal tipo de emisión correspondió a las emisiones involucradas, claramente por sobre las directas.

Figura N°1

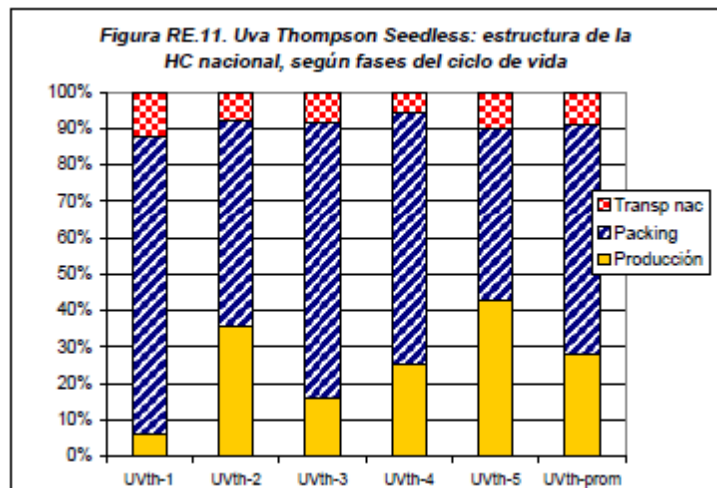


Fuente: INIA

*BERRIES (arándanos y frambuesas):* Ambos productos tienen una huella de carbono similar y, a la vez, con alta similitud a la de las manzanas y uva de mesa. En general, puede verse que el mayor aporte a la huella de carbono provino del procesamiento de post cosecha (packing y refrigeración), con importancia variable entre 46% y 80% para los arándanos, y entre 44% y 82% para las frambuesas. Para estos productos, en todo caso, la fase de producción de campo hizo un aporte mayor a la huella de carbono que para las manzanas, ciruelas y uva de mesa; la contribución relativa de la producción varió entre 7% y 48% para los arándanos y entre 10% y 37% para las frambuesas. Otro factor común con los otros productos de este grupo fue que los insumos fueron la principal fuente de emisiones, aunque las fuentes de energía también hicieron una contribución relativa relevante. Asimismo, se repite el hecho que el principal tipo de

emisión correspondió a las directas. Un hecho interesante es que la huella de carbono de los dos productos orgánicos encuestados (FR-9 y FR-10) no se diferencia de los productos convencionales, tanto en términos absolutos como relativos. Esto podría ser indicativo que la huella de carbono no es un buen indicador para detectar diferencias entre ambos estilos de cultivación.

Figura N°2



Fuente: INIA La Platina

### Vinos Tinto

La huella de carbono de los vinos fue productor específica, con amplias variaciones entre estos; esta amplia variabilidad entre productores representa una restricción a la generalización de los resultados. De acuerdo con los resultados obtenidos, la producción en campo -si bien importante- no es la más contribuyente a la huella de carbono, sino que lo son las fases de post-cosecha: en este caso, bodega de vinificación y planta de embotellado. El transporte terrestre hizo una contribución menor. Un tema importante es que la huella de carbono de la viña orgánica (VIN-1) cayó dentro del rango de los valores absolutos de la huella de carbono de este producto, permitiendo afirmar con mayor certeza que la huella de carbono no es un elemento diferenciador entre sistemas orgánicos y convencionales; no obstante lo anterior, la mayor incidencia de los residuos en el caso de la viña orgánica (VIN-1) está señalando que la estructura de la huella de carbono puede ser distinta para los vinos orgánicos.

Si bien las principales fuentes emisoras fueron los insumos y la energía, que generalmente suman casi el 100% de las emisiones, los residuos son fuente importante de emisiones directas desde la viña orgánica. En la mayoría de los casos, los tipos de emisiones más importantes fueron las directas con una participación menor de las emisiones indirectas. Llama la atención que este es el único producto para el que las emisiones indirectas son importantes, con una contribución entre 1% y 20%.

### Acciones De Mitigacion

El factor común para estos productos es que todo intento por reducir la huella de carbono deberá apuntar, preferentemente, a las fases de post-cosecha e invirtiendo menos esfuerzos en las otras fases. En lo general, los esfuerzos deben orientarse al establecimiento de códigos de buenas prácticas laborales para incrementar la productividad, y la eficiencia en el uso de los insumos, a contar con información sobre la huella de carbono de los insumos y, a la formulación de programas de eficiencia energética. Estas dos opciones deberían hacerse extensivas a las restantes fases del ciclo de vida, así como también considerar la formulación de códigos de buenas prácticas agrícolas, que incluyan aumentos de eficiencia y productividad así como también formas inocuas de disposición de residuos.

Igualmente, toda estrategia de mitigación no puede dejar de considerar aquellos temas transversales de gestión y cuya inclusión no genera gastos adicionales.-Además, conviene dejar establecido que la primera y más efectiva opción de reducción de la huella de carbono de cualquier producto, es alcanzar un aumento de la productividad de la carga emisora, esto es, el estar en condiciones de prorratar una misma carga por una mayor cantidad de producto. En segundo lugar, mientras en los productos de origen animal, el principal foco emisor son los propios animales, para los de origen vegetal, el principal foco emisor cambia entre la producción de campo y el procesamiento de postcosecha. En los productos estudiados, está el hecho de que ninguno presentó al transporte (nacional e internacional), como principal foco emisor, a menos que algún tramo se haga por aire. Estos resultados permiten establecer que no es posible montar una estrategia mitigadora única y aplicable a todos los productos; por el contrario, corresponde pensar en estrategias producto-específicas.

En términos generales, las opciones de mitigación pueden ser activas ó de gestión. En el primer caso, se trata de estrategias conducentes a modificar esquemas de producción, de post-cosecha, de comercialización y de transporte, con el objeto primordial de reducir las emisiones definidas como directas e indirectas . Bajo este título, se emplazan los códigos de buenas prácticas agrícolas y laborales (aunque estos códigos también tienen que ver con gestión), los programas de eficiencia energética y las formas inocuas de disposición de residuos. Su definición y aplicación conlleva costos adicionales e inversiones que deberían ser solventados por los actores involucrados.

En el segundo caso, se trata de acciones orientadas planificar y programar, cuya ocurrencia no debería traducirse en costos adicionales. En este aspecto, entra la definición de la ruta crítica de los productos, la elección de suministros según la huella de carbono de las alternativas disponibles (que puede, también, ser parte de las buenas prácticas), la armonización del avance (tiempos, rutas) del producto dentro del ciclo de vida, los códigos de conducción eficiente de camiones (horario, mantención, reparación) y programas de renovación de máquinas y motores.El Estado –en cumplimiento de su rol subsidiario-debería asumir una serie de acciones en ámbitos que claramente exceden el campo de acción del sector privado. Básicamente, se sugiere que el Estado tome medidas en ámbitos normativos(información), de subsidio(apoyo a unidades que utilicen energías limpias) y apoyo financiero, de inversión, de capacitación y de difusión de información.

## CONCLUSIONES

La huella de carbono se ha transformado en una barrera que podría aumentar los costos a los exportadores chilenos, esto significa perder competitividad en colocar productos como: frutas, vegetales, pescados y mariscos, fuente de negocios que en la región representan un valor exportable que bordea los 300 millones de dólares al año. Pero si los exportadores locales no cumplen con estas normativas, simplemente perderán mercados. Para evitar que en el corto plazo las exportaciones totales, se vean afectadas por estas imposiciones, especialmente en los países industrializados donde van alrededor del 47% de los productos regionales, urge la necesidad de sostener por parte del los exportadores locales, una actitud proactiva frente al tema y visualizarlo como una oportunidad para generar diferenciación y competitividad a partir de la vinculación del medio ambiente, con procesos productivos. Para ello, se deben localizar los esfuerzos en conocer y cuantificar las emisiones asociadas al producto y generar acciones internas compensatorias. Con productos ya rotulados y compensados en sus emisiones, se logra con ello sin duda, una ventaja especialmente frente a otros oferentes, que no han avanzado al respecto.

Actualmente la oferta exportable agroalimentaria de la región, está dirigida a mercados como Estados Unidos con una participación de alrededor del 38%, el cual ha adoptado la metodología de cálculo GHG Protocol (Protocolo de Gases de Efecto Invernadero), sustentado en la Ley de energía limpia y seguridad de América, seguido por Japón con un peso relativo correspondiente al 12%, cuya metodología

desarrollada toma como referencia la PAS 2050. Otros de los destinos más destacados se encuentran: Francia que ha desarrollado la Bilan Carbone, y Reino Unido gestor de la PAS 2050, ambos líderes europeos en materia de desarrollo de éstas herramientas metodológicas. Se posicionan con una participación para los productos de la región, de un 7% y 3% respectivamente. En el caso de Francia, se encuentra vigente la Ley Grenelle(2011), a través de la cual se exige el etiquetado con información del impacto de su embalaje en la emisión de carbono. En definitiva, se han desarrollado estándares y marcos metodológicos todavía poco armonizados.

A nivel país se ha optado por un proceso institucional de análisis de adaptación/respuesta a los desafíos planteados por las orientaciones europeas y estadounidenses, con la visión clara de lograr mantener y fortalecer su competitividad en el escenario internacional frente a vecinos latinoamericanos o países de otras regiones. Pese a que Chile todavía no dispone de todas las herramientas necesarias, el país ha establecido las bases hacia la adaptación de estrategias y herramientas dedicadas a la Huella de Carbono.- El consumidor verde o ecológico se puede definir como aquel consumidor que manifiesta su preocupación por el medio ambiente en su comportamiento de compra, buscando productos que sean percibidos como de menor impacto sobre el medio ambiente. En algunos casos, dicha valoración se manifestará en pagar un mayor precio por productos percibidos como ecológicos; en otros casos se manifestará en el rechazo de aquellos productos más contaminantes; y en otros casos se manifestará en preferir el producto más ecológico.

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# **PROGRAMA DE ASISTENCIA EMPRESARIAL ENTRE LA UNIVERSIDAD AUTONOMA DE BAJA CALIFORNIA Y LA SECRETARIA DE DESARROLLO ECONOMICO DEL GOBIERNO DEL ESTADO DE BAJA CALIFORNIA PARA IMPULSAR EL DESARROLLO Y CRECIMIENTO DE LOS MICROEMPRESARIOS**

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## **RESUMEN**

*La presente investigación pretende mostrar la metodología estratégica educativa y gubernamental, para impulsar el desarrollo y crecimiento de los microempresarios. Lo cual se fomenta a través de programas convenidos entre la Universidad Autónoma de Baja California por medio de la Facultad de Ciencias Administrativas y la Secretaría de Desarrollo Económico del gobierno del estado de Baja California. En México, del total de las empresas más del 95% son microempresarios, es por eso que esta investigación aporta las acciones necesarias para mostrar los alcances y beneficios de implementar programas que contribuyan al desarrollo y crecimiento empresarial de dichos microempresarios. La base fundamental del programa consiste en establecer objetivos y metas definidos para brindar asesoría legal y fiscal, capacitación, apoyos económicos, gestión de créditos, cobertura de seguridad social, seguimiento y evaluación. Todo esto, bajo un esquema de apoyo del gobierno en localizar a los sectores marginados de la sociedad que requieren ser impulsados para el desarrollo y crecimiento de su microempresa. Este programa requiere la participación activa de autoridades gubernamentales y universitarias, docentes, universitarias y microempresarios.*

**PALABRAS CLAVE:** Programa, Desarrollo, Microempresarios

## **INTRODUCCIÓN**

La realización de este trabajo nace de la necesidad y problemática actual de los gobiernos federales y estatales de afrontar y enfrentar el problema de cómo generar de empleos formales y oportunidades para su comunidad o región, para detonar el crecimiento empresarial y económico. De esta manera, surge el establecimiento de convenios y acuerdos sobre la implementación de programas que fomenten la empresarialidad en la población informal de bajos recursos. El acercamiento, pretende que a través de las instituciones de educación superior (UES) se otorguen asesorías de formalización y capacitación que fomenten el crecimiento empresarial, para lograr la permanencia y estabilidad de las Micro y Pequeñas Empresas a través del acceso a apoyos económicos y financiamientos.

El objetivo fundamental de toda Universidad Económico-Administrativa es impulsar el desarrollo de la comunidad a la cual pertenece; y apoyar el progreso de su país. La economía, la actividad empresarial, el sector político y el bienestar social son sectores altamente impactados por el papel que desempeñan las Universidades. Ante este reto, queda claro, que las micro y pequeñas empresas contribuyen ampliamente en el desarrollo y progreso económico del cualquier nación, ya que son generadoras de empleos y seguridad social. Las Universidad Autónoma de Baja California y la Secretaría de Desarrollo Económico del gobierno del estado de Baja California buscan proveer servicios e información para el desarrollo empresarial, formar capital humano, desarrollar el espíritu emprendedor, constituir un modelo de



enseñanza-aprendizaje, promover la formación empresarial para estudiantes y empresarios, desarrollar investigación sobre microempresas, potenciar políticas e infraestructura pública en apoyo al sector empresarial. En esta exploración se obtuvieron datos estadísticas de microempresarios informales, que fueron asesorados y formalizados en la constitución de su empresa. Lo cual genera bienestar legal y rectitud empresarial. De igual manera, estas microempresas pueden ser sujetas de crédito ante instituciones privadas, acceder a financiamientos gubernamentales, solicitar apoyos económicos de programas establecidos por los gobiernos, encontrar nuevos mercados y contribuir al gasto público.

Ante este contexto, la aportación y participación de la universidad vinculada con el gobierno estatal constituyen una alianza potencializadora para promover la empresarialidad y emprender programas que contribuyan al crecimiento y desarrollo de los microempresarios en Baja California. Este programa ha generado resultados excelentes desde su implementación en el año 2007 a la fecha, y se aplica de forma general en el Estado con la Universidad y el propio gobierno, bajo una metodología específica presentada en la presente investigación.

## REVISIÓN LITERARIA

Los principales actores que participan e intervienen en la educación superior, son las unidades de Educación Superior (UES); Gobierno; y la Sociedad. Estos actores intervienen entre sí en el contexto del mercado educativo y mercado laboral, esto lo define Alejandro Mungaray Lagarda, Giovanna Valenti Nigrini (1997) en su obra denominada “Políticas Públicas y Educación Superior” publicada por la *Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES)*, pag 91, de tal manera que las Universidades deberán formar un vínculo estrecho entre educación y ámbito empresarial. Francisco Albuquerque (2004) en su libro; “Desarrollo económico local y descentralización en América Latina” publicado en la revista de CEPAL a la memoria de Gabriel Aghón describe perfectamente lo que se debe considerar como desarrollo local estableciendo que este desarrollo viene a destacar fundamentalmente los valores territoriales, de identidad, diversidad y flexibilidad que han existido en el pasado en las formas de producción no basadas tan sólo en la gran industria, sino en las características generales y locales de un territorio determinado.

## METODOLOGÍA

El objetivo fundamental de este estudio es presentar la metodología estratégica, implementada en el programa de asistencia empresarial, capacitación y seguimiento a microempresarios, a través de un plan de trabajo y acciones, y que permitan a los interesados, implementar programas de tal naturaleza. Por tal motivo se presentan el papel que cada actor requiere realizar para llevar de forma coordinada y organizada la realización exitosa del programa.

La Secretaría de Desarrollo Económico (SEDECO) del Gobierno del Estado de Baja California y la Universidad Autónoma de Baja California (UABC): Es la SEDECO quien da inicio el primer acercamiento en marzo de 2007 con la UABC, para establecer el convenio y acuerdo para formalizar el trabajo colaborativo y de cooperación donde participan: Académicos, Estudiantes y Autoridades de la Secretaría, para establecer actividades a favor de la población informal de bajos recursos, de forma vinculada con la ejecución de la Universidad y El gobierno. En el convenio se formalizaron los acuerdos donde la UABC proporciona: Capital humano conformado por estudiantes y académicos profesionales, los cuales fueron capacitados en cuestión de requisitos y trámites de constitución de empresas y aplicación de asistencia empresarial, lo que afianza su aprendizaje profesional. También se establecen pláticas con Autoridades Fiscales del Orden Federal y Estatal, para recibir apoyo mutuo en la atención a los microempresarios. De igual manera, por medio de padrones y bases de datos de la SEDECO con presidentes vecinales y sus comunidades, se les impartió pláticas de trámites, asesoría, constitución de

empresas y capacitación en áreas básicas detectadas mediante diagnóstico empresarial realizado por los estudiantes, que permite al microempresario permanencia y crecimiento empresarial. En el convenio se formalizaron los acuerdos donde la SEDECO en función de las actividades realizadas por la UABC se compromete a: otorgar apoyos económicos y gestión de seguridad social a los microempresarios formalizados según los procedimientos y trámites que la SEDECO instrumento para tal efecto, y que la UABC apoya para cumplir con los requisitos establecidos. Otro compromiso es otorgar créditos accesibles de acuerdo a la capacidad económica de los microempresarios formalizados. Asimismo la SEDECO se comprometió a respetar la confidencialidad y credibilidad de la información que la UABC obtuvo de los microempresarios.

*Faculta de Ciencias Administrativas(FCA):* La primer actividad de la FCA, comprendió la planeación, diseño y elaboración de un programa de servicio social, que involucra a estudiantes de servicio social obligatorio de primera y segunda etapa. Dicho programa se definió en funciones de conformidad al perfil profesional de cada estudiante para estimular su formación profesional. De igual manera en el programa se plasmaron los propósitos que se pretenden cumplir con los microempresarios y los beneficios que representan para la Institución Educativa, El Gobierno, Microempresarios y Sociedad. Dicho programa de servicio social se denominó como “Programa de Investigación, Asistencia y Docencia a la Micro y Pequeña Empresa (PIADMYPE) aprobado por la Universidad Autónoma de Baja California.

Para llevar a cabo este programa se requirió que el estudiante haya tenido pleno conocimiento de las actividades a realizar como: metas, objetivos, compromisos a adquirir, nivel de responsabilidad, profesionalismo, trato, actitud, sensibilidad, atención y seguimiento para los microempresarios. Por lo que fue de suma importancia para los académicos, seleccionar a los mejores estudiantes que contemplaran los requisitos para participar en este programa. Dicha actividad se reforzó mediante pláticas previamente programadas con los estudiantes.

*Autoridades Fiscales Federales y Estatales:* Las acciones llevadas a cabo por la FCA y SEDECO son fortalecidas con la participación activa de las autoridades federales y estatales, puesto que se busca generar conciencia de la importancia que representa la colaboración de la FCA, al fomentar la cultura de la legalidad y formalización de los microempresarios informales. De lo cual se desprende, que es indispensable contar con el apoyo de las autoridades para coordinar actividades en pro de los microempresarios en cuestiones referentes a: trámites, requisitos, control y atención. Por lo cual, la FCA presentó el programa de asistencia empresarial, capacitación y seguimiento a microempresarios ante las autoridades fiscales y estatales, obteniendo como respuesta favorable: el colaborar activamente en apoyo a las acciones de la FCA.

*Microempresarios de zona específicas para el programa:* De conformidad con los padrones y bases de datos de la SEDECO, se establecen las rutas, puntos, fechas y horarios para difundir el programa, y llevar a las zonas, aéreas o colonias donde específicamente se requiere brindar el apoyo efectivo, y que sea requerido por microempresarios idóneos para el programa. De tal manera que esta forma se llevan a cabo pláticas con los microempresarios informales previa difusión por parte del presidente vecinal, donde las Autoridades de la SEDECO, Académicos de la FCA y Universitarios exponen el programa y brindan la asesoría para cumplir con los requisitos y trámites para formalizar su negocio y obtener los beneficios de apoyo económico, seguridad social, capacitación, créditos y seguimiento.

*Microempresarios base del programa:* La población objetivo determinada en los acuerdos y convenio realizados entre UABC-FCA y SEDECO se establece en Pequeñas y Medianas Empresas con giros diversos que no excedan los 2, 000,000.00 (dos millones de pesos de ingresos al año), que en años anteriores no hayan tenido ningún tipo de actividad empresarial u semejante, excepto sueldos, y que por primera vez formalicen su negocio para recibir apoyo económico en función de un estudio socio-económico. A su vez obtendrán asesoría, capacitación y seguridad social. Posteriormente seguirán siendo

apoyador por la SEDECO-UABC para la aplicación y obtención de créditos y afiliación a red de microempresarios. Estas acciones se llevaron a cabo con el propósito de otorgar a los microempresarios herramientas básicas que les permitan administrar, controlar y ampliar sus expectativas empresariales, en un marco de legalidad con visión empresarial, fomentando su participación activa en la economía del país.

*Universitarios:* Los estudiantes son la parte esencial para conocer la problemática que afrontan los microempresarios, su nivel educativo, su capacidad económica y operativa. De sexta forma, es necesario que los estudiantes estén debidamente capacitados para asesorar, formalizar y capacitar a los microempresarios. Las capacitaciones comprenden: llenado de formatos, requisitos y trámites fiscales, capacitaciones empresariales, expedientes, financiamiento y metodología.

*Académicos:* Principalmente del área de negocios planearon e impartieron cursos para los estudiantes respecto a: Diagnostico empresarial, requisitos y trámites para formalizar empresas, régimen fiscal de los microempresarios, áreas básicas de finanzas, costos, administración y mercadotecnia, gestión de apoyos económicos y financiamientos. Lo cual permitió que los estudiantes brindaran una asistencia empresarial integral y vincular a los estudiantes en ambientes reales que fortalezcan su formación profesional. De igual manera el Académico es el responsable de coordinar todas las acciones y controles entre la UABC-SEDECO-Microempresarios y Universitarios, así como tener un acercamiento constante de comunicación colaborativa entre las distintas instancia de gobierno donde los microempresarios requieren apoyo, para no ser trabados en sus trámites. De igual manera el académico, participa de forma activa en reuniones de trabajo y planeación respecto a las disposiciones o requerimientos de la SEDECO.

## RESULTADOS

Esta investigación demostró los datos estadísticos de forma exploratoria al seguimiento de las microempresas del 2009, a las cuales se les continua apoyando el programa de programa de asistencia empresarial, capacitación y seguimiento a microempresario; y que comprende 305 microempresarios que cumplieron con los requisitos y tramites, así como su deseo y aceptación para la formalización de sus negocios, donde se les otorgo información y trato personalizado respecto a los siguientes temas: régimen fiscal al que pertenecen según su actividad e ingresos anuales, obligaciones fiscales y, los requisitos y trámites fiscales que deben realizar y cumplir. En la fase de capacitación se les brindo lo siguiente: conocimientos en las áreas básicas de finanzas, costos, administración y mercadotecnia. Además se les gestiono su incorporación al seguro popular conocido como asistencia social, incluyendo los familiares.

De igual manera se les gestiono por parte de los estudiantes y académicos, la obtención de apoyos económicos ante la SEDECO, y recibiendo un promedio de \$4,530.00 pesos moneda nacional para cada microempresa, dicho apoyo la SEDECO lo destina a fondo perdido, y los microempresarios destinan el apoyo económico en capital de trabajo. Actualmente del universo de 305 microempresarios, el 32% representados por 98 microempresarios aceptaron la aplicación y obtención de créditos entre \$12,000.00 a \$25,000.00 pesos moneda nacional, siendo apoyados en trámites, llenados de formatos y acompañamiento por la UABC-FCA ante la SEDECO para dar continuidad a su crecimiento y desarrollo empresarial

## CONCLUSIONES/RECOMENDACIONES

Con los resultados obtenidos después de un periodo de 24 meses de investigación, del 2009 a la fecha, se concluye que la participación estrecha únicamente entre SEDECO microempresarios y UABC con programas de apoyo empresarial, genera un ambiente de confianza para el microempresario con el ánimo voluntario de formalizarse, recibir asesoría y encaminar su negocio a la legalidad, en búsqueda del

crecimiento y desarrollo empresarial. Esto provoca que el actuar académico de la UABC y SEDECO logren por parte de los microempresario, un mejor nivel de credibilidad que el resto de las instancias correspondientes. La intervención directa de la UABC, fortalece el desarrollo de los empresarios hacia sus empresas, y descubren que la formalización, les aporta: seguridad jurídica, conocer su marco de regulación fiscal, la forma y montos para contribuir al gasto público bajo las bondades fiscales en las que el Gobierno estimula a los microempresarios. Logrando con esto, que el microempresario se proponga formal y libremente a ampliar su rango y ruta de crecimiento empresarial.

De esta manera se recomienda que la asistencia con calidad, la transferencia de aprendizaje, la formalización del empleo con cobertura de seguridad social, el reforzamiento de la asistencia mediante el acompañamiento con estudiantes y la cultura de la legalidad, fortalezcan la economía de las microempresas y del país. Estas acciones se recomiendan ser ejecutadas por las Universidades conjuntamente con sus gobiernos estatales, lo cual redundará en resultados óptimos en sus modelos educativos al implementar programas con perfil empresarial. La asesoría, la capacitación, el acompañamiento, el apoyo económico y la seguridad social son aspectos indispensables a considerar en programas de desarrollo empresarial con gran soporte de aceptación y confianza por parte de los microempresarios. Estos aspectos conforman un paquete integral que actúa como detonante en el crecimiento y permanencia de los negocios. Estos programas, al ser aplicados o implementados por Universidades y Gobierno, refuerzan sus programas educativos, logrando en la comunidad empresarial gran credibilidad y confianza. Por último, se concluye que los alumnos que participan en este tipo de programas fortalecen su formación profesional al actuar en ámbitos reales. Asimismo, los conocimientos teóricos-prácticos que adquieren en las aulas los aplican directamente y de forma activa de este programa. Con este programa se fomenta el espíritu y la cultura de la empresarialidad en los estudiantes, y se apoyan los propósitos y estrategias de los gobiernos para impulsar el progreso del país.

## REFERENCIAS

Por primera vez en el año de 2009 se crea el programa de asistencia empresarial, capacitación y seguimiento a microempresarios con el propósito de brindar asesoría, asistencia empresarial, formalización, seguimiento, gestión de apoyos económicos y seguridad social (asistencia social) a las microempresas. Existen antecedentes de programas similares implantados en el Estado de Baja California, México; a través de la Universidad Autónoma de Baja California, mas sin embargo estos programas denominado Programa de Investigación, Asistencia y Docencia al Micro y Pequeña Empresa (PIADMYPE) solo busco en su momento realizar investigaciones con fines estadísticos, del cual también se obtuvieron datos importantes para detonar otros programas.

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# **LA PROBLEMÁTICA DE LOS MANGLARES, LOS RIESGOS NATURALES EN LAS ZONAS COSTERAS DEL SUR DE TAMAULIPAS Y SUS ALTERNATIVAS JURÍDICO ADMINISTRATIVAS**

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## **RESUMEN**

*El presente trabajo de investigación, pretende realizar un estudio analítico sobre: “La problemática de los manglares, los riesgos naturales en las zonas costeras del sur de Tamaulipas y sus alternativas Jurídico Administrativas”. Los manglares prestan valiosos servicios ambientales a los mexicanos: mitigan los efectos de huracanes, marejadas, inundaciones y erosión costera; son la zona de maternidad y crianza de más del 70% de las pesquerías comerciales. Actualmente se reporta en el país 650 mil hectáreas de estos ecosistemas, con el 62% en el Golfo de México y el Caribe y el 38% en la Costa del Pacífico en México. En los últimos años, el 75% de los manglares de la República Mexicana han desaparecido. Víctimas de la codicia de compañías inmobiliarias y de desarrollos mega turísticos en conjunción con una legislación laxa, estos humedales están en vías de desaparición. En el deterioro del manglar las Administraciones Públicas Municipales han jugado un papel protagónico, como ejemplo el caso del municipio de Tampico, en Tamaulipas, entre otros. Por consecuencia, se plantearán una serie de problemáticas que hoy sufre México debido a una serie de preceptos legales ambientales en vigor; así como también nos abocaremos a buscar posibles alternativas de solución legal basados en la normatividad ambiental nacional e internacional.*

## **THE PROBLEMATIC ONE OF THE MANGROVE SWAMPS, THE NATURAL RISKS IN THE COASTAL ZONES OF THE SOUTH OF TAMAULIPAS AND THEIR ADMINISTRATIVE ALTERNATIVES LEGAL**

## **ABSTRACT**

*This research work aims to perform an analytical study, “The problematic one of the mangrove swamps, the natural risks in the coastal zones of the south of Tamaulipas and their Administrative alternatives legal.” Mangroves provide valuable environmental services to Mexicans mitigate the effects of hurricanes, storm surges, flooding and coastal erosion, are the maternity and nursery area for over 70% of commercial fisheries. Currently the country is reported in 650 000 hectares of these ecosystems, with 62% in the Gulf of Mexico and the Caribbean and 38% in the Pacific Coast in Mexico. In recent years, 75% of mangroves in Mexico have disappeared. Victims of the greed of real estate companies and mega tourism developments in conjunction with lax legislation, these wetlands are disappearing. The deterioration of mangrove Municipal Public Administrations have played a leading role, for example the municipality of Tampico, Tamaulipas, among others. Consequently, raised a number of problems that Mexico is suffering today because of a series of environmental legal regulations in force, and also leads us to seek possible alternative legal solution based on national and international environmental regulations.*

**PALABRAS CLAVE:** Manglares, Legislación ambiental, Riesgos naturales, Zonas costeras, Sur de Tamaulipas.

## INTRODUCCIÓN:

Los humedales constituyen uno de los ecosistemas existentes dentro del territorio nacional y entre ellos los manglares, que son humedales costeros, ocupan un lugar privilegiado por la riqueza natural que encierran y los servicios ambientales que prestan a los mexicanos, como mitigar los efectos de huracanes, marejadas, inundaciones y erosión costera; son la zona de gestación y crianza de la pesquería comercial nacional.

Las actividades humanas, que difieren de país a país, constituyen la principal amenaza para los manglares. Entre ellas están las relacionadas con el desarrollo urbano, industrial y turístico, así como el desarrollo agrícola, ganadero y acuícola, que compiten por el suelo en donde se asientan los manglares. Así mismo, los manglares han recibido presiones por efecto de la contaminación: desechos sólidos urbanos, contaminantes industriales, pesticidas y fertilizantes agrícolas, derrames de petróleo, etc., así como modificaciones a las condiciones hidrológicas. Distintos estudios a nivel internacional señalan que recuperar un manglar que ha sido severamente dañado puede tomar muchos años cuando ello es posible; en muchas ocasiones la pérdida es total e irreversible.

Ante la destrucción de manglares en el país, las múltiples funciones que tiene dicho ecosistema y el valor ecológico que este posee desaparecerían y su impacto ambiental se traduciría en la destrucción y degradación de ecosistemas, pérdida de hábitat, erosión de costas, aumentando el peligro de impacto de fenómenos meteorológicos extremos en los litorales, contribuyendo con esto, el acrecentamiento del problema ambiental que hoy sufre México al respecto, por lo que nos abocaremos a buscar posibles alternativas de solución legal basados en la normatividad ambiental nacional e internacional.

El presente trabajo de investigación consta de un resumen; introducción: planteamiento del problema de estudio; objetivos; justificación del fenómeno de estudio; limitaciones; delimitaciones; revisión de la literatura; metodología; resultados; conclusiones; referencias bibliográficas y biografía de los autores.

*Planteamiento del problema de estudio* En este trabajo, se procederá a realizar un análisis del deterioro de los manglares como riesgo natural en la zona costera del sur de Tamaulipas. Los manglares proporcionan valiosos servicios ambientales a los mexicanos: mitigan los efectos de huracanes, marejadas, inundaciones y erosión costera; son la zona de gestación y crianza de más del 70% de la pesquería comercial del país. En los últimos 25 años, el 75% de los manglares de la República Mexicana han desaparecido, víctimas de la ambición de empresas inmobiliarias y de mega desarrollos turísticos junto con una laxa y deficiente legislación. Los Ayuntamientos han jugado un papel protagónico en el deterioro del manglar, como por ejemplo el caso del municipio de Tampico, en Tamaulipas en el año 2007, entre otros. Se describirán una serie de dificultades que hoy sufre nuestro país debido a diversos preceptos legales ambientales vigentes. Así como también nos abocaremos a buscar posibles alternativas de solución a fin de hacer viable la convivencia entre dos tendencias; la protección de estos sorprendentes ecosistemas y la posibilidad del desarrollo de proyectos de infraestructura.

*Objetivo General:* Analizar el deterioro de los manglares como riesgo natural en la zona costera del sur de Tamaulipas.

*Objetivos específicos*(1). Obtener de los Estados, gobiernos y empresarios privados el estricto cumplimiento de las leyes y la reparación de los daños ocasionados a las comunidades y a los ecosistemas. (2). Incidir y demandar para que los gobiernos adopten políticas, cumplan y expidan leyes y

otros instrumentos legales en concordancia con los tratados internacionales que permitan la conservación de los manglares y ecosistemas marino-costeros.

Justificación del problema de estudio: Los manglares aminoran los efectos de huracanes, marejadas, inundaciones y erosión costera; son la zona de maternidad y crianza de más del 70% de las pesquerías comerciales. En el deterioro del manglar los Ayuntamientos han jugado un papel protagónico, no han aplicado el orden jurídico vigente para controlar la avaricia de las compañías inmobiliarias que ajenos a este problema ambiental, destruyen promoviendo un desarrollo económico pero no sustentable, por consecuencia, es necesario una revisión de la legislación ambiental nacional como internacional, a fin hacer frente a la problemática del fenómeno de estudio y buscar posibles alternativas de solución.

*Limitaciones:* La presente investigación se delimitará a estudiar el fenómeno de los riesgos naturales en las zonas costeras por la destrucción de manglares, en especial en el sur de Tamaulipas.

*Delimitaciones:* El presente trabajo se delimitará a estudiar el fenómeno en los municipios conurbados de Tampico, Cd. Madero y Altamira, Tamaulipas.

## REVISIÓN LITERARIA

### Los manglares:

Los manglares, son bosques de plantas leñosas tolerantes a la sal, que se caracterizan por su habilidad para crecer y prosperar a lo largo de litorales. Se les conoce también como bosques hidrófilos ya que debido a que se desarrollan en las costas, siempre están en contacto con cuerpos de agua de origen marino y agua que llega a través de las escorrentías o por la desembocadura de los ríos. Los manglares son un maravilloso ecosistema que cuenta con una infinita variedad de recursos pesqueros, forestales así como, con presencia de aves, tanto residentes como migratorias. (Pérez, 2006) No existe una definición universal de los mismos, sin embargo, aquellos que se interesan por su belleza e importancia, toman como patrón de estudio los beneficios de los ecosistemas y los mecanismos de adaptación de las especies vegetales y animales que ahí habitan.

Actualmente, existen 26'530,000 hectáreas en el mundo cubiertas por manglares, de las cuales México es poseedora de 660,000. La importancia de los manglares se encuentra en el gran valor ambiental y económico que estos constituyen pues son base fundamental para que millones de aves puedan emigrar año a año, se protejan especies en peligro de extinción o inclusive, entre otras cosas sirvan como barrera natural contra huracanes y cualquier otro fenómeno meteorológico.

La problemática que hoy sufre México en lo relativo a conjugar protección con desarrollo, no solamente se sitúa en el marco jurídico sino también económico. La búsqueda de un desarrollo sustentable es la meta de la actual administración pública sin embargo, conseguirlo no es tarea fácil, pues conflictos como los que se pretenden presentar en este trabajo no solo no han tenido solución sino que inclusive pareciera ser que ésta se encuentra muy lejana.

### La destrucción de los manglares y los riesgos naturales en las zonas costeras de México:

La devastación acelerada de bosques, selvas y manglares ha dejado sin protección natural a más de una tercera parte de la población en México directamente expuesta a los fenómenos hidrometeorológicos - huracanes y tormentas tropicales- que este año se presentarán en el Atlántico y el Pacífico con similar magnitud a la temporada de 2005, considerada una de las más intensas y destructivas de los últimos 20 años.

Aún con el recuerdo de la fuerza demoledora de "Emily", "Stan" y "Wilma", miles de habitantes en zonas de riesgo de Tamaulipas, Veracruz, Tabasco, Campeche, Yucatán, Quintana Roo, Chiapas, Oaxaca y Guerrero, donde se ha acabado con los humedales costeros y las selvas bajas, se preparan como pueden, para la presente temporada de huracanes en que se prevé que 5 de cada 10 eventos meteorológicos previstos superen las categorías 3 a 5 en la escala de Saffir-Simpson, lo que implica lluvias torrenciales y vientos de más de 200 kilómetros por hora. (Gómez, 2008, 18 de mayo).

La organización Greenpeace-México expone que ante la fuerza de los fenómenos hidrometeorológicos y la destrucción de los ecosistemas que representaban una barrera natural ante los fuertes vientos y lluvias, hay una situación de extrema vulnerabilidad de la población que debe ser seriamente considerada por los servicios de protección civil. (Planeta Azul, 2009, 4 de septiembre).

Establece que, de acuerdo al Atlas de Riesgos Naturales que elabora la Secretaría de Desarrollo Social, se tienen 37 millones de personas que están expuestas a las acometidas de fenómenos meteorológicos: De ellos, 12 millones se localizan en la trayectoria de huracanes y ciclones, 20 millones en zonas potencialmente inundables y otros 5 millones en zonas de corrimientos de tierra como son laderas y montañas. (SEDESOL, 2007).

Greenpeace señala que la situación es preocupante si se considera que México ha perdido la mitad de sus bosques en los últimos 50 años y ocupa el deshonroso quinto lugar en deforestación mundial con una tasa promedio anual de 1.1 por ciento. Chiapas es uno de los cuatro estados más afectados con una cobertura forestal degradada en 76 por ciento lo que agudiza el proceso de erosión de los suelos y los escurrimientos de agua y de tierra, lo que se comprobó con el sepultamiento de parte importante de Motozintla y Tapachula ante las intensas lluvias causadas por "Stan" en octubre de 2005. (Greenpeace-México, 2010, 3 de febrero).

Además, aunque oficialmente existen 886 mil 760 hectáreas de manglares en México, éstos desaparecen a un ritmo de diez mil hectáreas por año, acentuando la vulnerabilidad de la población que habita en las zonas costeras como es el caso de Cancún, en Quintana Roo, donde "Wilma" causó estragos inusitados. En el Caribe mexicano se registra la tasa de deforestación de manglares más alta del país con casi 12 por ciento, principalmente por la construcción de nuevos desarrollos turísticos y expansión de la mancha urbana.

Alejandro Calvillo, director ejecutivo de Greenpeace, expone que entre las razones por las que hay que proteger los bosques, selvas bajas y manglares está el hecho de que atenúan las inundaciones y minimizan los efectos del oleaje provocados por los huracanes.

Sin manglares y selvas bajas -indica- la población está abiertamente expuesta a los embates de los huracanes que ahora son más frecuentes y potentes como consecuencia del calentamiento de las aguas oceánicas que favorece su formación y fuerza destructiva.

En un informe evaluatorio el Programa de Naciones Unidas para el Medio Ambiente (PNUMA), anota que prácticamente en todas las naciones costeras donde los fenómenos meteorológicos han cobrado miles de vidas, se presentan altas tasas de deforestación, erosión del suelo y desaparición de manglares.

Caso específico fue Nueva Orleans donde desde hace años se acabó con la barrera natural de bosques lo que permitió que "Katrina" impactará frontalmente a esa población hasta casi desaparecerla del mapa.



El PNUMA señala que la devastación que provocó "Stan" en los estados de Chiapas, Oaxaca y Veracruz, fue acrecentada precisamente por la desaparición de los manglares, bosques y selvas, la erosión del suelo y el asentamiento de poblaciones en los cauces naturales de los ríos.

La destrucción de esos ecosistemas ha aumentado la vulnerabilidad de la población frente a los fenómenos hidrometeorológicos que, en el caso de los huracanes y ciclones, son 50 por ciento más intensos y prolongados por los efectos del calentamiento global, precisa el PNUMA en su informe "Destrucción de los Ecosistemas y su Impacto Social".(PNUMA, 2008).

Lo más preocupante -apunta el PNUMA en su informe- es que los fenómenos meteorológicos tienen mayor impacto entre la población de escasos recursos económicos que se asienta en las zonas bajas y en los cauces de los ríos y que al presentarse una contingencia opta por quedarse en sus hogares para proteger sus pertenencias.

El PNUMA subraya que ante el cambio climático que se traduce ya en huracanes y ciclones de gran potencia, es necesario preparar a la población para actuar a tiempo y evitar pérdidas humanas. "Se debe comprender que el efecto invernadero no es una predicción sino una realidad que causará un sufrimiento humano creciente y una mayor carga económica".(PNUMA, 2008; 22)

La organización Greenpeace advierte que los impactos climatológicos se resienten muy particularmente en México por estar en la ruta de los huracanes y porque es uno de los países que más aceleradamente destruye sus bosques, selvas y manglares con una tasa de deforestación de 800 mil hectáreas anuales que ha provocado la desaparición del 70 por ciento de las selvas bajas y cerca de la mitad de la superficie de bosques templados.

#### La destrucción de los manglares en el sur de Tamaulipas:

En la destrucción del manglar las Administraciones Públicas Municipales han jugado un papel protagónico, como ejemplo el caso del municipio de Tampico, en Tamaulipas en el año 2007, se comenzó a construir en el espacio natural de la laguna del Carpintero el polémico «Mega proyecto turístico», conformado por un centro de convenciones y exposiciones, acuario, centro comercial con 150 locales comerciales y hotel de 5 estrellas, y que tendría una inversión de 80 millones de dólares. En el inicio de las obras se pudo comprobar cómo en dicho terreno las máquinas (camiones y excavadoras) estaban afectando al mangle de la laguna y a su frágil entorno natural. Además, la Procuraduría Federal de Protección al Medio Ambiente (PROFEPA), en coordinación con la Secretaría de Medio Ambiente y Recursos Naturales (SEMARNAT), indica que las obras han afectado hasta el momento a 1,3 hectáreas de manglares (especie protegida) por lo que se ordenó su paralización. Dichas obras están siendo objeto de estudio y discusión por las autoridades Federales, Estatales y Municipales competentes (Gómez, 2008:4).

El proyecto de la laguna del carpintero fue planteado al margen de cualquier criterio de sustentabilidad, dejando en un profundo deterioro al parque metropolitano y a su microsistema. El desarrollo urbano desordenado y los planes de negocio se sobreponen a la dimensión ambiental y social de este espacio urbano que requiere ser protegido. Merece atención la desaparición de humedales específicamente de manglares, cuya importancia, en función de su productividad biológica, no guarda proporción alguna con su reducida extensión geográfica. Los humedales han ido cediendo terreno a desmontes y rellenos para el desarrollo urbano sufriendo diversas alteraciones como el resultado del desarrollo de la infraestructura y que ahora presenta una severa amenaza. Las transformaciones del hábitat a las que se ha hecho referencia han determinado una pérdida de especies difícil de cuantificar. Esta riqueza biótica que ni siquiera se ha cuantificado con certeza, hace más preocupante su exterminio, para dar paso a proyectos de desarrollo económico. (De la Cruz y Tello, 2009).

En esa misma entidad federativa podemos referirnos a otro caso reciente, del presente año, conforme en la llamada Laguna la Aguada correspondiente al municipio de Altamira, el relleno de vasos lacustres está acabando con el ecosistema manglar, según versión de la autoridad ecológica municipal, manifestando la disposición de esa administración pública de llevar a cabo de manera coordinada con las dependencias estatales y federales la investigación correspondiente con el objeto de actuar en consecuencia y sancionar.

#### Los manglares en la legislación mexicana:

A continuación se realiza un análisis al marco jurídico mexicano en torno a los manglares.-

a. Norma Oficial Mexicana 022 (NOM 022): La protección de los manglares de manera particular en nuestro país se dispuso por primera ocasión en el 2003 con la Norma Oficial (NOM 022) la que establecía el impedimento de su destrucción.

b. Norma Oficial Mexicana 059 (NOM 059): En una interpretación general de la norma oficial mexicana (NOM 059) y su regulación al contenido de esta investigación en primer término tendremos que mencionar su objetivo, para poder entender su nexo, este es, el de identificar las especies o poblaciones de flora y fauna silvestres en riesgo en la república mexicana mediante la integración de las listas correspondientes, así como establecer los criterios de inclusión, exclusión o cambio de categoría de riesgo para las especies o poblaciones, mediante un método de evaluación y su riesgo de extinción.

c. Ley General de Equilibrio Ecológico y Protección al Ambiente (LGEEPA): Sin embargo la reformada Ley Federal de Protección al Ambiente de 1971, que a partir de 1988 la conocemos como Ley General del Equilibrio Ecológico y Protección al Ambiente, ya establecía de manera general en su Art. 1 frac. IV que dicho ordenamiento legal tenía como objeto establecer las bases para la protección de las áreas naturales, la flora y fauna silvestre y acuática, y en su Art. 15 relativo a la política ecológica disponía la observancia de ciertos principios, destacando para fines de nuestro trabajo, las fracciones I y II que prevenían dentro de otras cosas que: “los ecosistemas son patrimonio común de la sociedad y de su equilibrio dependen la vida y las posibilidades económicas. Además que estos deberán ser aprovechados de manera que asegure una productividad óptima y sostenida...”

La citada Ley General que modifica la de 1971, sufre también una trascendental reforma en 1996, en donde se incorporan definiciones de los términos que hoy se consideran fundamentales como los de sustentabilidad y biodiversidad, a fin de aplicarlos en las distintas acciones reguladas por la propia ley, que tienen que ver con nuestro tema.

d. Ley general de Vida Silvestre (LGVS):

El 1 de febrero del 2007 se publicó en el Diario Oficial las reformas de la Ley General de Vida Silvestre (LGVS) en donde se adiciona el Art. 60 TER y el segundo párrafo del Art. 99, disposiciones que aluden a la regulación de los manglares. En caso del Art. 60 TER dispone “queda prohibida la remoción, relleno, trasplante, poda, o cualquier obra o actividad que afecte la integralidad del flujo hidrológico del manglar; del ecosistema y su zona de influencia; de su productividad natural; de la capacidad de carga natural del ecosistema para los proyectos turísticos; de la zona de anidación, reproducción, refugio, alimentación y alevinaje; o bien de las interacciones entre el manglar, los ríos, la duna, la zona marítima adyacente y los corales, o que provoquen cambios en las características y servicios ecológicos.

Dicha reforma ha causado grandes revueltos debido a que con el apego a dicha legislación, no se ha logrado el consenso de varios actores, lo anterior debido a que de su lectura y desde el punto de vista de la autoridad, se desprende una limitante absoluta a las actividades extractivas y/o productivas que

podrían realizarse en los manglares. En este sentido, la problemática se acrecienta dado que, mucho de los elementos de este tipo de ecosistemas, se encuentran situados en la propiedad privada, lo que supondría una afectación a la misma.

Si bien es cierto que la finalidad de la reforma fue la búsqueda de la protección del ecosistema en comento, es de la importancia destacar que quizá no fue la mejor manera de llevarla a cabo. Grosso modo, esta reforma restringe las actividades en los lugares donde hoy en día existe manglar, lo que se traduce en una limitación para la creación de desarrollos en la materia de energía, infraestructura, pesca, turismo, entre otros, piezas claves para el desarrollo de nuestro país.

Dentro de los objetivos planteados en el Plan Nacional de Desarrollo (“PND”) se encuentra que, el sector turístico es una prioridad nacional debido a su importancia como factor de desarrollo, no obstante, muchos opinan que esta reforma, lo único que va a generar, es un detrimento en la inversión para desarrollos y que, por lo tanto, dicha limitación acarrearía un freno en la economía y en el consiguiente desarrollo de empleos, entre otros rubros. (Quintana, 2007).

Continuando con el tema, es importante señalar que varios legisladores interpretan esta reforma como una violación a las garantías individuales así como al principio de irretroactividad consagrado en el artículo 14 de la Constitución Política de los Estados Unidos Mexicanos. (Carbonell, 2011).

Los litigantes han experimentado complicaciones al llevar a la práctica la implementación de este artículo pues, si bien es cierto que es obligación de las autoridades la aplicación de las leyes, también lo es su apropiada interpretación así como la realización de la evaluación del impacto ambiental. (López y Ferro, 2007). Ahondaremos un poco más en la idea anteriormente planteada pues nos será de utilidad para proponer una solución a esta problemática.

La Ley General de Equilibrio Ecológico y Protección al Ambiente (LGEEPA), señala, que para llevar a cabo determinadas actividades, es necesario contar con la Autorización de Impacto Ambiental (AIA), por parte de las autoridades. Lo antes dicho se materializa con la presentación de una Manifestación de Impacto Ambiental (MIA) o con un informe preventivo (IP), dependiendo el caso. Lo antes señalado tiene relación con el problema de las prohibiciones creadas con la entrada en vigor del artículo 60 TER, al quitarle a la autoridad facultades para que esta sea quien determine si las actividades que se pretenden efectuar en un predio donde se localiza un manglar, efectivamente tendrán un impacto ambiental o no. Con lo anterior se concluye que, si el desarrollo o la actividad que se quiere realizar no conllevan un impacto ambiental o que, teniéndolo, puede ser subsanado o compensando estas actividades no deben por ningún motivo verse limitadas. (Gutiérrez, 2007).

Lo antes dicho, de conformidad con la teoría, haría viable la realización de cualquier proyecto ya que se reúnen los dos elementos que hacen técnicamente posible el desarrollo de una actividad a saber: que se garantice el adecuado equilibrio e intercambio entre flora y fauna, que se resguarde la capacidad de carga de los ecosistemas.

La evaluación de impacto ambiental es en realidad un instrumento muy valioso que contribuye a una mejor gestión ambiental y que debe tomarse como una herramienta para impulsar un verdadero desarrollo sustentable. No debe perderse de vista que, para realizar el estudio de impacto ambiental es importante que la autoridad comprenda que en cada análisis es necesario que se profundice en las consecuencias que pueden causarse y que si lo que se busca es en realidad un desarrollo sustentable hay que verlo como un todo relacionado donde la parte técnica, física y biológica van de la mano. La búsqueda del equilibrio entre el sistema natural y el sistema social es lo que ha causado las problemáticas ambientales, por lo que hemos llegado a un punto en la explotación de nuestros ecosistemas donde la visión de la utilización de los mismos debe verse modificada.

Por lo que se refiere al Art. 99 de la Ley que comentamos, este se adiciona su segundo párrafo en donde hace referencia a aprovechamiento en manglares, su texto quedo como sigue: Art. 99... “Las obras y actividades de aprovechamiento no extractivo que se llevan a cabo en manglares, deberán sujetarse a las disposiciones previstas por el Art. 28 de la Ley General del Equilibrio Ecológico y la Protección al Ambiente”.

#### Los manglares en el tratamiento internacional:

A continuación se realiza un análisis al Derecho Internacional en torno a los manglares.-

a. La Convención Relativa a los Humedales (RAMSAR): La Convención Relativa a los Humedales de Importancia Internacional conocida mundialmente como “RAMSAR”, es el marco legal bajo el cual, varios países del mundo rigen la protección y el cuidado de sus humedales.

Es importante señalar que, para esta Convención son humedales; las extensiones de marismas, pantanos y tuberías o superficies cubiertas de agua, sean éstas de régimen natural o artificial, permanentes o temporales, estancadas o corrientes, dulces, salobres o saladas, incluidas las extensiones de agua marina cuya profundidad en marea baja no exceda de seis metros. Resaltemos pues que dentro de la definición de humedal se encuentran los manglares. (INE, 2007)

La principal finalidad de RAMSAR es el establecimiento, por parte de los países firmantes, de una lista que contiene una determinada cantidad de humedales que se inscribirán para su protección internacional.

Aunado a lo anterior otro objetivo que se tiene al realizar una lista de humedales, es el de resguardarlos a fin de dar protección a las aves acuáticas que emigran todos los años y que utilizan estos ecosistemas como su hogar. Es importante destacar que para marzo del 2007, existían 154 partes firmantes donde México inscribió un total de 65 humedales por su importancia internacional en términos ecológicos, botánicos, zoológicos, limnológicos o hidrológicos tal y como lo especifica la convención, lo que nos da un panorama de que cada vez la visión de protección de estos hábitats es mayor tanto a nivel nacional como internacional. (INE, 2007).

Debemos tener muy en cuenta que, si bien la misión de RAMSAR es “la conservación y el uso racional de los humedales mediante acciones locales, regionales y nacionales, gracias a la cooperación internacional, como contribución al logro de un desarrollo sostenible en todo el mundo”, esto no indica que esta convención este imponiendo una limitación a la utilización de los mismos, como así lo plantea el multicitado artículo 60 TER de la LGVS de nuestro país.

b. Convención sobre el Comercio Internacional de Especies Amenazadas de Flora y Fauna (CITES): Otra Convención en donde varias naciones se comprometieron a proteger especies amenazadas de flora y fauna silvestre, prohibiendo su comercio es la Convención sobre el Comercio Internacional de Especies Amenazadas de Flora y Fauna (CITES), firmada en Washington, D.C., el 3 de Marzo de 1973 en donde se regula el comercio internacional de productos de plantas y animales silvestres, dado el grave peligro y amenaza de extinción que sufren algunas especies.

Estableciéndose en su apéndice número I una relación de las especies amenazadas, en este listado se incluyen los bosques manglares situados en las regiones tropicales a lo largo de la línea de costas.

#### **METODOLOGÍA:**

El presente trabajo de investigación es de carácter documental mediante un estudio de análisis sobre el fenómeno de los riesgos naturales en las zonas costeras por la destrucción de manglares, en especial en el

sur de Tamaulipas, mediante la revisión de la legislación ambiental nacional como internacional, y buscar posibles alternativas de solución.

Procedimiento:

a. Búsqueda bibliográfica en bibliotecas y centros de documentación sobre el fenómeno de estudio; b. Consulta a expertos sobre el objeto de estudio; c. Redacción de Informe sobre resultados.

### **RESULTADOS:**

Creación de ponencias, artículos para revista y un capítulo de libro y un libro.

### **CONCLUSIONES:**

Lo que es una realidad es que el desarrollo del país no se puede ver truncado de una manera radical e insensata, por lo que se propone que se utilicen oportunamente por la Administración Pública Municipal tanto la Evaluación de Impacto Ambiental, la compensación ambiental y/o en su caso el cobro de impuestos o contribuciones como herramientas, a fin de ser canalizadas para la protección de estos manglares.

Aunado a lo anterior, es necesario que, una vez demostrada la viabilidad y los resultados positivos de las actividades que se pretenden realizar, estas serán aprobadas sin mayor complicación, ya que en muchas ocasiones la inversión en los lugares donde se localiza este hábitat puede aparejar beneficios y no perjuicios como al parecer lo asegura el multicitado artículo 60 Ter.

Junto con las alternativas planteadas líneas arriba sugerimos que, para promover la inversión y el desarrollo sustentable en México, las autoridades administrativas competentes, una vez que hayan analizado los proyectos apliquen al interesado, un sistema de compensaciones a fin de dar una verdadera protección a estos ecosistemas y se consiga promover la restauración de los mismos en otras áreas, ya que si México no promueve la protección de estos manglares y toma como herramienta el factor económico proporcionado por los interesados en los proyectos, estos ecosistemas quedaran olvidados y no subsistirán; estas compensaciones, podrían ser entregadas por ejemplo, al Fondo Forestal Mexicano.

Lo antes dicho, traería como consecuencia que los interesados quedarían obligados a proteger estos hábitats y le tendrían que dar su justo valor pero sin tener que frenar el avance tecnológico, económico y científico, entre otros.

Como ya se indicó, el desarrollo sustentable debe ser la meta a perseguir por lo que, sugerimos que la legislación sea más flexible únicamente cuando los interesados demuestren que los efectos a producir sean benéficos para los ecosistemas.

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# **IDENTIFICACION DE LOS FACTORES QUE OCASIONAN ALTOS INDICES DE REPROBACION EN LOS CURSOS BASICOS DE MATEMATICAS. EL CASO DE LA FACULTAD DE INGENIERIA Y NEGOCIOS SAN QUINTIN DE LA UNIVERSIDAD AUTÓNOMA DE BAJA CALIFORNIA**

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## **RESUMEN**

*En los últimos 3 años, en la Facultad de Ingeniería y Negocios San Quintín (FINSQ) de la Universidad Autónoma de Baja California, se han observado serios problemas de reprobación y rezago, particularmente, en las unidades de aprendizaje de matemáticas y cálculo que se imparten en los troncos comunes, de las áreas de ciencias administrativas, ciencias de la ingeniería, y ciencias agropecuarias, que se ofertan en la FINSQ. Esta situación, sin duda, se ve reflejada en el elevado incremento en los índices de rezago y deserción escolar. La matrícula de los estudiantes que pasan del primer al segundo año disminuye alrededor del 70%. Esta situación demanda una urgente necesidad de analizar a detalle, las causas que afectan negativamente los indicadores de permanencia, eficiencia terminal y por ende, los fines educativos de esta dependencia. En el presente trabajo se emplearon métodos de investigación cualitativos. Se utilizaron como instrumentos de medición un cuestionario y una entrevista, y fueron aplicados a los alumnos que actualmente cursan el tronco común, de las distintas carreras que se ofertan en la FINSQ. Los factores identificados se clasificaron en dos grupos: los relacionados con el alumno y los relacionados con la institución.*

**PALABRAS CLAVE:** reprobación de matemáticas, rezago, deserción escolar.

## **IDENTIFICATION OF THE FACTORS THAT CAUSE A HIGH INDEX OF FAILED IN MATH COURSES. THE CASE OF THE FACULTAD DE INGENIERIA Y NEGOCIOS SAN QUINTIN OF THE UNIVERSIDAD AUTONOMA DE BAJA CALIFORNIA**

## **ABSTRACT**

*In the last 3 years, in the Facultad de Ingeniería y Negocios San Quintin (FINSQ), of the Universidad Autónoma de Baja California, serious problems of courses failed have been observed. Particularly, in the mathematic and calculus courses taught at the FINSQ, in the areas of administrative sciences, engineering sciences, and the agribusiness sciences. This situation, without doubt, had been reflected in the high increment of the school desertion. According to the record of the FINSQ, the number of the students that promote from the first one to the second year diminishes around the 70%. This situation demands an urgent need to analyze in detail, the causes that affect negatively the indicators of continuance, terminal efficiency and therefore, the educational objectives of this dependence. In the present research—methods of qualitative investigation were employed. Measuring instruments like a questionnaire and an interview were applied to the student of the common trunk at the present days,*



*whom are registered at the different careers that are offered in the FINSQ. The identifying factors were classified in two groups: which are related to the student and which are related to the institution.*

**KEYWORDS:** math failed, school desertion.

## INTRODUCCION

La educación superior en México, es reconocida por el Gobierno Federal como el pilar para el desarrollo del país. En el Programa Nacional de Educación 2001-2006 se hace referencia a ella de la siguiente manera: *“La educación superior es un medio estratégico para acrecentar el capital humano y social de la nación, y la inteligencia individual y colectiva de los mexicanos; para enriquecer la cultura con las aportaciones de las humanidades, las artes, las ciencias y tecnologías; y para contribuir al aumento de la competitividad y el empleo requeridos en la economía basada en el conocimiento. También es un factor para impulsar el crecimiento del producto nacional, la cohesión y la justicia sociales, la consolidación de la democracia y la identidad nacional basada en nuestra diversidad cultural, así como para mejorar la distribución del ingreso de la población”*.

En México, las actividades de las instituciones de educación superior varían según el tipo y misión de cada una de ellas. Entre dichas actividades se encuentran: la docencia, investigación; extensión, preservación y difusión de la cultura. En la actualidad, la educación superior en México, enfrenta numerosos desafíos, entre los principales retos, se encuentran, los altos índices de reprobación de unidades de aprendizaje, la deserción escolar y la baja eficiencia terminal de los egresados, estos problemas se atribuyen a diversos factores, entre los que figuran; la especialización excesiva de los planes de estudio, los métodos obsoletos de enseñanza y de evaluación de los alumnos, el rol inadecuado del profesorado ante las necesidades actuales de aprendizaje y una orientación vocacional deficiente, entre otros. Roger Díaz de Cossío (1998) comenta que en la educación superior mexicana, de cada 100 alumnos que ingresan, 60 acreditan las unidades de aprendizaje que contiene el plan de estudios en un lapso de cinco años y de éstos, sólo 20 se titulan.

De los que se titulan, sólo el (10%) lo hacen en edades entre 24 o 25 años; el resto lo hace en edades entre 27 y 60 años, lo que representa un enorme desperdicio. Esto se debe a varias causas, como son la falta de compromiso de las universidades por graduar a sus estudiantes; la falta de flexibilidad curricular de los planes de estudio; excesiva rigidez del sistema educativo; la carencia de movilidad estudiantil, que permita al alumno transitar por diferentes escuelas o instituciones; la falta de nuevas opciones de educación superior, y otras. Es lamentable que en estos tiempos haya más de cien mil cursos en Internet y que nadie pueda tomar alguno que tenga validez curricular en su institución.

También es triste que el profesorado de nivel superior no modifique sus cursos, de modo que puedan ofrecerse a distancia a quienes le resulten de interés. Finalmente señala que las instituciones de educación superior son indispensables en la sociedad, son insustituibles y deben ser apoyadas en sus esfuerzos de transformación, en un ambiente de cooperación unas con otras; sólo de esta manera podrán enfrentar el desafío que tienen por delante. Lamentablemente en los últimos tres años, en la Facultad de Ingeniería y Negocios San Quintín (FINSQ) de la Universidad Autónoma de Baja California, se han observado problemas como los que describe Díaz de Cossío en su trabajo de (1998), los altos índices de reprobación observados particularmente, en las unidades de aprendizaje de matemáticas y cálculo que se imparten en los troncos comunes, de las áreas de ciencias administrativas, ciencias de la ingeniería, y ciencias agropecuarias, que se ofertan en la FINSQ han ocasionado que la matrícula de los estudiantes que pasan del primer al segundo año disminuya alrededor del 70%, situación que demanda una urgente necesidad de analizar a detalle, las causas que afectan negativamente los indicadores de permanencia, eficiencia terminal y por ende, los fines educativos de esta dependencia, y así implementar las estrategias que

incidan en la mejora del desempeño de los estudiantes, lo cual redundará también en disminuir los índices de reprobación y deserción y elevar la eficiencia terminal.

### Antecedentes

Existen numerosos estudios que tratan sobre los factores que influyen en el aprovechamiento académico de los estudiantes, a continuación se describe brevemente algunos de ellos. Vincent Tinto (1989), en un estudio titulado “Definir la deserción: Una cuestión de perspectiva”, señala que el rendimiento escolar se determina por algunos aspectos como los antecedentes familiares y educativos, las características personales y el compromiso por alcanzar las metas educativas. Durón y Oropeza (1999) mencionan la presencia de cuatro factores, los cuales son:

- Factores fisiológicos. Se sabe que afectan aunque es difícil precisar en qué medida lo hace cada uno de ellos, ya que por lo general están interactuando con otro tipo de factores. Entre los que se incluyen en este grupo están: cambios hormonales por modificaciones endocrinológicas, padecer deficiencias en los órganos de los sentidos, desnutrición y problemas de peso y salud.
- Factores pedagógicos. Son aquellos aspectos que se relacionan con la calidad de la enseñanza. Entre ellos están el número de alumnos por maestro, los métodos y materiales didácticos utilizados, la motivación de los estudiantes y el tiempo dedicado por los profesores a la preparación de sus clases.
- Factores psicológicos. Entre estos se cuentan algunos desórdenes en las funciones psicológicas básicas, como son la percepción, la memoria y la conceptualización, los cuales dificultan el aprendizaje.
- Factores sociológicos. Son aquellos que incluyen las características familiares y socioeconómicas de los estudiantes, tales como la posición económica familiar, el nivel de escolaridad y ocupación de los padres y la calidad del ambiente que rodea al estudiante.

Tejada y Arias (2003) trabajaron con alumnos de primer ingreso a la licenciatura en Psicología, y comentan que la tutoría académica de los estudiantes es un factor que afecta su rendimiento escolar, pues facilita la adaptación del alumno a su ambiente escolar y el éxito en su implementación se ve afectado por el significado que los profesores y alumnos le atribuyan, ya que de esto depende el nivel de compromiso e involucramiento que tienen. Mediante redes semánticas, la ayuda, la orientación, el apoyo, el responsable, el maestro, la responsabilidad, la asesoría y la confianza resultaron ser definidoras centrales de la atribución asignada a la tutoría.

### **METODOLOGIA**

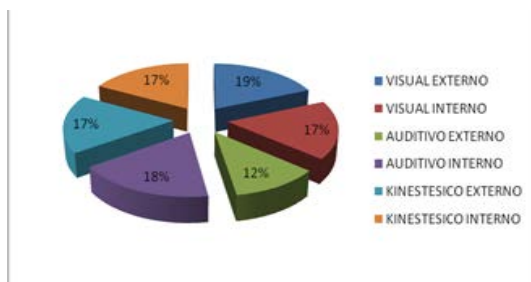
En el presente trabajo se emplearon métodos de investigación cualitativos. Se utilizaron como instrumentos de medición un cuestionario y una entrevista, mismos que fueron aplicados a los alumnos que cursan su primer año universitario, y han acreditado o están por acreditar alguna de las siguientes unidades de aprendizaje: Matemáticas, Álgebra Lineal, Cálculo Diferencial, Cálculo Integral. El cuestionario contiene datos generales de los estudiantes; el grado y la carrera que cursan; su nivel socioeconómico, la orientación vocacional que han recibido, el promedio que obtuvieron en el bachillerato; así como la escolaridad de sus padres. Este instrumento de evaluación está dividido en tres secciones, los factores que se pretende identificar con este instrumento son hábitos de estudio, el estilo de aprendizaje de cada individuo y la evaluación del desempeño docente desde el punto de vista del alumno.

## RESULTADOS

Los resultados de las entrevistas aplicadas a 141 alumnos que cursan su primer año universitario (tronco común) en la FINSQ, indican que el 100% de los profesores que imparten los cursos de matemáticas, continúan utilizando con mayor frecuencia la enseñanza tradicional, que se caracteriza por ser una practica docente mas centrada en contenidos, que en el alumno y sus necesidades, en este tipo de enseñanza, es el profesor quien emplea con regularidad el pizarrón, hace poco uso de las tecnologías de la información y en las actividades extraescolares que se asignan a los estudiantes se siguen dejando las mismas actividades de antaño, que se centran en problemas de razonamiento e investigación bibliográfica. Con respecto a las *estrategias de enseñanza* para el logro del aprendizaje, encontramos que en realidad los docentes no aplican las estrategias apropiadas para cada uno de los distintos grupos que atienden, un factor que obstaculiza esta labor es que el profesor atiende en esta etapa de formación, grupos numerosos. Los resultados de los cuestionarios en la sección de evaluación del desempeño del docente indican que el 72% de los alumnos opinan que los profesores dominan ampliamente el contenido la unidad de aprendizaje, son claros en la transmisión de la información y en las instrucciones a seguir, empleando para ello ejemplos ilustrativos y vinculando los contenidos de las clases anteriores, dándole así seguimiento claro al contenido, mostraron habilidad en el manejo de situaciones imprevistas, mantienen un ambiente agradable durante el desarrollo de las clases.

Un 71% opino que siempre recibieron atención y orientación por parte del profeso, demostrando de esta manera interés ante las inquietudes de los alumnos. Un 85% opino que los profesores cumplen con la normatividad institucional, asistiendo ordinariamente a clases con puntualidad, manteniendo la disciplina en el salón y respetando los criterios de evaluación. En cuanto a los hábitos de estudio los resultados indican que el 75% de los alumnos, poseen malos hábitos, no saben como administrar adecuadamente su tiempo, requieren de gran motivación para estudiar, no saben toma notas en clase, y presentan serias deficiencias con la optimización de la lectura, el 45% menciono antecedentes de reprobación durante sus estudios de nivel medio superior, sus actividades recreativas y pasatiempos ocupan la mayor parte de su tiempo.

Figura 1: Estilos de aprendizaje



Los estilos de aprendizaje observados, fueron diversos, los resultados observados se muestran en la siguiente figura. Estos resultados indican que los profesores se enfrentan al reto de rediseñar sus cursos pues todos los días trabajan con personas que aprenden de forma diferente.

## CONCLUSIONES

Son varios los factores que han incidido en los altos índices de reprobación y rezago observados, siendo los más sobresalientes:

*Por parte del alumno:* Deficientes conocimientos básicos, malos hábitos de estudio, y desinterés por aprobar sus cursos dado que no están estudiando la carrera de su preferencia por que no se oferta en la región o por presión familiar.

*Por parte de la institucion:* La programación de grupos de primer y segundo semestre con un elevado número de alumnos y en salones inadecuados. La preferencia de los profesores por la práctica docente tradicional. La falta de cursos remediales y el diseño e implementación de estrategias para implementar programas permanentes de asesorías alumno-alumno, así como implementar programas interactivos que fomenten el interés. En el presente trabajo no se presentan los resultados de la relación del rendimiento académico de los estudiantes con variables como, orientación vocacional, nivel socioeconómico y escolaridad de los padres, estos resultados se presentaran en futuras investigaciones.

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# DESARROLLO TURÍSTICO EN EL VALLE DE GUADALUPE BAJA CALIFORNIA, MÉXICO. RURALIDAD, PRODUCCIÓN DE VINOS Y HOTELES

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## RESUMEN

*En la visita al Valle de Guadalupe en Baja California, México el turista forma parte activa de la comunidad toda vez que aprecia el paisaje, aprende aspectos relacionados con el cultivo de la vid, conoce el proceso de elaboración de vinos y degusta varios de ellos conviviendo con los pobladores, esta experiencia se extiende involucrándose con el medio rural a través del cultivo y cosecha de productos orgánicos que posteriormente se consumirán en los restaurantes locales. Todo lo anterior permite que el turista realice actividades que si bien son tradicionales para la comunidad son alternativas para los visitantes. El valle ofrece una experiencia significativa que se inicia con el enoturismo y llega hasta el agroturismo, de ahí esta singular visita que es apoyada por un pequeño grupo de servidores turísticos destacando entre ellos la asistencia en cómodos hoteles de baja oferta en cuanto al número de habitaciones pero con servicios de alta calidad próximos a los viñedos y a huertos orgánicos como parte extendida de los ranchos agrícolas, hoy espacio compartido.*

**PALABRAS CLAVES:** Experiencia turística, ruralidad, producción vitivinícola, hoteles.

## TOURIST DEVELOPMENT IN VALLE DE GUADALUPE BAJA CALIFORNIA, MÉXICO. RURALITY. PRODUCTION OF WINES AND HOTELS

### ABSTRACT

*In the visit to Valle de Guadalupe en Baja California, México, the tourist forms a part activates of the community although it enjoy the landscape, learn aspects related to the culture of the grapevine, knows the process of wine production and tastes several of them coexisting with the settlers, this experience spreads interfering with the rural way across the culture and crop of organic products that later will be consumed in the local restaurants. Everything previous allows that the tourist should realized activities that thought they are traditional for the community are alternative for the visitors. The valley offers a significant experience that begins with the enotourism and comes up with the agrotourism, from there this singular visit that is supported by a small group of tourist servants distinguishing between them the assistance in comfortable hotels of low offers as for the numbers of rooms but with services of high quality, near the vineyards and the organic gardens, as widespread part of the agricultural fields, today shared space.*

**KEYWORDS:** Tourist experience, rurality, wine production, hotels

### REVISIÓN LITERARIA

Consciente de que el turismo es riqueza para la persona, para la familia, para la comunidad, para el país y para el mundo entero, la Organización Mundial del Turismo (OMT), como principal organización

internacional en el ámbito turístico, aboga por que la actividad económica que se realice contribuya al crecimiento, a favor de un desarrollo turístico incluyente, social y ambiental solidario, si bien lo anterior se plantea como un objetivo, también constituye una visión, amplia, suficiente y participativa. Congruente con lo anterior es que la Secretaría de Turismo de México (2004) define al turismo alternativo como “los viajes que tienen como fin el realizar actividades recreativas en contacto directo con la naturaleza y las expresiones culturales que le envuelven con una actitud y compromiso de conocer, respetar, disfrutar y participar en la conservación de los recursos naturales y culturales”. Dando prioridad al viaje, a la convivencia respetuosa y lógicamente a la experiencia que provoca todo el atractivo.

Pese a que la "Secretaría de Turismo de México no considera en su clasificación de turismo alternativo al enoturismo, sin embargo si está incluido por el tipo de actividad que se realiza, diferenciándose por el enfoque a la producción de vino, el conocimiento de sus procesos de cultivo y de las áreas geográficas en las que este se realiza (turismo rural), permitiendo a los turistas o visitantes un contacto con las zonas naturales circundantes a las zonas de cultivo (ecoturismo) donde se da esta actividad rural especializada." (2011, Ruiz, Martínez, Verján y Valderrama). Si bien para turismo alternativo existen diversas definiciones y conceptos, existen dos aspectos que se presentan constantes, la primera de ellas es una interrelación muy estrecha con la naturaleza, resaltando la atención por la conservación de los recursos naturales del área en que se efectúa la actividad turística, y también la interacción social que se da entre los visitantes y los locales se presenta respetuosa e intensa, ambas interrelaciones son valoradas generando registros valiosos que se aprecian, se comparten y forman expectativas en torno a la visita. Respecto al “turismo alternativo se presenta en perspectiva de valoración recursos excepcionales y manifestaciones singulares tanto de atractivos naturales, como socioculturales. El turismo alternativo por contexto se relaciona con el turismo rural y el ecoturismo, se asocia fuertemente al agroturismo, comparte referencias con el turismo cultural e incluso con el turismo de aventura". (2010, Valderrama, Verján, Velázquez).

### Planteamiento Referencial

Para llegar al Valle de Guadalupe desde San Diego, California es necesario cruzar la frontera USA-MEXICO y tomar la Autopista Escénica Tijuana-Ensenada, la carretera que generalmente utilizan los turistas y los visitantes nacionales, llegando a la altura de El Sauzal, se sigue el camino hacia el este para en unos cuantos minutos estar en el poblado de Francisco Zarco; un punto central franqueado de lado izquierdo por la comunidad rusa y hacia la derecha por los viñedos y algunas de las más importantes bodegas entre ellas, L.A. Cetto y Pedro Domecq, complementando la visita se tienen museos, presencia indígena, restaurantes campestres, pequeños hoteles boutique y una variada oferta de vitivinícolas familiares, el atractivo existente conforma una satisfactoria convivencia en el espacio rural bajacaliforniano. El Valle de Guadalupe es la región vitivinícola, conocida como la Ruta del Vino la cual integra como estructura empresarial más de 40 bodegas productoras de vino en su gran mayoría empresas pequeñas y medianas que bajo sistema artesanal producen diferentes variedades de vino, todas ofrecen servicios guiados por sus instalaciones y viñedos, ofrecen degustaciones y comparten sus prácticas productivas, así mismo realizan venta directa de sus productos y una gran mayoría de ellas están abiertas al público sin necesidad de hacer reservaciones aunque si tienen horarios preestablecidos, en cantidades crecientes son visitadas por turísticas y visitantes, expertos e interesados, quienes encuentran en un ambiente cotidiano y atractivo, expectativas para realizar nuevos acercamientos, ya que la Ruta del Vino es amplia y renovada en actividades.

Parte fundamental del éxito de mercado es que a lo largo de toda la visita el turista se convierte en un actor protagónico de las actividades programadas, que si bien son tradicionales para la comunidad son auténticamente alternativas para los visitantes, toda vez que además de hacer enoturismo el convivio con la ruralidad puede favorecer la práctica de otras alternativas en el mismo territorio, lo anterior no solo incrementa los conocimientos sobre la vid y el vino (objetivo primordial de visita) sino que además

se puede el mismo tiempo-espacio relacionarse con otras opciones de recreación relacionadas con el campo, los ranchos y los cultivos, todo lo anterior conviviendo socialmente con los pobladores, compartiendo cultura y participando de una experiencia por demás alternativa a la actividad de los visitantes. Si bien para los visitantes los niveles de satisfacción son amplios, para la población residente es vital que el turismo alternativo sea una verdadera opción de bienestar, para ello es importante que las personas tengan mayores oportunidades de insertarse a la dinámica positiva del turismo, es decir que la comunidad sea receptora directa indirecta del beneficio económico generado. Es importante que la población se sienta convencida y orgullosa de poder compartir y conservar los recursos existentes, para ello se requiere trabajar en las formas y en los medios, bajo la condición de hacer uso racional de los recursos naturales y sociales existentes en el territorio.

### Discusión

Los tres elementos identificados en el presente trabajo son la ruralidad referida al contexto físico social en donde se desarrolla la actividad económica, la producción de vinos conformando el mayor atractivo turístico de la región, integralmente relacionado con el territorio, naturaleza, tradición y emprendimiento y por último y no por ello menos importante la prestación de servicios turísticos, específicamente hoteles de bajo impacto, en dinámica continua de mejoramiento de la experiencia y cada vez con más recursos para facilitar la visita al Valle de Guadalupe, todos ellos fortalecidos por el gran atractivo existente

La Tabla No. 1 registra una parte de la oferta de alojamiento que existe en el Valle de Guadalupe se trata de hoteles pequeños y lujosos que cuentan con todos los servicios y presentan como principal atractivo su localización, enclavada en atractivos espacios naturales, rodeados de viñedos y/o con vista panorámica, ocupan espacios relativamente pequeños con tarifas medianas y altas asociadas a la calidad de sus servicios y por ende favorecedoras de una estancia/visita placentera, se trata de firmas comerciales que se encuentran fuertemente relacionadas con el destino, las vitivinícolas se encuentran muy cerca de los hoteles, los restaurantes internos y los que se encuentran cercanos a los mismos ofrecen posibilidades de alta cocina gourmet, nacional e internacional.

Tabla No 1: Oferta de hospedaje en el Valle de Guadalupe, Baja California, México.

Nombre del hotel	Servicios
Adobe Guadalupe	6 habitaciones, restaurante, huerto orgánico, viñedos y vinícola.
Casa de Guadalupe	2 villas, cocina integral, viñedos
Cuatro Cuartos	12 cabañas, comedor y transporte a viñedos.
El Mesón del vino	13 habitaciones, restaurante y degustación de vinos
Finca Koochaegé	7 habitaciones, restaurante huerto orgánico y recorrido por viñedo.
Hacienda de Guadalupe Hotel	12 habitaciones, alberca, jacuzzi, huerto orgánico, vino y viñedos
Hotel Boutique Malagón	10 habitaciones, restaurante, vinícola.
Hotel del Valle de Guadalupe	8 habitaciones, viñedos y vinícola, paseo a caballo
Hotel Mesón del Vino	8 habitaciones, asador, venta de vino
La Villa del Valle Hotel Boutique	6 habitaciones, restaurante, huerto orgánico y viñedos.
Rancho María Teresa / Posada Inn	10 habitaciones y 2 villas, restaurante y vinícola
Villa Tierra Santa	8 villas y 3 hab. Restaurante, viñedos y vinos.

Fuente: Investigación directa 2012.

Si bien solo se trata de una muestra de los servicios hoteleros existentes en el área, es valioso reconocer el carácter excepcional de los mismos, en donde el lujo y el confort de sus ingredientes son acompañados por la atención personalizada de sus colaboradores agregando la singularidad de su localización; estos servicios además de alojamiento cuentan con spas, jacuzzi, albercas, acceso a varias vinícolas y por ello recorridos, degustaciones y venta de vinos, algunos ofrecen paseos a caballo y otros en bicicleta, agregando a las facilidades y atracciones el acceso a huertos orgánicos propios o próximos en donde los huéspedes participan de la siembra/ cosecha de verduras y legumbres que posteriormente formaran parte de los platillos que serán consumidos por ellos mismos durante su estancia en los hoteles. Es tan importante lo artesanal, lo local y lo orgánico en el Valle de Guadalupe que visitando los ranchos, que

están cerca de las vinícolas, algunos producen vino y/o productos compatibles por lo que existen sembradíos de cebolla, tomate, calabacita estrella, pepino y hortalizas orgánicas, algunos de ellos comercializan aceite de olivo, mermeladas, ates frutales conservas, salsas y aderezos, pollo y huevo de origen orgánico, además de quesos y pan, estos últimos complementos ideales del vino que se produce en la región. Como ejemplo de las posibilidades agrícolas del territorio Erick Falcón refiere en su trabajo titulado "Lo que vino del Valle" que las esencias aromáticas con las que se elaboran muchos de los productos artesanales como el pan y el queso vienen de los huertos orgánicos del Valle de Guadalupe, además de mermeladas y ates frutales, en los ranchos se cosechan hortalizas orgánicas y hasta suplementos alimenticios son a base de semilla de uva y la peculiar miel de vino, todo ello es hoy a través de la apertura a la actividad turística, actividades compartidas.

Sobre este último referente, es importante valorar que varios huertos orgánicos son visitados por los turistas para comprar directamente la producción natural y/o conservas generando además de un producto comercializable una oportunidad de incorporación de la población local a la dinámica positiva del turismo. Lo anterior confirma que " la actividad turística asociada al vino y a las zonas productoras propicia una actividad crucial para el desarrollo regional al abrir nuevas oportunidades de negocio para miembros de la comunidad que pueden sumarse a la oferta turística existente con productos y servicios locales. " (2010, Valderrama, et. al).

## CONCLUSIÓN

Como parte de un suceso no necesariamente reciente el medio rural bajacaliforniano está dando apertura a la diversificación de las actividades económicas, particularmente actividades turísticas que se abren paso, justificadas por el desarrollo agrícola implementando, asociado a un proceso histórico glocal que en estos momentos se presenta para la Ruta del Vino en el Valle de Guadalupe inicialmente no contradictorio, en opción perfilada por un turismo de bajo impacto que se ajusta a una perspectiva ambiental y socialmente validada, en modalidad alternativa, congruente a la estrategia de desarrollo integral

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# RUTAS ENOLÓGICAS COMO ESTRATEGIA DE POSICIONAMIENTO TURÍSTICO PARA BAJA CALIFORNIA, MÉXICO

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## RESUMEN

*En los últimos años se han venido produciendo importantes cambios en la actividad turística mundial, en donde los destinos urbanos han sido parcialmente desvalorizados frente a las propuestas alternativas que presenta el territorio rural, entre ellas, las rutas enológicas que han adquirido relevancia, desde el punto de vista socioeconómico. En el contexto de la diversificación de las actividades agrícolas y el empleo no agrícola, estas estrategias empresariales han representado una oportunidad para mejorar las condiciones de vida de los pobladores optando por la actividad turística en beneficio de una dinámica de crecimiento económico ampliada. El presente trabajo señala como la Ruta del Vino en Baja California ha favorecido el aprovechamiento de los elementos endógenos de la región, sustentado en la industria vitivinícola, los recursos naturales, históricos y sociales hoy conformados como producto integrado, parte central de la estrategia de posicionamiento turístico en Baja California, sin lugar a duda uno de los más valorados recursos de atracción de visitantes a la región.*

**PALABRAS CLAVES:** Comunidades, ruta del vino, actividad vitivinícola, actividad turística.

## WINE ROUTES AS STRATEGY OF TOURIST POSITIONING FOR BAJA CALIFORNIA, MÉXICO

### ABSTRACT

*In the last years have been producing important changes in tourist activity worldwide, where the urban destinations have been partially devalued opposite to the alternative offers that the rural territory presents, between them, the wine routes that have acquired relevancy, from the socioeconomic point of view. In the context of the diversification of the agricultural activities and the not agricultural employment, these managerial strategies they have represented an opportunity to improve the living conditions of the settlers choosing for the tourist activity in benefit of a dynamic of economic growth extended. The present work indicates as the wine route of Baja California has favored the utilization of the endogenous elements of the region, sustained in the wine industry, the natural, historical and cultural resources today shaped as integrated product, central part of the strategy of tourist positioning of Baja California, without place to the doubts one of the most valued resources visitors' attraction to the region.*

**KEYWORDS:** Communities, wine route, wine activity, tourist activity.

### REVISION LITERARIA

Las rutas alimentarias son un mecanismo de interpretación turística, capaz de generar el interés de traslado del turista al sitio donde se producen los alimentos y que es también en donde se generan sus apropiaciones culturales. Refieren (2010, Renard y Thomé) Al respecto señalan que este planteamiento resulta útil para identificar a las regiones que congregan productos con fuerte identidad territorial y

patrimonio cultural local como es el caso de la regiones vinícolas. Viajar para conocer las características naturales de los territorios, toda vez que en su interior existen valores motivacionales asociados a la producción agrícola local, que le da identidad, provocando interés por comprender el carácter patrimonial de los productos, es hoy en día, una situación que provoca desplazamientos, estancias y visitas repetitivas. Confirmando lo anterior (2009, Barrera y Bringas) apuntan que las rutas alimentarias son un instrumento, que promueve el desarrollo rural a través del posicionamiento de los alimentos con identidad territorial. Señalan que los vinos y quesos son los alimentos que acumulan más distintivos de calidad referenciados territorialmente y son también ellos los que muestran mayor cantidad de rutas alimentarias desarrolladas a nivel mundial. Fortaleciendo la identificación (2011, González) refiere que el turismo de rutas gastronómicas se desarrolla basado en el conocimiento y disfrute de productos alimenticios (gastronomía) y aspectos culturales (belleza paisajista, fiestas, atractivos históricos y convivencia con la población) a lo largo de recorridos por carreteras y caminos, con ello da evidencia de que si bien las motivaciones fundamentales son provocadas por las rutas gastronómicas, el destino reclama atractivos variados y suficientes para provocar el disfrute de la experiencia, fundamentando, se advierte en la misma que la convivencia con la población local resulta un componente insustituible.

Al respecto Hall y Mitchell (2000) (citados por Barrera y Bringas, 2009) señalan que el turismo del vino es la experiencia de visitar viñedos, conocer bodegas, asistir a festivales y a demostraciones vinícolas en los cuales la cata del vino y/o la experiencia de los atributos del mismo son el principal motivo para los visitantes, la opción turística planteada perfila a un turista activo, generalmente educado, respetuoso que interactúa no solo con la naturaleza sino con la población local con quien comparte y desarrolla amplios conocimientos del sitio.

### Planteamiento

El Valle de Guadalupe en Baja California México se sitúa a 25 kms. al norte de la ciudad de Ensenada, en el estado de Baja California, a 85 kilómetros al sur de la ciudad de Tecate y a 15 kilómetros del Océano Pacífico aproximadamente, en una extensión de zona rocosa-montañosa de 66,353 hectáreas, sobre los márgenes del arroyo Guadalupe y con una elevación sobre el nivel del mar de 1,100 pies. En dicho valle se asientan los poblados Francisco Zarco, El Porvenir y San Antonio de Las Minas, lugar donde se concentran más de 40 bodegas dedicadas a la producción de vino. El Valle de Guadalupe es una región vitivinícola, también conocida como la Ruta del Vino, cuenta con una importante historia ya que los primeros pobladores de esta región fueron de las culturas Kiliwa y Kumiai, seguidos de misioneros ibéricos y mexicanos quienes abrieron brecha para la llegada de inmigrantes de Rusia, Italia y connacionales provenientes del interior de la república mexicana esta condición histórico-social le ha impregnado una dinámica de emprendimientos, habilidades, tradiciones e influencias étnicas hoy manifiestas en muchas formas del quehacer y desarrollo humano, carácter único que se manifiesta como uno de los principales valores y condición de posicionamiento de la Ruta del Vino.

La Ruta del Vino de Valle de Guadalupe en Baja California México define una estrategia de aprovechamiento de los elementos naturales y culturales, como producto de la integración de recursos y servicios turísticos de una región, relacionados con el vino, aunado a actividades relacionadas a éste, como la apreciación del paisaje, recorridos por viñas, participación de la vida cotidiana como parte de una experiencia de turismo alternativo, en donde además de recorridos por las viñas existen museos, eventos culturales, comunidades indígenas y vida campesina compartida. Entorno al turismo alternativo el atractivo de la gastronomía se combina con el vino y la cultura constituyendo el principal motivo de viaje a una determinada región por lo que la estrategia de desarrollo se basa en el aprovechamiento de las vocaciones naturales y patrimoniales de los lugares, el Valle de Guadalupe, cuenta entre sus recursos tres factores que destacan su nivel de autenticidad, el primer factor es el rango de la marca que divide las montañas por donde entra una brisa marina del Pacífico la cual refresca los suelos ofreciendo una excelente humedad y respiración para la vid en las temporadas calurosas. Como segundo factor el Valle

cuenta con una temperatura mínima media de ocho grados centígrados y una máxima media de veintinueve grados centígrados en condición caracterizando el clima mediterráneo, y el tercer factor característico, es la peculiaridad del suelo ya que tiene una superficie oscura, suave y rica en materias orgánicas y nutrientes. Todo lo anterior determina que el área vitivinícola cuente con recursos naturales de una zona privilegiada haciéndola la principal zona vitivinícola de México. Considerando lo anterior es importante destacar que la Ruta del Vino en el Valle de Guadalupe en Baja California, basada en su condición natural, emprendimiento y resultado empresarial contribuye al desarrollo del área geográfica que ocupa específicamente su contexto rural el cual como hemos visto reúne condiciones para atraer y proporcionar experiencias positivas basadas en el conocimiento de apreciación, degustación y consumo del vino, generando desplazamientos que impactan positivamente en la generación de riqueza y empleo en los espacios que ocupa, estimulando la inversión y la creación de oferta de servicios turísticos por parte de la comunidad, que completen los niveles de satisfacción y consoliden el destino. Estimular el turismo del vino impacta positivamente en la zona geográfica la cual que como hemos visto resulta atractiva para el turista que en busca de experiencias basadas en el conocimiento del producto agrícola local, realizara desplazamientos que tienden a hacer valorados de manera creciente dado los impactos que genera a favor del contexto ampliado.

### Discusión

Actualmente, como respuesta a las tendencias turísticas mundiales, los destinos están buscando conocer y atender las motivaciones de los turistas agregando los servicios que acorde a los recursos existentes tendrán que imponerse en condición de valor para responder a las motivaciones de los viajeros, el turismo enológico avanza en su condición y posibilidad de producción aperturando su condición natural, sus atractivos y servicios sumados, impactando favorablemente en la programación de actividades recreacionales y en el disfrute de las mismas. El turismo se encuentra en busca de nuevos y mejores formas de dedicar su tiempo para vacacionar, dejando atrás las motivaciones convencionales como la playa, los casinos y los parques de diversiones ahora se aprecia un creciente interés por desarrollar nuevas formas de turismo, surgiendo un sin número de alternativas y novedosas formas de viajar dirigidas a turistas más exigentes quienes buscan otros tipos de experiencias (2009, Elías).

Los desplazamientos turísticos que bajo motivaciones emotivas y razonadas relacionadas con el disfrute del entorno específicamente en torno al vino, recorridos guiados por la bodegas en donde el conocimiento de las características que dan valor agregado a cada uno de los productos son conocidos en su lugar de origen y en voz de los productores, son motivaciones cubiertas. La experiencia está apoyada por diversos servicios turísticos que se suman al tiempo de estancia y a la mejor y más amplia valoración de la modalidad turística vivenciada. Más allá de un concepto mercadológico utilizado en varios países del mundo para identificar un recurso menor representa más que un itinerario, conforma una estrategia integrada o una propuesta integral que convierte al viajero, en un investigador, de una realidad que le es atractiva, que habla de vino, de su proceso de producción, de sus ingredientes y condiciones naturales, lo mismo que de sus productores directos, de sus costumbres y tradiciones, aportando conocimientos mayores que avanzan en línea directa a su bienestar y satisfacción. La experiencia turística y no solamente el viaje a una región vitivinícola convierte al turista en un conocedor del vino de la zona rural en donde se localizan los plantíos, de su proceso agroindustrial, de las características de sus variedades y lógicamente de sus singulares sabores y calidad, desarrollando niveles de comunicación amplios y respetuosos con los pobladores conociendo contexto y cultura.

### **CONCLUSION**

La actividad turística relacionada con el vino y sus zonas productoras propicia una actividad económica ampliada, por el impacto positivo que se presenta a nivel regional toda vez que se abre la oportunidad de

ampliar los servicios y atracciones para los visitantes de las zonas rurales en donde la actividad se inicia de manera formal, el estímulo a la producción y a la comercialización se da de manera directa pero también ampliada a productos y servicios alternos y complementarios lo anterior genera beneficios extendidos a otros miembros de la comunidad que efectivamente pueden sumarse a la dinámica de crecimiento, lo anterior, revela la dinámica positiva que el turismo puede generar en zonas donde existen valores patrimoniales asociados a la producción original. Las posibilidades de visita turística a zonas vitivinícolas permiten el alcance de beneficios para los empresarios directos, favoreciendo el fortalecimiento de marcas, así como entregar valor agregado a los vinos por aumento en las ventas, lo mismo que para las localidades, permitiendo la diversificación de la oferta turística existente, así como el proteger y revitalizar el patrimonio vitivinícola, así mismo los beneficios para los turistas son el compartir conocimientos enológicos con los protagonistas de la actividad, protagonizar condiciones de viaje singulares de alta calidad y el que es sin duda el atractivo más importante que es el vivir experiencias significativas de viaje, positivas y satisfactorias.

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# FACTORES DE INFLUENCIA EN LA ELECCIÓN DE COLEGIOS PARTICULARES DESDE LA PERSPECTIVA DE LOS PADRES DE FAMILIA

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## RESUMEN

*De acuerdo con cifras oficiales; el sector de educación particular a nivel medio superior intenta recuperarse del impacto negativo que la crisis global ha provocado en la demanda de sus servicios y por ende, en su competitividad intersectorial. Ante este hecho, queda el reto de emprender las estrategias correctas para captar o retener inscripciones. Conocer de primera mano los gustos, preferencias y opiniones de los usuarios del servicios –padres de familia– representa un primer paso y un importante ejercicio para obtener valiosa información y así emprender acciones para desarrollar productos y servicios de calidad, competitivos y que generen bienestar entre los usuarios; un objetivo fundamental en la disciplina de la Mercadotecnia.*

**PALABRAS CLAVE:** administración, mercadotecnia, educación.

## FACTORS INFLUENCING THE CHOICE OF PRIVATE SCHOOLS FROM THE PARENTS PERSPECTIVE

### ABSTRACT

*According to government sources; private education sector stills trying to get over the negative impact caused by the global economic crisis, which is directly affecting to its demand and intersectoral competitiveness. To face this issue, sector has the challenge to launch precise strategies in order to prospect and retain users and student's tuitions. Acknowledging –by first hand– final user's likes and dislikes, preferences and opinions; represents an important first step in order to obtain valuable information, so institutions would be able to start up actions looking to develop quality and competitive products and services that bring up comfort and wealth to their users; which is a primary objective when talking about Marketing.*

**KEY WORDS:** management, education, positioning, marketing

### INTRODUCCION

De acuerdo con el SEE de Baja California, el sector educativo particular intenta recuperarse del impacto negativo que la crisis global ha provocado en la demanda de sus servicios, es precisamente en este escenario que el presente estudio cobra una particular importancia, pues explora los factores que son relevantes para los padres de familia al hacer la elección de escuela a nivel medio superior para sus hijos. En esta investigación, toma como punto de partida el concepto de *Servicios de Compra Reflexionada*; expuesto por expertos en la materia –como el profesor Juan Manuel Manes (2005), de la Universidad Argentina de la Empresa, en Buenos Aires– quien afirma que en la elección de una institución educativa existe un riesgo percibido originado en la expectativa de calidad, valor, precio, capacidad de pago del usuario y consecuencias de decisión. En este tipo de servicios –dice el profesor Manes– existe un proceso de comparación entre las diferentes ofertas educativas en el que se dará preferencia a aquella que se acerque más a las expectativas y de mejor respuesta a los riesgos percibidos. Si bien es cierto que los

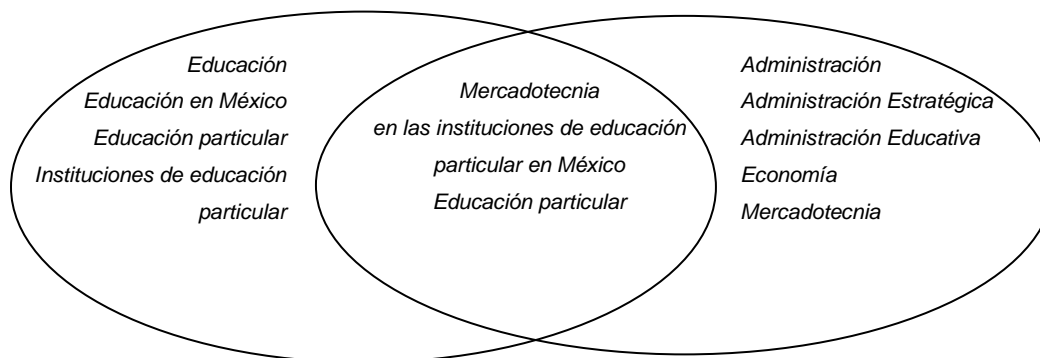
factores externos a las instituciones educativas –tales como la crisis económica global– impactan directo en la demanda de sus servicios; la Teoría Administrativa también nos dice que existen factores internos que –si se descuidan– pueden impactar negativamente en las organizaciones. De esta manera, entonces es posible afirmar –como lo hace la reconocida experta en temas de Administración, Lourdes Münch (2010) – que “la calidad de cualquier institución educativa está en relación directa con la aplicación de una adecuada administración” y más aún, que “a través de una correcta administración en instituciones educativas, se logran los objetivos con la máxima eficiencia, eficacia, calidad, productividad y competitividad” (Münch, 2010: p. 14). Si bien el objetivo principal es determinar los factores de influencia relevantes para los padres de familia en la elección de un colegio particular para sus hijos, también es importante reconocer y sustentar la Mercadotecnia como una herramienta estratégica para la retención y captación de alumnos en los colegios del sector privado.

## METODOLOGIA

Geográficamente, la presente investigación tiene lugar en la ciudad de Tijuana Baja California; y la muestra de instituciones observadas se considera intencional; pues sólo se toman en cuenta colegios que acogen alumnos de familias de mediano y alto poder adquisitivo de la ciudad, de acuerdo con el directorio oficial de escuelas del Sistema Educativo Estatal (SEE), suman en total 118 preparatorias; de las cuales 87 son particulares y 31 son públicas. La muestra del presente estudio incluye cuatro colegios ampliamente conocidos y distinguidos que además integran –en un solo plantel– educación secundaria y bachillerato. La metodología para este trabajo de investigación integra aquellos métodos pertinentes a la Investigación de Mercados; y comprende un ejercicio de *Focus Group* para obtener información principalmente cualitativa. En este ejercicio se utilizaron los como instrumento de investigación; *Discusión Grupal*, *Técnica de Asociación de Palabras*, *Técnica de Diferencial Semántico* y *Encuesta* (instrumento diseñado sometido a un análisis de fiabilidad utilizando la paquetería IBM SPSS versión 19 y arrojó un coeficiente Alfa de Cronbach de 0.869 cuya consistencia interna –de acuerdo con la teoría psicométrica– es considerada como *Buena*). Dicho instrumento mide el grado de conocimiento que el padre de familia tiene sobre la institución; y –por otra parte– mide la valoración que el padre de familia da ciertos componentes del colegio; tales como instalaciones, profesores, entre otros. En total se aplicaron doce encuestas en una muestra de doce padres de familia, con un nivel socioeconómico A/B y que tengan hijos en escuelas privadas a nivel medio superior.

## REVISION DE LA LITERATURA

La presente investigación se ubica dentro de los estudios de Mercadotecnia; pertenecientes a su vez, al campo de estudio de las Ciencias Administrativas y la Economía. De igual manera se inserta en los estudio sobre Administración de la Educación. En este contexto –y de la intersección resultante– es necesaria la inclusión de literatura técnica pertinente con el fin de comprender plenamente la naturaleza, contenido y metodología de esta investigación. A continuación se muestra un diagrama de Venn que ilustra y justifica la selección de literatura para este trabajo de investigación:



El marco teórico está principalmente apuntalado en conceptos presentes en Michael Parkin (2006); para los conceptos de *Economía*, *Mercado*, *Oferta*, *Demanda*, *Bienes y Servicios*; Sergio Hernández y Rodríguez (2008) para las nociones de *Administración* y *Administración Moderna*, *Proceso Administrativo* y *Empresa*; Charles W. Hill y Gareth R. Jones (2009) para las nociones relativas a *Estrategia* y *Administración Estratégica*; Michael Porter (1985) para las nociones relativas a *Competitividad* y *Ventajas Competitivas*; Lourdes Münch (2010) para las nociones de *Administración Educativa*; Philip Kotler (1998) para las nociones relativas a la *Marketing*; José María de Andrés Ferrando (2008) y Valarie Zeithaml (2008) para las nociones relativas a *Marketing de Servicios*; Jack Ries y Al Trout (1980) para las nociones relativas a *Imagen y Posicionamiento*; Ricardo Homs (2011) para las nociones de *Estrategias de Marketing*; Kevin Lane (2008) para las nociones relativas a *Administración Estratégica de Marca*; y Juan Manuel Manes (2010) para las nociones de *Marketing Educativo* y *Servicios de Compra Reflexionada*. De igual manera –y conforme el cuerpo de la investigación así lo requiera– se presentan otros autores y conceptos asimismo importantes.

## RESULTADOS

Con base en la información obtenida a través de los instrumentos anteriormente mencionados; se encontraron los siguientes resultados:

*Técnica de Asociación de Palabras:* Los logotipos de las escuelas privadas de nivel medio superior no son identificados sólo por su imagen corporativa y no existen elementos de diferenciación entre una y otra. *Discusión Grupal:* El elemento más importante que resalto en esta técnica fue la seguridad, además de mencionarla como un elemento clave en la toma de decisión entre una escuela pública y una privada.

*Técnica de Diferencial Semántico:* Con esta técnica se confirma la carencia de elementos de diferenciación significativos entre escuelas.

*Respecto a las Encuestas,* los resultados arrojaron que un 70% de los usuarios eligió la escuela por recomendación de alguien, mientras que un 25% ya había tenido experiencias anteriores en esa institución. Al ordenar los factores de influencia en orden de importancia un 75% considera la planta docente como el factor más importante, seguido por el prestigio de la institución y la disciplina, en la segunda opción se encuentra la disciplina con un 60%, seguido por el prestigio y las instalaciones, como tercera opción un 50% mencionan las actividades culturales y deportivas, seguido por las instalaciones.

Como podemos observar los factores que más se repiten en los primeros tres lugares son el prestigio, disciplina e instalaciones, pero sobre estos el factor más sobresaliente para la mayoría es la planta docente. Al cuestionar sobre el elemento diferenciador de la institución en la cual su hijo está inscrito, un 40% considera las instalaciones, 25% mencionan la disciplina y solo un 20% menciona el nivel académico, aun cuando mencionan que para ellos es el factor (nivel académico) más importante al momento de decidir, lo cual se valida al preguntar si consideran que hay mejores opciones para sus hijos, a lo cual un 40% responden que si hay mejores opciones de instituciones privadas para sus hijos, por lo que si cambiarían de escuela a sus hijos si alguna institución presentara una opción que cubriera sus



expectativas. Un 40% de los usuarios están totalmente satisfechos y 30% están medianamente satisfechos con el servicio que ofrece la institución actual en donde estudia su hijo.

## CONCLUSIONES

Con base en el desarrollo de esta investigación; sumado a los resultados aquí presentados, se concluye que aspectos como *Profesores, Disciplina, Prestigio, instalaciones y Actividades Deportivas* son considerados por los padres como factores determinantes en la elección de un colegio de nivel medio superior para sus hijos; todos ellos factores internos perfectamente controlables, medibles y perfectibles desde la administración de las instituciones. Cuando estos factores satisfacen –y en el mejor de los casos exceden– las expectativas tanto de padres y alumnos pueden generar una mejor posicionamiento de la institución a través de una multiplicación de recomendaciones; y por ende, posibilitar una mayor atracción, captación y retención de matrícula.

## RECOMENDACIONES

Ahora bien, con base en lo anterior llegamos a las siguientes conclusiones desde la perspectiva de la Mercadotecnia:

- Desarrollar diagnósticos internos y emprender estrategias de diferenciación
- Publicitar sus fortalezas actuales con una Mezcla de Mercadotecnia balanceada.
- Emprender estrategias de fidelización, pertenencia y apego a la marca
- Emprender estrategias de promoción de ventas y programas de referidos

Posteriormente, se buscaría entonces que dichas recomendaciones –interpretadas y ejecutadas desde la Mercadotecnia– generen soluciones al problema de la pérdida de matrícula en el sector educativo y aporte herramientas para que las instituciones involucradas y emprendan acciones y desarrollen servicios educativos de calidad que generen bienestar y competitividad. Se debe insistir en que este primer estudio es sólo un avance que –en su etapa más madura– servirá de base para proceder a estudios cuantitativos que arrojen información complementaria que precise y explique otras variables; o bien que posibilite otras futuras líneas de investigación. He aquí algunas propuestas: Explicar la importancia del Proceso Mercadológico para el logro de los objetivos en las instituciones educativas, Detectar el posicionamiento que las instituciones con descenso de matrícula tienen en la mente del consumidor. Sírvanse futuros investigadores, tomar como punto de partida estas sugerencias.

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# DISEÑO DE UNA METODOLOGÍA PARA LA IMPLEMENTACIÓN DE UN REPOSITORIO ELECTRÓNICO DE CONOCIMIENTO

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## RESUMEN

*En el presente trabajo se desarrolla una metodología de implementación de un modelo de repositorio con alcance global que permite la máxima transferencia de conocimiento en repositorios electrónicos. Su objeto de estudio es el personal de la federación de Observatorios Santander, fabricantes y universidades en los continentes americano, europeo y africano, que busquen implementaciones de aplicaciones con la TUI. El resultado es una metodología compuesta por cinco fases: Valoración, Toma de Decisiones, Diseño y Desarrollo, Implementación y Evaluación del Desempeño. Dicha metodología es evaluada a través del criterio de expertos, teoría e implementación práctica. Los resultados demuestran que los expertos coinciden con un coeficiente de concordancia ANOCHI de 0.82 en que la metodología tiene una fundamentación teórica sólida, la definición de las fases y su secuencia lógica es adecuada y es factible y rentable de implementar. Además, se desarrolla e implementa un repositorio siguiendo la metodología, y en la prueba piloto se observa que el desempeño el repositorio implementado con la metodología es mejor evaluado por el usuario que el repositorio de control. Concluyendo que la metodología es factible y exitosa, y un repositorio que la sigue tiene un nivel de éxito mayor que aquel que no lo hace.*

**PALABRAS CLAVE:** Transferencia de conocimiento, repositorios electrónicos de conocimiento

## DESIGN OF A METHODOLOGY FOR THE IMPLEMENTATION OF AN ELECTRONIC KNOWLEDGE REPOSITORY

### ABSTRACT

This document presents a methodology for the implementation of a repository's model with global reach that maximizes the knowledge transfer in electronic repositories. The object of study is Santander's Observatories Federation, manufacturers and Universities on America, Europe and Africa. The result is a methodology composed for five phases: Valuation, Decisions Making, Design and Development and Performance Evaluation. This methodology is evaluated through experts' criteria, theory and practical implementation. The results show that the experts match with a concordance coefficient ANOCHI of 0.82, it means that the methodology has a strong theory foundation, the definition of the phases and their logical sequence is appropriate and feasible and cost effective to implement. In addition, an electronic repository is implemented following the methodology and the pilot test performance shows that the repository implemented supported with the methodology is best evaluated by the user than the repository that does not apply the methodology. Concluding that the methodology is feasible and successful and a repository that accomplishes it, show a greater level of success against the one that does not.

**KEYWORDS:** Knowledge transfer, electronic knowledge repositories

**JEL:** M10; M15; O33

# **MIGRACIÓN FORZADA DE EMPRESAS MEXICANAS A ESTADOS UNIDOS: UNA PRIMERA APROXIMACIÓN TEÓRICA DESDE LA ADMINISTRACIÓN INTERCULTURAL**

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## **RESUMEN**

Existe un acuerdo generalizado en la literatura que los empresarios y emprendedores de organizaciones son los principales motores del crecimiento económico. (Storey y Thether, 1998). El ambiente contemporáneo tanto en las PYMES como en grandes empresas es cada vez más internacional, y requiere una administración intercultural para la combinación de talentos en un ambiente potencialmente problemático, donde contextos multiculturales implican una dimensión de gestión de trabajo y de cooperación entre individuos (convergencia), pero también una donde cuenten las diferencias y acomodamientos (divergencia) al interior de la empresa (Irrman y Arcand, 2010, p. 348). Un aspecto que ha recibido poca atención es la contribución de los migrantes a la actividad empresarial y creación de empleo en sus países de acogida, ya que en sus países miembros, la supervivencia de estas empresas es a menudo inferior que en sus países de procedencia (OCDE, 2010). Debido a la violencia en Ciudad Juárez, el Servicio de Ciudadanía e Inmigración y el Departamento de Inmigración y Naturalización de los Estados Unidos, calcula en 100 mil sus habitantes que migraron a ese país desde 2007, principalmente a El Paso, Texas., y la Asociación de Maquiladoras A.C de Ciudad Juárez estima que mil millones de dólares no se invirtieron, y hubieran generado entre 70 mil y 80 mil empleos (Milenio, 2010).

**PALABRAS CLAVE:** Emprendimiento, Migración Forzada, Administración Intercultural

## **FORCED MIGRATION OF MEXICAN COMPANIES TO THE UNITED STATES: AN INTERCULTURAL MANAGEMENT THEORETICAL APPROACH**

## **ABSTRACT**

*There is widespread agreement in the literature that businessmen and entrepreneurs of organizations are the main drivers of economic growth (Storey and Thether, 1998). The contemporary atmosphere in both SMEs and large enterprises is becoming more international, and requires an intercultural management to allow the combination of talents in a potentially problematic area, where multicultural contexts involve a work management dimension and cooperation between individuals (convergence), but also where they have differences and accommodations (divergent) within the company (Irrman and Arcand, 2010, p. 348). One aspect that has received little attention is the contribution of migrants to business and job creation in their host countries, since in the OECD member countries, the survival of these companies is often less than in their countries of origin (OECD, 2010). Because of the violence in Ciudad Juarez, the United States Bureau of Citizenship and Immigration and the Office of Immigration and Naturalization estimated 100, 000 persons who migrated to the USA since 2007, mainly to El Paso, Texas, and the Maquiladora Association of Ciudad Juarez estimated that one billion dollars were not invested and would have generated between 70,000 and 80,000 jobs (Milenio, 2010).*

**KEYWORDS:** *Entrepreneurship intention, Universities, Business Creation.*

## INTRODUCCIÓN

Desde inicios de la humanidad los seres humanos migran y el fenómeno de las migraciones, es reconocido como un proceso esencial en la vida del ser humano sobre la tierra, que ha permitido generar diferentes desarrollos socio culturales y económicos (Gómez, Astaiza, De Souza, 2008, p.4). De acuerdo con estos autores, es de vital importancia la definición de migrante: “toda persona que por cualquier motivo decide, mediante una elección tomada libremente, cambiar su lugar de residencia, ya sea de manera permanente o no” (Gómez, et al 2008, p.6). La definición anterior brinda la oportunidad de análisis en el sentido en que una persona experimenta procesos migratorios por decisión propia para la búsqueda de un mejor empleo, salarios más altos, mejor educación para los hijos o asuntos familiares (Villa, 2006, p.2).

Dentro del constructo Migración, algunos autores como Villa, proporciona un rubro o clasificación llamado Desplazamiento Forzado o Migración Forzada, siendo esta, “aquella que ocurre dentro de las fronteras del territorio nacional o internacional que está motivada por desastres naturales o por diversas formas de persecución, amenaza o agresiones que atentan contra la integridad de las personas” (Villa, 2006, p.4). En base a la revisión de literatura efectuada, se propone una definición específica sobre la migración forzada de naturaleza empresarial, siendo que es aquella que ocurre dentro de los límites de un territorio, motivada por diversas formas de persecución, amenaza o agresiones que atentan contra la integridad física o patrimonial de un empresario, emprendiendo por ello una nueva organización en otro territorio diferente a su lugar de origen.

Partiendo de la constatación de la gravedad y magnitud del fenómeno, según el Alto Comisionado de las Naciones Unidas para los Refugiados (Acnur, 2000), son alrededor de 25 millones de personas las que, bajo estos contextos, están desplazadas en el mundo. Un ejemplo de Migración Forzada reciente es el de Colombia, que en 2005 presentó aproximadamente 3.7 millones de personas desarraigadas por un conflicto armado interno sociopolítico, ocupando así el segundo lugar en el mundo después de Sudan en migraciones internas (Ibáñez, 2005). Según la Organización Internacional de las Migraciones (OIM, 2005), existen aproximadamente 200 millones de migrantes internacionales, y desde 1970 al 2005, hay un aumento de 2.5 veces la cifra de migrantes internacionales: el 3% de la población mundial está dentro de esta categoría. Según esta misma organización, los principales destinos de estas personas son Europa con 56.1 millones y Estados Unidos con 35 millones de migrantes que corresponde al 7.7 % y el 20 % de su población, respectivamente.

La Migración Forzada derivada por la inseguridad que opera en el País en general, y que forma estos flujos migratorios de mexicanos a Estados Unidos, ha ocasionado que en las ciudades fronterizas como Ciudad Juárez, Chihuahua, se estime que 230 mil a 250 mil personas decidieron irse a vivir a El Paso, Texas (Observatorio de Seguridad y Convivencia, 2010), y cerca de una cuarta parte de las viviendas están desocupadas, pues de las 467 mil 151 casas que existen en el municipio, 111 mil 103 están solas (a diferencia del 2005, cuando había 69,600), siendo la segunda a nivel nacional en este rubro (Censo de Población y Vivienda, 2010).

Como resultado del contexto de violencia que Ciudad Juárez ha presentado en épocas recientes, de acuerdo con el INEGI más de 200 mil empleos se han perdido y representa el 20 por ciento de la población actual. El Consejo Coordinador Empresarial estima que tres de cada 10 negocios locales están cerrados. La Cámara Nacional de Comercio (Canaco local) menciona que en 2008 tenía registrados 11 mil negocios: hoy sólo 2 mil 700. Es decir, 8 mil 300 (75%) han cerrado (Milenio, 2010). Según datos proporcionados por la Cámara de empresarios mexicanos radicados en El Paso, Texas, (llamada La Red), tienen como afiliados aproximadamente 500 negocios, de los cuales, 230 son considerados como activos,

esto es, que pagan su membresía, cuotas y asisten a los eventos organizados por dicha cámara. Fue fundada en 2010.

Es aquí en donde se presenta la Administración Intercultural. El término más utilizado en inglés es administración «cross-cultural» y no «intercultural». La dimensión «cross-culture» evoca la comparación entre dos grupos culturales, mientras que «intercultural» estaría más centrado en la interacción. Se utiliza el término intercultural de manera inclusiva en sus dos acepciones. definida como “la que estudia la conducta de las personas en organizaciones de todo el mundo y forma a las personas para que trabajen en organizaciones con poblaciones de empleados y de clientes. Describe la conducta organizacional al interior de países y culturas; compara las conductas organizacionales entre culturas y entre países y, tal vez lo más importante, busca comprender y mejorar la interacción entre los trabajadores, los clientes, los proveedores y los socios de alianzas de diferentes países y culturas” (Adler, 1991, p. 10-11).

El presente estudio se enfocara en la segunda parte de esta definición, que pretende comprender y mejorar la interacción entre los empleados, clientes y los socios que viven en países y culturas diferentes, tal y como sugieren Irrmann y Arcand (2000, p.2), quienes también comentan que ningún administrador u organización pueden eludir el problema de la administración intercultural en la economía contemporánea y es donde este tipo de administración se encuentra al interior de las empresas y se presenta en los grupos procedentes de horizontes culturales diferentes que deben cooperar dentro de la misma organización.

Para estos empresarios, es esencial saber si sus procedimientos logran los mismos resultados en diversas culturas extranjeras (Adler y Bartholomew, 1992). Estudios de la administración intercultural pueden avanzar en la investigación empresarial, ayudando a distinguir las relaciones que son universalmente válidas y las que son dependientes de la cultura (Tiessen, 1997). Por tanto, es importante entender los efectos en conjunto de las dimensiones culturales, los rasgos de personalidad, así como de los estándares culturales, en los modos de acción de la administración intercultural y que funcionen mejor en diferentes contextos de esta (Fink, Neyer, Kolling, 2007). Al entender esta problemática, se podrá mejorar la habilidad de crear relaciones abiertas y productivas en sus organizaciones (Silverthorne, 2005).

Engelen, Heinemann y Brettel (2009) señalan que aun cuando la administración intercultural en el campo del emprendimiento está en su infancia como una línea de investigación, ofrece importantes inferencias tanto para la teoría como para la práctica. También la OCDE (2010) encuentra que un mayor conocimiento de la iniciativa empresarial migrante es esencial para que los responsables políticos puedan apoyar mejor a las empresas de migrantes y su papel en el crecimiento económico y la creación de empleo, así como aumentar la conciencia del papel positivo que los migrantes pueden jugar como empresarios, ya que puede contribuir a un debate público más equilibrado sobre la inmigración. Por otra parte, menciona que se requiere mayor investigación en la calidad de las fuentes de datos sobre el espíritu empresarial migrante, y al analizar su iniciativa empresarial, la de integrar en hipótesis explicativas los rasgos personales que contribuyen al éxito empresarial, cómo saber hacer frente a desafíos y asumir riesgos, la pasión, visión y la personalidad.

Es a partir de ello que se presenta la oportunidad de realizar una investigación sobre las dimensiones culturales, rasgos de personalidad y estándares culturales que funcionen mejor en la administración intercultural de los empresarios mexicanos que instalados en Ciudad Juárez, Chihuahua y, bajo una migración forzada, hayan emigrado e instalado en la ciudad de El Paso Texas. Su objetivo general, será determinar aquellos elementos (dimensiones culturales, rasgos de personalidad y estándares culturales) de la Administración Intercultural que llevan a cabo empresarios mexicanos instalados originalmente en Cd. Juárez y que, bajo una migración forzada, se han establecido en la Ciudad de El Paso Texas, Estados Unidos de América y cómo llevan a cabo esta administración intercultural. Asimismo, en lo concerniente al contexto mexicano, hasta este momento no se tiene conocimiento de alguna investigación como la propuesta por el presente estudio. Lo anterior sugiere que la literatura sobre el tema es escasa. Una

búsqueda rápida con SCIRUS (29 de Mayo de 2011), el motor de búsqueda de información científica, refleja las escasas investigaciones sobre el tema: El, bajo cualquier área del conocimiento, en la frase “administración intercultural”, en la opción “documento completo”, se obtuvo solo 65 hits. En la frase “cultural standards”, misma opción, solo 4. Bajo “estándares culturales”, misma opción, 88 hits.

Una conclusión preliminar de Fink et al. (2007), es que una comprensión más profunda de las relaciones entre estas tres líneas de investigación (dimensiones culturales, rasgos de personalidad y estándares culturales) en la administración intercultural, de la procesos que conducen a la aparición de incidentes críticos, y de las reacciones de los de las personas a estos, permitirá a estas mejorar el rendimiento en las interacciones interculturales y, por tanto, también el rendimiento de las organizaciones a las que pertenecen.

## REVISIÓN DE LITERATURA

En términos de la iniciativa empresarial Low (2001, p 21) define al emprendimiento como "el proceso de identificar, valorar y la captura de oportunidad". En paralelo con Tiessen (1997), se distinguen dos niveles de análisis: (a) el empresario como (enfoque de rasgos) individuo y (b) la organización emprendedora como enfoque conductual. Engelen et al. (2009) menciona que la literatura ofrece ideas sobre la dependencia que en la cultura tienen diversos fenómenos del emprendimiento. También este autor señala que a nivel individual, se sabe que los empresarios comparten ciertas creencias y valores a través de las culturas nacionales. A nivel organizativo, sugiere que la cultura es probable tenga un impacto en la configuración de organizaciones en todas las culturas, como una predilección por su defensa de sus preferencias y estrategias de cooperación. Sin embargo, los mecanismos subyacentes en términos de las causas y los efectos de las diferencias siguen siendo preocupantemente poco claros.

Según la OCDE (2010), la evidencia de varios países sugiere que los migrantes tienen más probabilidades que los nativos para poner en marcha nuevas empresas, pero también son más propensos a ver a sus empresas fracasar. Un número de factores contribuyen al éxito de las empresas de migrantes. En Francia, empresas creadas por los hombres tienen mejores probabilidades de éxito que los de las mujeres; y empresas creadas por las familias tienen más probabilidades de éxito que los establecidos por una sola persona. Las principales razones para el fracaso se relacionan con bajos niveles de educación, las restricciones de crédito, el tiempo de residencia, el idioma, la condición jurídica y la región de origen. Llama la atención que no menciona nada acerca de la administración intercultural.

No es posible hacer una reflexión seria sobre la administración intercultural si no se acepta que cada persona es portadora de una multiplicidad de culturas, y las organizaciones deben ser vistas como “portadoras potenciales de una multiplicidad de grupos culturales que pueden ser separados, superpuestos, entrelazados y donde cada miembro de la organización puede ser a la vez miembro de muchos grupos culturales diferentes” (Sackmann, Phillips, Kleinberg y Boyacigiller, 1997, p.33).

Irrman (2010) señala que la administración intercultural debe concebirse hoy como la gestión de múltiples culturas que integran simultáneamente una dimensión regional y de culturas profesionales y organizacionales, ya que en el contexto moderno de los negocios, fuertemente interconectado y en vía de globalización económica, la tarea central de la administración intercultural ya no es la comprensión de las diferencias con el objetivo de atenuar y de disminuir los problemas de incomprensión, sino facilitar y dirigir las interacciones, las sinergias y el aprendizaje allí donde existe el contacto entre las culturas (Søderberg y Holden, 2002).

El área de investigación del presente estudio, es contribuir al entendimiento de la administración intercultural que podría verse obstaculizado por incidentes críticos. En ese contexto, la cuestión decisiva no es la existencia de las diferencias culturales per se, sino la forma en que diferencias de comportamiento

son percibidas, interpretados y gestionados por personas de diferentes culturas nacionales en el contexto empresarial (Fink et al. 2007). Dado que los individuos suelen crecer en el seno de una sola cultura, incidentes críticos pueden ocurrir cuando las personas interactúan con otras personas que son de una sociedad extranjera, nación, cultura, o incluso sólo un diferente grupo organizacional. Los incidentes son críticos cuando el comportamiento o las medidas adoptadas, de acuerdo con las normas vigentes de conducta del actor, conducen a resultados inesperados o provoca reacciones inesperadas por las contrapartes.

Respecto a las dimensiones culturales ya señaladas, estas miden valores, es decir, "una concepción, distintivo de un individuo de lo deseable que influye en la selección de modos disponibles, medios y fines de la acción" (Kluckhohn 1951, p. 395). Las dimensiones culturales no abordan los problemas reales que surgen en negocios y encuentros de gestión. No ayudan a entender cómo encuentros interculturales se perciben y se interpretan, y cómo y por qué gerentes y personal reaccionan de una manera específica. A pesar de que las dimensiones culturales son normas similares, las normas (estándares) culturales y la percepción de estas pueden ser diferentes. Con el fin de obtener una comprensión más profunda de por qué y cuales incidentes críticos pueden ocurrir en interacciones entre las culturas, es necesario considerar los rasgos de personalidad y las normas culturales.

Siguiendo a Buss (1991), los rasgos de personalidad puede ser entendidos como motivos disposicionales utilizados por individuos durante la consecución de objetivos. La investigación sobre los rasgos de personalidad y el Proyecto GLOBE (Chocar et al. 2007) ha demostrado que los rasgos de personalidad y los valores culturales, medido por las dimensiones, son estadísticamente distribuidos. Por conveniencia, la diferencia nacional suele aproximarse por las diferencias entre las localizaciones de la media o la mediana de estas distribuciones. Sin embargo, esto significa que en cualquier sociedad, dentro de cierto rango, se encuentran diferentes personas con diferentes percepciones de valor y rasgos diferentes de personalidad. Estas diferencias son a menudo más pequeñas dentro de una cultura nacional determinada que las diferencias entre los individuos de diferentes culturas, pero puede traslaparse entre las culturas similares. Por lo tanto, dependiendo del tipo de personas que tengan encuentros interculturales y en las acciones gerenciales, las reacciones de los individuos que interactúan para incidentes críticos puede variar también. La psicología intercultural ofrece algunos estudios sobre cómo los valores dan forma al comportamiento humano, y estos estudios podrían ser utilizados como base para el desarrollo de teoría del emprendimiento intercultural (por ejemplo, Schwartz 1994 y la literatura citada en él, citado en Engelen, et al. 2009)

Para hacer frente a estas cuestiones, Thomas (1988, 1996) desarrolló el concepto de "normas o (estándares) culturales" como una manera de generar más conocimiento cultural específicos y de acción. El concepto de estándar cultural se basa en la psicología del desarrollo de Piaget (1975) y en la psicología cultural y concepto de acción de Boesch (1980), que exigen una consideración explícita del contexto cultural de la organización y posible reacción de otros.

"Por estándares culturales se entiende toda clase de percibir, pensar, juzgar y actuar, que en una cultura determinada son consideradas por la mayoría de los individuos para si mismos y otros como algo normal, evidente, típica y obligatoria (Thomas, 1993, p. 381). Los estándares culturales son más específicos y, por tanto, proporcionan más conocimiento sobre las diferencias culturales que las dimensiones culturales pueden proporcionar.

Las diferencias en normas culturales entre dos culturas no son necesariamente la consecuencia de las diferencias en una sola dimensión cultural (es decir, valores). Se puede suponer que los contextos, las opciones, y las decisiones tomadas dentro de una sociedad por parte de grupos u organizaciones y de las interacciones entre los conjuntos de valores (combinaciones de valores) pueden influir en la aparición de normas culturales específicas.



Las tres áreas de la literatura intercultural (es decir, las dimensiones culturales, los rasgos de personalidad y las normas culturales) ayudan a explicar ciertos efectos de encuentros bajo interacción intercultural. Fink et al. (2007) recomienda seguir investigando la relación de los constructos de estos campos de investigación entre sí y de manera explícita (bajo un modelo) estas relaciones en análisis posteriores, ya que puede proporcionar una mejor comprensión de la complejidad de las interacciones interculturales.

Para poner estas tres líneas de investigación en un marco teórico más coherente, Fink et al. (2007) hace referencia a la teoría de la acción de Parsons y Shils (1962). Ofrece un marco de análisis de por qué y cómo las dimensiones culturales, rasgos de personalidad, y las normas culturales están relacionados entre sí. Con este concepto, Fink et al. (2007) señala es posible contribuir a una mejor comprensión de los incidentes críticos en las interacciones interculturales.

Para desarrollar el modelo, Fink et al. (2007) se basa en la teoría sociológica de la acción de Parsons. Parsons y Shils (1962) describen la acción como un proceso para lograr la satisfacción de necesidades o para alcanzar una meta en una situación. Según estos autores, la acción está organizada en tres sistemas: sistema cultural, sistema de la personalidad, y sistema social. Estos sistemas son interdependientes, pero siguen siendo autónomos. El supuesto subyacente en el modelo de Parsons y Shils es que los rasgos de la personalidad y los valores culturales caracterizan a los individuos y gobiernan su comportamiento -es decir, la acción que realizan en el sistema social-, y por esa acción el sistema social se reconstituye. Rasgos de la personalidad comunes dentro de un grupo determina los valores compartidos (es decir, la cultura de ese grupo y viceversa). Los valores compartidos dentro de un grupo permiten que el grupo se distinga de otros grupos (diferentes culturas). Para comprender mejor las interacciones interculturales, Fink et al. (2007) integra las tres principales líneas en la investigación intercultural en el modelo de acción de Parsons y Shils (1962).

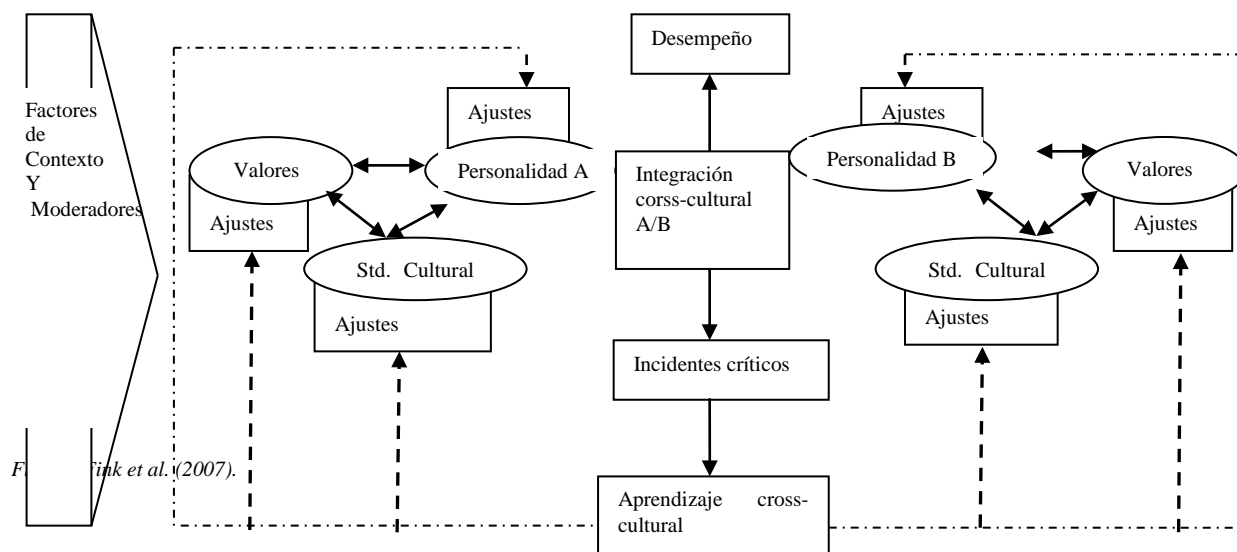
Sin embargo, el conocimiento de ambos sistemas no es suficiente para entender realmente la interacción intercultural. Una comprensión más profunda del sistema social es necesaria, ya que se caracteriza por acciones (es decir, los comportamientos de los individuos en el sentido más amplio). La interacción intercultural tiene lugar entre los sistemas sociales de las diferentes culturas, que constituyen un espacio común intercultural. Es importante tener en cuenta que no hay interacción directa entre los *sistemas de valores* o los *sistemas de personalidad*. La acción y la interacción pueden tener lugar sólo en el ámbito social.

Basado en el modelo de Parsons y Shils (1962), Fink et al. (2007) muestra cómo las dimensiones culturales, normas culturales, y rasgos de personalidad se relacionan y, en consecuencia, determinan el comportamiento en las interacciones interculturales, y aplica el modelo de Parsons y Shils al contexto interculturalidad de los negocios y la gestión (figura 2.1), donde los imperativos económicos se encuentran en el trabajo (ingresos tienen que ser mayores que los costos) y los resultados económicos son de mayor importancia. Lo anterior permitió mostrar cómo los constructos que fueron desarrollados en los diferentes niveles de análisis, están relacionados con la interacción intercultural (cuadro 2.1). Su modelo muestra que los incidentes críticos en la interacción intercultural puede ocurrir debido a las diferencias en las dimensiones culturales, en los rasgos de personalidad, y en las normas culturales existentes en el sistema social (es decir, la acción).

Antes de describir este modelo, Fink et al. (2007) señala que los incidentes críticos en encuentros pueden surgir debido a un conflicto de interés, y posiblemente intencionados, sino que también pueden surgir debido a una diferencia cultural no prevista, y entonces posiblemente surgen como una sorpresa. En su trabajo, al igual que en el presente estudio, se está principalmente preocupado por el último, el incidente crítico intercultural no previsto. Retroalimentación de los incidentes críticos y del rendimiento hace que las personas aprendan y modifiquen su comportamiento. Las personas pueden aprender a adaptar este,

pueden ajustar sus valores y sus rasgos de personalidad, reconsiderar sus normas culturales, y puede actuar de manera diferente en las acciones futuras. Desde una perspectiva de gestión, esto conducirá a menos incidentes críticos y mejorar el rendimiento intercultural.

Figura 2.1 Modelo de desempeño intercultural



Asimismo, Irrman y Arcand (2010) consideran falso que la proximidad cultural sea una garantía de cohesión y de armonía. Que un nuevo empleado provenga de una cultura muy similar a la que prevalece entre la mayoría de los empleados no es una garantía de que habrá o no conflictos. Para fomentar el desempeño intercultural, la comprensión de la interrelación entre las dimensiones culturales, rasgos de personalidad, y las normas culturales es necesario el análisis de incidentes críticos y sus razones subyacentes (es decir, las relaciones de los valores culturales, rasgos de personalidad, y las normas culturales) que permite a investigadores y gestores obtener una comprensión más profunda de las formas en las que el rendimiento intercultural se pueden mejorar (Fink et al., 2007).

## METODOLOGÍA

La presente investigación es no experimental, transversal descriptiva, ya que según Babbie (2000) es la que se aplica para estudiar y analizar el fenómeno de estudio en un momento del tiempo, y descriptiva ya que presenta una descripción lo más detallada posible de un hecho social en un contexto determinado (Yin, 2003).

El propósito no es el probar hipótesis deductivamente en el método científico tradicional, ni es el de generalizar de una muestra hacia una población, sino formar una interpretación particular de los eventos (Leblanc y Gillies, 2005). Hernández (2008) menciona que no todas las investigaciones cuantitativas plantean hipótesis y los estudios cualitativos, por lo regular, no formulan hipótesis antes de recolectar datos. El hecho de que formulemos o no hipótesis depende de un factor esencial: el alcance inicial del estudio.

Cuadro 2.1. Similitudes estándar culturales, dimensión cultural y rasgos de personalidad.

<b><u>Estándar cultural</u></b>	<b><u>Dimensiones Culturales Similares</u></b>	<b><u>Rasgos de personalidad similares</u></b>
Dar orientación		Eficacia propia
Conducta en comunicación	Flujo de información	Apertura, orientación interna/externa, extroversión
Pensamiento de elite	Adscripción de estatus, distancia de poder, evasión de la incertidumbre	Orientación de estatus
Jerarquía	Distancia de poder	Orientación de estatus
Orientación de estatus	Distancia de poder	Orientación de estatus
Conducta hacia el tiempo	Tiempo	
Orgullo nacional	Colectivismo	
Orientación hacia relaciones	Orientación humana	Orientación social, privacidad, independencia, orientación profesional, autonomía.
Experiencia		Disposición de aprender
Libertad personal	Individualismo	Orientación social
Egoísmo	Individualismo	Orientación social
Familia	Colectivismo	Orientación social
Improvisación, orientación a reglas.	Universalismo	Conciencia hacia las reglas
Autoridad a través del conocimiento	Adscripción de estatus,	Orientación de estatus
Paternalismo	Colectivismo	Orientación social
Pensamiento económico	Orientación al desempeño	Orientación al desempeño, hábitos de trabajo, orientación hacia la competencia.
Conciencia hacia la calidad	Orientación al desempeño	Orientación al desempeño, hábitos de trabajo, orientación hacia la competencia.
Clientelismo, corrupción (en grupo).	Particularismo	Orientación externa/interna
Imagen tradicional de género	Egalitarismo de género	
Autoconfianza variable		Estabilidad emocional
Necesidad de seguridad	Evasión de incertidumbre	búsqueda de riesgo y de competencia, intrepidez.
Énfasis en títulos o puestos	Distancia de poder	Orientación de estatus
Respeto por posiciones alcanzadas	Distancia de poder	Orientación de estatus
Distancia formal	Distancia de poder	Orientación de estatus
Orientación hacia hechos	Asertividad	Preferencia hacia problemas, intrepidez,
domina sobre armonía.		Orientación externa/interna.
Orientación al desempeño	Orientación al desempeño	Orientación al desempeño
Búsqueda de eficiencia	Orientación al desempeño	Compromiso, orientación profesional
Orientación al futuro	Orientación al futuro	
Conducta directa (comunicación)	Asertividad	Propósito, intrepidez
"Negocios entre amigos"	Colectivismo en grupo, evasión del riesgo.	Orientación externa/interna
Confluencia de grupos de trabajo y lazos familiares	Colectivismo en grupo	Orientación social
Armonía		Búsqueda del acuerdo, empatía emocional, orientación social.
Guardar apariencias		Calidez, sensibilidad
Reciprocidad, dentro/fuera del grupo.	Colectivismo en grupo	Orientación externa/interna
Renuencia		Simpatía

Fuente: Fink et al. (2007)

La revisión de literatura sobre el objeto del presente estudio muestra como este hecho social ha sido abordado principalmente bajo enfoques cuantitativos. Por tanto, la estrategia de la investigación es el estudio de caso múltiple con enfoque mixto (cualitativo y cuantitativo), sugerida por Yin (2003) para responder al tipo de preguntas de cómo y porqué. Respecto al enfoque mixto, Patton (1990) señala que los datos cuantitativos y cualitativos no son mutuamente excluyentes y pueden combinarse en una investigación. Para la investigación futura en la administración intercultural, Fink et al. (2007) recomienda la combinación de métodos cuantitativos y cualitativos para probar los aspectos sociológicos y psicológicos de su modelo de interacción intercultural. Estos modelos deben integrar variables endógenas y exógenas así como influencias moderantes, con el fin de arrojar luz sobre causas y los efectos de las diferencias culturales (Engelen, et al. 2009). Debido a lo anterior, el presente estudio sugiere abordarse bajo la metodología del estudio de caso, ya que Yin (2003) precisa que esta estrategia es sugerida cuando se presentan en un hecho social, gran cantidad de variables.

“La esencia del estudio de caso, la tendencia central entre todos los tipos de casos de estudio, es que trata de iluminar sobre una decisión o conjunto de decisiones: Porqué fueron tomadas, cómo fueron implementadas, y con qué resultado” (Schramm, 1971, citado en Yin, 2003, p.12). Una ventaja importante del estudio de caso es la oportunidad de obtener una visión holística de un proceso (Yin, 2003). Los datos que emergen de este estudio son mayormente descriptivos, reportados en palabras (principalmente en las del participante) o imágenes, en lugar de números (Fraenkel y Wallen, 1990; Locke et al., 1987; Marshall y Rossman, 1989; y Merriam, 1988; citados en Leblanc y Gillies, 2005, p. 260).

Respecto al impacto económico que tiene el estado de Chihuahua y en general de los estados del norte de México que colindan con los Estados Unidos de América, en la participación por entidad federativa en el PIB nacional 2009, Chihuahua aparece en el decimo lugar. Los estados del Norte de México, ocupan el lugar tres (Nuevo León), diez (Chihuahua), once (Tamaulipas), doce (Coahuila), trece (Baja California) y catorce (Sonora) (INEGI, 2010). En términos nominales, el Distrito Federal, Estado de México, Nuevo León, Jalisco, Campeche, Veracruz, Guanajuato, Tabasco, Puebla y Chihuahua, generaron el 64.1% del PIB nacional en 2009. Asimismo, durante el año en cuestión, las entidades que más contribuyeron al PIB de las actividades terciarias (comercio y servicios) fueron: el Distrito Federal, Estado de México, Nuevo León, Jalisco, Veracruz, Guanajuato, Puebla, Tamaulipas, Chihuahua y Baja California, participando con 67.7% del producto total de estas actividades. Ello muestra su importancia en la economía mexicana (México tiene 31 entidades federativas más un Distrito Federal)

Ciudad Juárez es la octava zona metropolitana de México (INEGI, 2010) y es la ciudad de mayor importancia económica en el estado de Chihuahua (Gobierno del Estado de Chihuahua, 2011). El presente estudio ha sido diseñado para ser dirigido a empresas mexicanas instaladas originalmente en Cd. Juárez Chihuahua, y que bajo un contexto de migración forzada, emigraron para establecerse en la vecina ciudad de El Paso Texas., durante los años 2008 al 2011. El área metropolitana de El Paso del Norte, está integrada por las ciudades de El Paso, Texas, USA, y Ciudad Juárez, Chihuahua, México, junto con varios suburbios. Su población es aproximadamente 2.5 millones de habitantes, es la 2da. Área metropolitana binacional en la frontera México-Estados Unidos, una de las más grandes de cualquier frontera internacional y esta entre las 50 áreas metropolitanas más grandes en el Hemisferio Occidental (Pan American Health Organization, 2009).

Las empresas de reciente creación pueden ser un contexto favorable para realizar estudios de administración intercultural, ya que por lo general no han desarrollado una cultura organizacional madura (Engelen, et al. 2009). El método de muestreo utilizado es la presente investigación es no probabilístico, también conocido como muestreo dirigido, mencionado por diversos autores (Patton, 1990 y Gilchrist, 1992, p. 87, citado en Leblanc y Gillies, 2005; Yin, 2003). Las muestras cualitativas tienden a ser dirigidas más que aleatorias, lo cual es muy importante en estudios de caso pequeños (Miles y Huberman,

1994). Patton (1990) menciona que la lógica y el poder de este método esta en el seleccionar casos con gran riqueza, que puedan ser estudiados a profundidad y estos casos serán aquellos en donde el investigador pueda aprender sobre los temas que son de suma importancia para el objetivo de la investigación, buscando variedad entre ellos y escogiendo aquel o aquellos más accesibles o en donde podamos pasar la mayor parte del tiempo, ya que el potencial de aprender es un criterio diferente y algunas veces superior al de representatividad (Stake 2005, citado en Denzin y Lincoln, 2005).

Stake (2006) menciona que un estudio de caso múltiple debe contener al menos 4 y no más de 10 casos. Por su parte, Yin (2003) propone realizar un estudio de “dos colas”, en donde intencionalmente se muestran casos opuestos (ej., un caso de éxito, otro de fracaso, ambos bajo el mismo hecho social). La presente investigación llevara a cabo un estudio piloto (2 empresas) y contendrá 4 casos en su etapa final (caso múltiple): dos empresas que hayan tenido éxito, y dos empresas que hayan cerrado sus operaciones (dos en sector comercio y dos en sector servicios). Tendrán mínimo 1 año operando en El Paso Texas. Se aplicaran tres cuestionarios a los miembros (500) que La Red tiene afiliados.

Al ser una investigación con enfoque mixto, se propone analizar la parte cualitativa siguiendo la teoría fundamentada (Corbin y Strauss, 2008), en donde la codificación de las entrevistas semiestructuradas (cuyo guion será construido a partir de los datos obtenidos en la etapa cuantitativa) será llevado bajo este método, utilizando para el análisis de texto el software Atlas ti., llevando en primer lugar una codificación axial, y luego una abierta, tomando muy en cuenta en esta última las codificaciones “in vivo”. Asimismo, las investigaciones muestran que aun cuando la mayoría de las investigaciones han propuesto un enfoque cuantitativo, ninguna ha utilizado métodos no paramétricos. La presente investigación propone abordarlo de esta manera, ya que se recomienda para muestras pequeñas (Lind, 2005; Siegel, 1995). Para ello, se pretende, previo permiso de los autores, utilizar el cuestionario de House et. al. (2002) (quienes también utilizaron un enfoque mixto) para medir la variable dimensiones culturales, y el cuestionario de Arthur y Bennett (1995) para medir la variable rasgos de personalidad. Respecto a los estándares culturales, se propone realizar el diseño, prueba y aplicación de un cuestionario construido en base a lo propuesto por Fink et al (2007) (véase cuadro 4.1).

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# **PSICOEMPREDIMIENTO SOCIAL: UNA APROXIMACION DESDE LA INTERVENCIÓN PSICOLÓGICA A EMPRENDEDORES EN UNA INCUBADORA DE EMPRESAS UNIVERSITARIA**

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## **RESUMEN**

El emprendimiento ha sido considerado un factor significativo para el crecimiento socioeconómico y el desarrollo y recientemente se ha observado un crecimiento importante en la educación en emprendimiento en instituciones educativas en el mundo (Karimi, Chizari, Biemans y Mulder, 2010). Por ello, Frese (2010) sugiere programas de intervención para ayudar a los emprendedores a tener éxito en crecer a sus organizaciones. La presente investigación analiza un primer acercamiento de la implementación de un programa de asistencia psicológica a nuevos emprendedores llevado a cabo en una incubadora de empresas universitaria, así como su impacto en ellos. Los hallazgos sugieren que este programa tiene un impacto positivo en donde la psicología aplicada al emprendimiento, como un área más de apoyo a emprendedores, da un espacio a la reflexión, motivación y perseverancia de estos, pues les permite verse como un ser integral que requiere de saber manejar diversas emociones o factores para lograr sus metas planteadas y así coadyuvar a mejorar las posibilidades de éxito de un nuevo emprendedor en iniciar su empresa.

**PALABRAS CLAVE:** Emprendimiento, Psicoemprendimiento, Incubadora de Empresas

## **ABSTRACT**

Entrepreneurship has been considered a significant factor in socio-economic growth and development and has recently seen a substantial growth in entrepreneurship education in educational institutions in the world (Karimi, Chizari, Biemans and Mulder, 2010). Therefore, Frese (2010) suggests intervention programs to help entrepreneurs succeed in their organizations growth. This research analyzes a first approach of implementing a program of psychological assistance to new entrepreneurs conducted in a university incubator, as well as its impact on them. The findings suggest that this program has a positive impact on applied psychology on entrepreneurship where, as another area of support for entrepreneurs, provides a space for reflection, motivation and perseverance of these, allowing them to be seen as an integral human being that requires knowledge in how to handle emotions or factors to achieve their goals set and thus help improve the chances of success of a new entrepreneur to start their business.

**KEYWORDS:** Entrepreneurship, Psychopreneurship, Business Incubator

## **INTRODUCCIÓN**

De acuerdo a Concilio Europeo de las pequeñas empresas, (1997) las empresas pequeñas y medianas (PYMES) aportan empleos más rápido que las empresas consideradas grandes en mercados tanto desarrollados como subdesarrollados. Asimismo, señalan que diferentes enfoques de la Psicología han experimentado una revitalización recientemente debido a la importancia de las PYMES y debido a que sus fundadores (esto es, los emprendedores) son área de estudio de varias áreas de la psicología

(organizacional, psicología del trabajo, y del mercado). Frese y Rauch (2000) mencionan que todos los aspectos de la psicología son abordados al estudiar a los emprendedores.

## REVISIÓN DE LITERATURA

El enfoque cognitivo hacia el estudio de la dinámica del emprendedor surgió como una alternativa al enfoque de los rasgos, ya que, aun cuando este último produjo resultados relevantes, muchos de estos son contradictorios, por lo que se comenzó a tomar en cuenta otros aspectos personales de este (Boucknooghe, Van den Broeck, Cools, & Vanderheyden, 2005; Vecchio, 2003). Este enfoque puede ayudar a explicar la conducta empresarial (identificación de oportunidades para creación de empresas y su crecimiento) y definición del emprendedor, éxito en su empresa, y el distinguirlo de otros individuos, y estos aspectos cognitivos incluyen sus creencias y sus valores, estilos cognitivos y procesos mentales (Sánchez, Carballo y Gutiérrez, 2011).

Algunos autores como Boucknooghe et al. (2005) y Sánchez (2009) han abordado identificar las estructuras de conocimiento que los emprendedores usan al realizar decisiones, juicios o evaluaciones, evaluar oportunidades, crear y crecer sus empresas. Otros autores como Baron y Markman (1999) y Krueger y Evans, (2004) se han basado en la idea de que cualquier cosa que una persona piensa diga o haga, esta influenciado por procesos cognitivos bajo los cuales ellos adquieren, usan y procesan información. Sánchez, Carballo y Gutiérrez (2011) sugieren que lo anterior separa a los emprendedores de aquellos que no lo son, al pensar y procesar información de forma diferente, ayudando a conocer quienes desean o establecerán nuevas empresas de aquellos que no lo harán.

La Psicología Cognitiva también toma en consideración el medio ambiente bajo el cual estos procesos mentales toman lugar (Mitchell, Busenitz, Lant, McDougall, Morse y Smith, (2002), dando lugar a la Teoría de la cognición Social la cual, es muy útil para ayudar a establecer el hecho social asociado con el emprendimiento (Sánchez, Carballo y Gutiérrez, 2011). Autores como Busenitz y Lau (1996) y Sánchez (2010a, b) insisten en la posibilidad de explicar gran parte de la conducta empresarial y de su origen tanto de las variables de las estructuras cognitivas como de las de los procesos. Las primeras representan y contienen conocimiento, mientras que las últimas se relacionan con la forma en que el conocimiento se recibe y usa (Sánchez, Carballo y Gutiérrez, 2011).

Recientemente Nwankwo y Akam (2011, pág. 257) han propuesto un nuevo constructo llamado Psychopreneurship (Psicoemprendimiento), definido como la conducta socio-humana que facilita el logro y la creación de riqueza, derivado de los constructos Psicología y Emprendimiento. Funcionalmente, afirman los autores, implica las cualidades psicológicas los cuales, aprovechadas, son el instrumento en la activación proactiva del logro y potencial emprendedor de los individuos por lo que, el psicoemprendimiento, es la dimensión psicológica del emprendimiento.

El nivel de pobreza en una sociedad usualmente se manifiesta en una relación significativa entre la conducta de la gente y el emprendimiento donde la sociedad bajo pobreza falla en ajustarse cuando las situaciones cambian, sin tomar el enfoque correcto hacia los problemas (Oghuvbu, 2007). De tal forma, el emprendimiento es sustentado básicamente por la conducta, y donde su valor es mejorado por la habilidad de la persona de ser flexible, pragmático y adaptarse, así como tener el pensamiento estratégico necesario para explorar oportunidades (Nwankwo y Akam (2011). La necesidad de articular los atributos psicológicos y cualidades que influyen las motivaciones sustentables de emprendimiento así como la audacia socio-humana, constituyen el cuerpo principal del Psicoemprendimiento (Nwankwo y Akam, 2011).

La enseñanza del Psicoemprendimiento en estudiantes es muy importante y puede ayudar a despertar en ellos el espíritu empresarial (Archibong, & Ejue, 2009, Montiel et al., 2012). Los objetivos del

Psicoemprendimiento (Nwankwo y Akam, 2011) se enfocan en la influencia o roles de la psicología en los esfuerzos socio-humanos, tales como:

- \*Exploran y entienden los paradigmas socio-humanos que afectan al emprendimiento
- \*Promueve las propensiones motivacionales de las personas para logros
- \*Ayuda a los individuos desarrollar pensamiento estratégico inventivo
- \*Inculca en individuos un sentido empresarial como estilo de vida y hábito
- \*Reestructurar constructivamente las disposiciones cognitivas que inhiben las motivación empresarial
- \*Promueve en individuos la percepción y actitudes correctas para no ser disuadidas por fracasos
- \*Desarrolla en individuos sensibilidad hacia crear o encontrar oportunidades
- \*Reorienta el retardo en la gratificación como una virtud de inversión.
- \*Equipa a los individuos la administración del riesgo
- \*Articula las habilidades sociales y competencias que dan asistencia o inducen éxito
- \*Redirige los impulsos individuales en proyectos productivos.

En el Psicoemprendimiento, la teoría psicológica es usada para explicar las razones por las cuales algunos individuos o sociedades son más orientados al emprendimiento que otras. Nwankwo y Akam (2011) y ello reitera el hecho de que el emprendimiento es función de las disposiciones socio-humanas basadas en la necesidad de logro (McClelland, 1969).

Nwankwo y Akam (2011) utilizan la teoría psicológica de la necesidad del logro, en donde una necesidad es una privación que usualmente provoca una acción para reducir o eliminar esta (Myers, 1990). Por el otro lado Nwankwo y Akam (2011) mencionan que el sentido del emprendimiento usualmente inicia con un sentimiento de insuficiencia y falta de logro (privación). Como resultado, el individuo es estimulado en participar en acciones (que promuevan crecimiento (sucesos en proyectos y en la vida).

Respecto a México, según el Global Entrepreneurship Monitor (GEM), las oportunidades percibidas entre la población de (véase tabla 1) para poder emprender un negocio son de más del 50%, así como la percepción de sus capacidades. El miedo a fracasar es más alto en México, pero el emprendimiento es visto como una opción de carrera atractiva, es alto el status que perciben tiene un emprendedor y la atención de los medios hacia ellos. El problema radicaría en la intención de emprendimiento, donde solo el 22.3% estaría dispuesto a crear una empresa.

De esta manera, proponemos una extensión hacia lo social del concepto, siendo definido este Psicoemprendimiento Social, como la conducta socio-humana que facilita el logro y la creación de riqueza en un ecosistema de escasos recursos, con un enfoque tanto de lucro como de acción comunitaria.

Tabla 1. Actitudes y percepciones empresariales en algunos países latinoamericanos GEM en 2010 por fase de desarrollo económico.

	Percepción de Oportunidades	Percepción de Capacidades	Miedo al Fracaso*	Iniciativa Empresarial como una Buena Carrera	Alto de Status los Empresarios Exitosos	Atención de los Medios hacia la Iniciativa Empresarial	Intención Empresarial **
Economías Impulsadas por Eficiencia							
Argentina	50.3	63.5	21.3	74.3	67.1	61.1	21.0
Brasil	48.1	57.9	33.2	78.0	79.0	81.1	26.5
Chile	65.0	65.6	22.1	87.4	71.2	45.7	38.3
Colombia	68.2	65.1	27.7	88.6	75.9	66.7	41.3
México	55.6	64.6	33.4	69.4	62.8	54.0	22.3

\*Denominador: 18-64 grupo de edad que percibe buenas oportunidades para iniciar un negocio

\*\* Denominador: 18-64 grupo de edad que no está involucrado en la actividad emprendedora

Fuente: GEM (2010), encuesta de población adulta

## MÉTODO DE LA INVESTIGACIÓN

La presente investigación es no experimental, exploratoria transversal descriptiva. La estrategia de la investigación es el estudio de caso. Yin (2003) menciona que en esta estrategia puede utilizarse tanto el enfoque cuantitativo como el cualitativo, o utilizarse un enfoque mixto, para responder al tipo de preguntas de cómo y por qué. Este mismo autor define un estudio de caso como aquel donde el estudio se desarrolla sobre un solo objeto, proceso o acontecimiento, realizados con una unidad de análisis. Es un estudio de caso intrínseco, ya que Stake (2006) menciona que en él se busca analizar y comprender un caso particular y el propósito no es entender alguna construcción abstracta o un fenómeno genérico ni construir una teoría. El estudio es emprendido porque hay un interés intrínseco en él.

El presente estudio de caso comprende los cinco pasos que Yin (2003) recomienda en su diseño: pregunta de investigación, proposiciones, unidad de análisis, la lógica para enlazar los datos a las proposiciones y el criterio para interpretar los hallazgos. De esta forma, la pregunta de investigación general es: Cómo funciona el psicoemprendimiento en incubados bajo programas de intervención?

## RESULTADOS

La Universidad Autónoma de Ciudad Juárez (UACJ) cuenta con 4 campus en el estado de Chihuahua, México: Ciudad Juárez, Nvo. Casas Grandes, Ciudad Cuauhtémoc y Chihuahua Capital. Su matrícula asciende a cerca de 24,000 estudiantes. En Cd. Juárez existen 4 institutos: Ciencias Biomédicas, Ingeniería y Tecnología, Arquitectura y Diseño de Arte, así como de Ciencias Sociales y Administración, donde se encuentra el Centro de Innovación y Desarrollo de Organizaciones y esta localizada la Incubadora de Empresas y la de Empresas Sociales, en donde se apoya a interesados (incubados potenciales) a crear su microempresa en base a un proyecto presentado ante ellas. Se trabajó con 8 proyectos de incubación (3 en Nuevo. Casas Grandes, y los restantes en Cd. Juárez, del total, 5 localizados en la Incubadora de Empresas Sociales), brindando 3 sesiones de psicología a cada emprendedor(a).

La tabla #2 muestra las características de los(as) emprendedores(as) reflejadas a lo largo de las sesiones del área de psicología. Algunas características fueron percibidas dentro de las pláticas y otras en el llenado de los formatos con cada incubado(a). La cantidad hace referencia a cuantas personas componían el proyecto de incubación, así también se ha marcado el género de los integrantes del grupo. La letra mayúscula es el nombre con el que se identifica cada incubado(a), y la letra minúscula que se encuentra enseguida marca el lugar dónde se desarrolla el proyecto de incubación, siendo la letra “n” Nuevo Casas Grandes, Chihuahua y la letra “j” Cd. Juárez, Chihuahua.

Los diversos conceptos abordados en las sesiones con los incubados se muestran en la tabla #3. Los números representan el avance o retroceso desde el inicio de asesorías en Octubre de 2011, hasta el cierre en Noviembre de 2011. La escala de puntuación se tomó de 0-5, considerando el 0 como “no avance”, el 1 como “ligero avance”, 2 como “regular avance”, 3 como “buen avance”, 4 “muy buen avance” y el 5 “excelente avance”, siendo una escala arbitraria; los números positivos reflejan el avance, los negativos el retroceso. Se midió en relación a los formatos que se llenaron en la primera sesión y en la última, haciendo una comparación de los resultados, además se le pidió al incubado que expresara lo obtenido a lo largo de las asesorías.

La dinámica de trabajo en las sesiones, se realizaba con una presentación en computadora donde se mostraban y explicaban los temas al emprendedor(a), como la definición de cada concepto y elementos que lo conforma. Se le pedía al incubado que comentara sobre ello y a su vez preguntara dudas. Después de ver los conceptos se llenaba un formato de reforzamiento del tema, éste mostrando un ejercicio o una serie de preguntas sobre la aplicación en su proyecto de incubación.

De los conceptos de factores positivos y negativos, definiendo factor, como elemento condicionante que contribuye a lograr o no un resultado, aquí cada emprendedor (a) veía en su proyecto, cuáles eran los factores positivos y negativos del mismo, por lo cual al llenar el formato en base a un análisis FODA adaptado a su proyecto y a su persona, manifestaba cuales factores influían directamente en la realización de su negocio.

Tabla 2. Características de los(as) emprendedores

EMPRENDEDORES(AS)	An	Jn	Dn	GSj	GZj	Gj	Yj	Hj
<b>Cantidad</b>	<b>5</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>
Características								
Femenino	X	X	X	X	X	X	X	
Masculino			X					X
Claridad de objetivos	X	X	X		X		X	
Unidos(as)	X		X		X			
Entusiasta	X	X		X	X	X	X	
Perseverante	X			X	X		X	
Auto motivado(a)		X	X	X		X	X	X
Motivación grupal	X				X			
Fortaleza	X	X	X			X	X	
Buena comunicación	X		X		X			
Inteligente emocionalmente	X		X	X			X	
Responsable	X	X		X		X		X
Competitivo(a)	X				X		X	

Tabla 3. Conceptos abordados en las sesiones

Emprendedores (as)	An	Jn	Dn	GSj	GZj	Gj	Yj	Hj
<b>Conceptos</b>								
Factores positivos y negativos	1	1	-1	1	0	1	0	0
Motivación Intrínseca	2	0	-2	0	2	2	1	0
Motivación extrínseca	0	0	-2	0	4	0	0	0
Perseverancia/ Deseos de logro	0	1	0	2	4	2	1	0
Inteligencia emocional	2	2	0	1	2	2	2	0
Resiliencia	1	3	1	2	0	2	3	1
Autodesarrollo	1	0	2	2	2	0	0	1
Espíritu emprendedor	2	2	2	2	1	1	2	1
Éxito	1	1	-2	1	2	3	1	-1
Resolución de conflictos	1	2	0	2	0	2	1	1

No se incluye una tabla de desglose de los factores mencionados, ya que cada incubado (a) mencionó factores muy diferentes. Sin embargo es importante destacar que el conocer los factores positivos y negativos que percibía el emprendedor(a), brindaba un panorama de cómo percibe su desarrollo del proyecto y si tiene más factores negativos que le impidan avanzar, o si comenta más factores positivos que le ayudan a continuar. 4 de los emprendedores (An, Jn, GSj y Gj) muestran un avance, en tres más no existe cambio entre el inicio y el cierre, pues seguían encontrando los mismos factores tanto positivos como negativos. El emprendedor D, muestra un retroceso debido a que encontró nuevos factores negativos que le impiden avanzar, principalmente el tiempo, pues el trabajo con el que cuenta actualmente

le absorbe mucho y no puede dedicarle tanto a su proyecto, así como el congeniar también para ver a su compañero de incubación.

La motivación intrínseca, la cual se define como “el deseo de realizar una conducta que surge a partir de la misma conducta realizada” (Morris y Maisto, 2009); aumenta dos puntos en los emprendedores An, GZj y Gj, ya que encontraron más factores intrínsecos como el crecimiento personal, profesional y logro de una meta. Los emprendedores Jn, GSj y Hj, no encuentran más factores intrínsecos de motivación, el emprendedor Yj aumenta un punto y los emprendedores Dn cierran con -2 ya que encuentran menos factores que le motivan.

La motivación extrínseca, se define como “el deseo de realizar una conducta para obtener una recompensa externa o para evitar algún castigo” (Morris y Maisto, 2009). Aquí resaltan más en el emprendedor GZj, en cuanto a los 6 emprendedores restantes mencionan al cierre el mismo factor motivante que al inicio y los emprendedores Dn con -2 reducen su motivación extrínseca por factores que influyen en ese momento en su vida personal.

De la perseverancia o deseos de logro, definido como la constancia y firmeza en la realización de un objetivo, 5 de los emprendedores fortalecen más este concepto, y 3 de ellos (An, Dn y Hj) permanecen igual. La inteligencia emocional la cual es la capacidad para reconocer sentimientos en sí mismo y en otros, siendo hábil para gerenciarlos al trabajar con otros, marca un cambio favorable en 6 de los emprendedores, mostrando en ellos más claridad en el concepto y manejo de éste, así como aplicación. Los emprendedores Dn y Hj permanecen igual que al inicio.

Sobre la Resiliencia, definida como “la capacidad de adaptarse; elasticidad y poder de recuperación ante situaciones difíciles” (Consuegra, 2010), los emprendedores Jn y Yj mostraron un avance significativo de 3 puntos, GSj y Gj muestran un cambio de 2 puntos. Los emprendedores An, Dn y Hj presentaron cambio de un punto, mostrando un nuevo conocimiento del concepto, aplicación y gran utilidad en el emprendimiento; GZj permaneció sin mencionar cambios. En cuanto al autodesarrollo, que es definido como un proceso de mejora individual, y sin un seguimiento guiado por otra persona, que permite acercar al participante a los requisitos óptimos de desempeño en su función actual dentro de una organización, 5 de los emprendedores mostraron más conocimiento de sí mismos y seguridad, reflejándose números positivos, tres de ellos (Jn, Gj y Yj) no mostraron cambios.

El emprendedor (abordado en la intervención como espíritu emprendedor) definido por Elosua (1997) como una persona que esta constantemente en la búsqueda de nuevos campos de actuación, éste se vio fortalecido en todos los emprendedores, comentando ellos mismos la importancia de ser emprendedor, tener el espíritu y no olvidar que son ejemplo de este concepto. El éxito entendido como el cumplimiento de alcanzar alguna meta u objetivo, disminuye en los emprendedores Dn y Hj debido a que muestran una motivación menor al cierre debido a algunos factores personales y laborales, como la distribución de su tiempo entre el trabajo actual y su proyecto, así como su autoestima o el apoyo de las personas que les rodean, por lo cual esto afecta el hecho de que alcancen su meta de manera exitosa. Los emprendedores An, Jn, GSj, GZj, Gj y Yj, muestran avance sobre el concepto de éxito, visualizando su negocio con aspectos positivos y que éste se logrará realizar de manera exitosa. En la resolución de conflictos de acuerdo a Davis y Newstrom (2003) como la habilidad de plantear estrategias para solución de problemas, resolviéndolos a partir de un acuerdo entre las partes involucradas, y confrontándolos desde una perspectiva positiva, 6 de los emprendedores tienen avance, ya que encuentran diversas soluciones y toma de decisiones adecuada a cada problema que se suscite, solo los emprendedores Dn y GZj no muestran cambio, pues algunos problemas presentes les están dificultando su avance en el proyecto.

La tabla 3 aborda diversos conceptos, los cuales fueron medidos de acuerdo a lo mencionado por cada incubado en los formatos de cada concepto. De algunos de éstos no se ha incluido tabla de desglose de

números de avance o retroceso ya que cada incubado mencionó la información de acuerdo a su proyecto, por lo que no son repetitivas las respuestas emitidas; sin embargo se puede hacer medición de acuerdo a las respuestas brindadas en un inicio y al cierre, pues ahí se verifica en avance o retroceso, según lo expresado. Los conceptos de los cuales no se incluye tabla de desglose son: factores positivos y negativos, perseverancia/ deseos de logro, inteligencia emocional, resiliencia, autodesarrollo, éxito y resolución de conflictos.

La motivación se abordó en sus dos tipos, motivación intrínseca y extrínseca, de manera que los emprendedores (as), pudieran ver los factores intrínsecos y extrínsecos que los motivan, entendiendo como factor de motivación intrínseca la satisfacción interna que una persona siente al realizar un trabajo, de modo que exista una conexión directa e inmediata entre una y otro y el factor de motivación extrínseco, como las retribuciones externas que ocurren con independencia del trabajo (Davis y Newstrom, 2003). De acuerdo a los resultados obtenidos, los emprendedores comentaron que factores eran los que tenían en cada una de estas, como se muestra en la tabla 4.

Tabla 4. Factores de motivación intrínsecos y extrínsecos mencionados por los emprendedores

EMPRENDEDORES	An	Jn	Dn	GSj	GZj	Gj	Yj	Hj
<b>FACTORES INTRÍNSECOS</b>								
Crecimiento personal	X	X	X				X	
Logro de una meta	X			X	X	X		X
Crecimiento profesional	X							
Independizarse					X			
<b>FACTORES EXTRÍNSECOS</b>								
Necesidad económica/desempleo	X	X	X			X	X	X
Negocio propio		X	X	X				
Ser fuente de empleo	X		X		X		X	
Apoyo social								X
Familia	X	X			X		X	

De los 8 emprendedores, 6 coinciden que el factor extrínseco que los movió a iniciar el proyecto fue la necesidad económica o el desempleo. Siguiéndole con 4 menciones, los factores de la familia y ser una fuente de empleo. Tres mencionaron el factor de tener un negocio propio y uno cita el factor de apoyo social. En relación a los factores intrínsecos, 5 mencionan que el factor que los motiva es el lograr una meta, 4 coinciden en el factor del crecimiento personal y 2 refieren que es un crecimiento profesional o lo hacen para independizarse. La tabla #5 muestra las diversas cualidades que los emprendedores refirieron que debe de tener una persona con espíritu emprendedor, marcándose con color cada recuadro según lo que el incubado(a) mencionó. La tabla se construyó a partir de las diversas sesiones y formatos, sobre todo, el formato “espíritu emprendedor”, en el cual aparece la pregunta sobre cuáles serían las cualidades que debe de tener una persona con espíritu emprendedor.

Como resultado de las cualidades que consideran los incubados que debe de tener una persona con espíritu emprendedor, se encuentran con los puntajes más altos: perseverancia con 5, motivación e iniciativa con 4. Las cualidades de disciplina, fortaleza, entusiasmo y seguridad con 2 puntos cada uno. Y asertividad, responsabilidad, lealtad, tolerancia, liderazgo y creatividad con 1 punto cada uno.

La Tabla #6, muestra las herramientas referidas por los emprendedores que obtuvieron a lo largo de las asesorías. De las herramientas que expresaron los emprendedores llevarse de las asesorías, 6 refieren que abren su panorama general y una reflexión sobre los diversos conceptos en la aplicación a su futuro negocio, 5 mencionaron que las asesorías les dieron mayor seguridad o confianza para emprender, 3 citan que los hace más perseverantes y con una mayor aplicación de la inteligencia emocional, 2 comentan que

ven aplicación en su vida personal y tienen una mayor motivación, y uno que obtiene aprendizaje sobre la aplicación de la resiliencia y comprensión de ésta.

Tabla 5. Cualidades que los emprendedores refirieron debe tener una persona con espíritu emprendedor

EMPRENDEDORES CUALIDADES EMPRENDEDOR	DEL	UN	An	Jn	Dn	GSj	GZj	Gj	Yj	Hj
1	Disciplina		X							X
2	Asertividad		X							
3	Responsabilidad		X							
4	Fortaleza			X		X				
5	Lealtad		X							
6	Entusiasmo				X					X
7	Tolerancia		X							
8	Motivación		X	X	X				X	
9	Perseverancia			X	X		X	X	X	
10	Iniciativa				X		X		X	X
11	Liderazgo									X
12	Creatividad							X		
13	Seguridad					X	X			

Todos los emprendedores mencionaron al cierre de las sesiones el gran apoyo que les brinda el área de psicología, tanto como una herramienta de uso personal como laboral, pues la mayoría de los conceptos abordados a lo largo de las sesiones, pueden ser puestos a prueba en la vida diaria o en las situaciones laborales que se les lleguen a presentar. Mostraron una alegría y satisfacción en terminar las sesiones del área, pues consideraron de suma importancia la intervención de la psicología en el emprendimiento, incluso algunos de ellos mencionaron el deseo de que se incrementaran las horas de asesoría de psicología, pues comentaron que había más cosas que profundizar y más conceptos que tocar.

Tabla 6. Herramientas obtenidas según los emprendedores al cierre de las asesorías de psicología.

EMPRENDEDORES	An	Jn	Dn	GSj	GZj	Gj	Yj	Hj
<b>RESULTADOS OBTENIDOS</b>								
Aplicación también en lo personal	X	X						
Perseverancia			X				X	X
Motivación			X			X		
Confianza/ seguridad	X			X	X	X		X
Abrir el panorama/ reflexión	X	X			X	X	X	X
Inteligencia emocional	X	X	X					
Resiliencia			X					

Comentaron a su vez que algunos conceptos ya habían tenido la oportunidad de tocarlos o escucharlos en otros lugares, sin embargo no los habían visto con aplicación al emprendimiento, y las asesorías les ampliaron esa nueva perspectiva de abordaje. El análisis realizado durante las sesiones por parte de los incubados, se considera que crea una idea más amplia para ellos de lo que significa ser un emprendedor, así como los diversos factores que están inmersos para la realización de su proyecto.



## DISCUSIÓN Y CONCLUSIONES

Diversos autores señalan es relevante investigar los factores positivos y negativos (Liñán, Urbano y Guerrero, 2011), motivación intrínseca y extrínseca (Huovinen y Matti, 2011; Rahman y Rahman, 2011; Baycan-Levent y Kundak, 2009; Itani, Sidani y Baalbaki, 2011), perseverancia/deseo de logro (Nurwahida y Abdul, 2011) inteligencia emocional (Cross y Travaglione, 2003), resiliencia (Ayala y Manzano, 2010), espíritu emprendedor (García del Junco, Alvarez y Reyna (2007), éxito (Makhbul y Hasun, 2011) y resolución de conflictos en el emprendimiento (Shelton, Danes y Eisenman, 2008).

Como resultado de las cualidades que consideran los incubados debe tener una persona con espíritu emprendedor, se encuentran similitudes con lo encontrado (entre paréntesis) por Rozell, Meyer, Scroggins y Guo (2011) en la cultura china como: perseverancia (persistente, trabajador, pasión), motivación e iniciativa (exploratorio, aventurado, visionario), disciplina, fortaleza (determinado) asertividad, responsabilidad, lealtad, (fuerte de carácter, agradecido, integridad). De acuerdo al trabajo realizado, y siguiendo con la propuesta de Nwankwo y Akam (2011) el objetivo de las asesorías implicó desarrollar las cualidades psicológicas las cuales, aprovechadas, fueran el instrumento en la activación proactiva del logro y potencial emprendedor de los individuos. Los emprendedores analizan por medio de las pláticas de cada sesión y los formatos de reforzamiento, los diversos factores que influyen en su vida, mostrando una mayor motivación por hacer las cosas para consolidar la idea, tener un mejor sustento económico, y a su vez hacer realidad su meta. Ello reitera el hecho de que el emprendimiento es función de las disposiciones socio-humanas basadas en la necesidad de logro (McClelland, 1969).

Se encontró que las sesiones lograron abordar algunos de los objetivos que Nwankwo y Akam (2011) mencionan, como, explorar y entender paradigmas socio-humanos que afectan al emprendimiento, promover las propensiones motivacionales de las personas para logros, redirigir los impulsos individuales en proyectos productivos, inculcar en individuos un sentido empresarial como estilo de vida y hábito, reestructurar constructivamente las disposiciones cognitivas que inhiben la motivación empresarial, promover en individuos la percepción y actitudes correctas para no ser disuadidas por fracasos, desarrollar en individuos sensibilidad hacia crear o encontrar oportunidades y articular habilidades sociales y competencias que inducen al éxito.

Es relevante destacar que el fortalecimiento en su motivación intrínseca es básico, algo sugerido también por Nwankwo y Akam (2011) donde la motivación intrínseca tiene un mayor peso en el individuo, pues lo mueve a buscar alternativas, a ser perseverante y a encontrar soluciones a los conflictos, por lo cual el proyecto de emprender puede existir a largo plazo. Se sugiere que la motivación extrínseca tiene un menor peso en el emprendedor, pues tienden a ser desalentados más rápidamente o encontrar menos alternativas, pues estarán esperando siempre el motivador externo y no el propio, por lo tanto los proyectos tienden a mantenerse solo a corto plazo. Nwankwo y Akam (2011) mencionan que el sentido del emprendimiento usualmente inicia con un sentimiento de insuficiencia y falta de logro (privación). Como resultado, el individuo es estimulado en participar en acciones (que promuevan crecimiento, sucesos en proyectos y en la vida). Por todo esto, fue importante el reforzar la motivación intrínseca en los emprendedores. El reforzamiento de la motivación intrínseca se realizó brindándole un énfasis a la importancia de los factores intrínsecos, y preguntándoles sobre los aspectos internos y características que poseían como persona, las cuales le ayudaban a seguir avanzando en su objetivo y trabajo de incubación. Éste trabajo se reforzó al cierre de las 3 sesiones, sin embargo fue solo retomar el tema de manera breve. Por lo cual podría ser una limitante el hecho del tiempo de asesorías, ya que no se reforzó de manera amplia este concepto.

En cuanto a las limitantes de los resultados (logro de la realización del negocio o proyecto de cada emprendedor), pueden influir los aspectos personales, los cuales no fueron abordados, pues no se realizó

una previa historia clínica y pueden existir diversos problemas personales que impidan lograr con éxito el proyecto de incubación.

Dentro de las características de cada emprendedor, solo se han mencionado las que los incubados refirieron (no se trabajó la historia clínica), en la cual se podría reflejar más información que pudiera afectar ciertos conceptos trabajados a lo largo de las asesorías (estado civil, nivel socioeconómico, autoestima, problemas personales o familiares, nivel educativo, entre otros). El aspecto cultural o educativo, pueden ser otros factores limitantes que intervienen en la realización del proyecto de un nuevo emprendedor, ya que el nivel educativo con el que cuentan, probablemente afecte en la comprensión de los conceptos y la aplicación de estos en el desarrollo de su negocio. Otra limitante que existe o que pudiera presentarse, es que a largo plazo debe realizarse un reforzamiento de esta área, y a su vez monitorear que aspectos o conceptos deben de revisarse de nuevo con los emprendedores o cuales deben incluirse, debido que podría existir que a lo largo del desarrollo de su proyecto decayeran o resultaran más factores negativos de los que ya habían encontrado en un inicio en las asesorías, o que en relación a las pocas sesiones que se trabajaron, tal vez no se reforzaron de una manera amplia los temas.

Existieron otros conceptos, como: toma de decisiones, factores de riesgo, fracaso, asertividad, que también fueron comentados a lo largo de las asesorías de psicología con los incubados, sin embargo para esta investigación no se han mencionado, debido a que no fueron vistos con mayor profundidad o no podríamos mostrar cambios o resultados en cuanto a ellos. Existe aun mucho trabajo por realizar para lograr, tal y como lo sugiere Nwankwo y Akam (2011), articular los atributos psicológicos y cualidades que influyen las motivaciones sustentables de emprendimiento así como la audacia socio-humana dentro de las sesiones. Los resultados sugieren que la psicología debe ser un área más de apoyo a emprendedores pues otorga un espacio a la reflexión, motivación y perseverancia del emprendedor, le permite verse como un ser integral que requiere de saber manejar diversas emociones o factores, para lograr la meta planteada. Se sugiere que el psicoemprendimiento hace que los lazos de seguridad y confianza se fortalezcan, encontrando el valor de cómo comunicarse de forma adecuada, teniendo una inteligencia emocional, viendo alcances y limitaciones, para convertir metas realizables, con recursos y herramientas disponibles.

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# **EL IMPACTO DEL ESTUDIO DE LAS FINANZAS EN LA CARRERA DE NEGOCIOS INTERNACIONALES DE LA FACULTAD DE CIENCIAS ADMINISTRATIVAS DE LA UNIVERSIDAD AUTÓNOMA DE BAJA CALIFORNIA.**

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## **RESUMEN**

*El estudio de las finanzas es resultado fundamental del incremento desmesurado del comercio a nivel mundial; las causas de este incremento deriva de la globalización de la economía producida por dos factores que fundamentalmente son: el avance tecnológico de las comunicaciones electrónicas, que ha permitido reducir el espacio en el mundo de los negocios y la liberación económica a nivel regulatorio que se ha dado en la mayoría de los países para dar pasos a los tratados comerciales. Esta necesidad de estudiar y analizar los flujos de efectivo a nivel mundial sin importar la ubicación de la empresa, la administración de riesgos financieros, las operaciones de los mercados de dinero y de capitales, se traduce en la búsqueda de instrumentos, herramientas, fórmulas con una didáctica tal que se pueda lograr que en el alumno obtenga estos conocimientos que aplicados a la práctica profesional logren obtener capacidades en esta área.*

*Este proyecto realiza un análisis documental de la importancia de la enseñanza de las finanzas internacionales para los futuros egresados de la carrera de negocios internacionales de la Facultad de Ciencias Administrativas de la Universidad Autónoma de Baja California; su pertinencia y diseño curricular.*

## **PALABRAS CLAVE:**

Finanzas Internacionales, Didáctica, Diseño curricular.

# RESPONSABILIDAD SOCIAL EN LA EDUCACIÓN SUPERIOR: UN CASO CHILENO

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## RESUMEN

*El artículo describe las iniciativas de Responsabilidad Social de las Universidades Chilenas, y la forma de cómo estas se incorporan en sus procesos estratégicos. El objetivo principal es determinar las oportunidades y limitaciones en el que una universidad podría aprovechar su papel de promotor social, para impulsar el desarrollo sostenible en la comunidad de la que es participe. En este contexto, las instituciones educativas para hacer frente a la enorme competencia que existe en el sistema de educación superior chileno, han tenido que descubrir el papel que desempeña la responsabilidad social como una poderosa fuente de ventaja competitiva, que les permita mantener una cierta viabilidad y una generación de valor en el “mercado”.*

*El trabajo es el resultado de una investigación exploratoria construida sobre la base de la literatura y también de las experiencias, a través de la observación y la participación en el sistema de educación superior chileno. El presente documento es limitado en términos de datos experimentales. La investigación futura debe examinar los factores de exploración y la correlación entre ellas para la investigación experimental. Los resultados muestran que una universidad puede lograr una ventaja competitiva si maximiza sus contribuciones a causas sociales, ejerciendo de esta forma un mayor compromiso hacia la comunidad, lo que reditúa en tener una mayor visibilidad a través del tiempo.*

**PALABRAS CLAVES:** Responsabilidad Social, Ética, Ventajas Competitivas, Educación Superior.

## EMPRESAS SUSTENTABLES EN PUEBLA

María del Carmen Domínguez Ríos, BUAP  
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### RESUMEN

*Esta investigación analiza la trayectoria de dos empresas rurales sustentables ubicadas en Puebla “Frutas y Conservas de Xochiapulco” y “Cacahuete tostado Chiautla” que pertenecen a la Red Nacional de Desarrollo Rural Sustentable (RENDRUS). Se destaca el papel de las redes sociales en la innovación tecnológica-productiva y en la comercialización de sus productos.*

*Una empresa rural sustentable se preocupa por satisfacer las necesidades de la generación actual sin comprometer las necesidades de las generaciones futuras. Incluye el bienestar de sus empleados, de su comunidad. Equilibrio entre aspectos de índole económico, social y ambiental. Existen factores que se combinan para favorecer el éxito de la inserción de los productores rurales a los mercados. La organización de los productores en la producción y comercialización, la introducción de cambios tecnológicos que permiten responder a la demanda generando productividad y/o reducción de costos y la capacidad de los recursos humanos para operar los procesos de producción y organizar el proceso de innovación para participar en la industria de la que forman parte. La contribución más significativa de las instituciones públicas para la inserción de los productores al mercado ha sido a través de la organización de eventos organizados por SAGARPA a través de RENDRUS a nivel local, regional y nacional.*

**PALABRAS Claves:** Empresas Sustentables, Rendrus, Productores Rurales

## SUSTAINABLE FIRMS IN PUEBLA

### ABSTRACT

*This research analyzes the performance of two sustainable rural firms located in Puebla Mexico. One is “Canned fruit of Xoxhiapulco” and the other is “Toasted Peanuts of Chiautla”. Both of them belong to the National Network of Sustainable Rural Development (RENDRUS in Spanish) The main role of social networks in the productive- technological innovation process, in the distribution and commercialization of their products is identified. A sustainable rural firm satisfies the needs of the people without compromising the needs of future generations. Therefore, this includes the well being of their employees, their community. This kind of firm preserves equilibrium between economic, social and environmental aspects.*

*There are some factors that foster the performance of rural producers into the markets: Organization of producers in the production and commercialization process, the introduction of technological changes that responds to market demand and increases productivity. Giving training to human resources to improve production process and organize innovation in the industry they work. The most important contribution of the federal government to these rural producers and their market insertion has been the program of the Agriculture Ministry (SAGARPA) called RENDRUS. This program creates a network and organizes events at local, regional and national level.*

**KEYWORDS:** Sustainable firms, RENDRUS, rural producers.

## INTRODUCCION

Las empresas rurales cuentan con recursos limitados, tales como mano de obra, habilidades y capital, lo que les hace difícil cumplir con los estándares requeridos para los mercados mundiales. Esta falta de recursos obstaculiza su expansión y las excluye de un mercado de mayor valor como proveedoras para empresas más grandes o proveedoras directas para otros mercados. Los costos de transacción por trabajar con empresas rurales son elevados debido a sus pequeñas dimensiones, a su naturaleza dispersa y a su lejanía, por lo anterior es necesario que estas empresas se asocien y de manera formal soliciten apoyos públicos que les permitan desarrollar competencias para acceder a los mercados

La Red de Desarrollo Rural Sustentable (RENDRUS) es una red que muestra a empresarios rurales los aciertos y errores de otros empresarios, para que reflexionen sobre su propia experiencia e identifiquen procesos de mejora. Esta Red cuenta con el apoyo académico del Colegio de Postgraduados, quien en coordinación con la Subsecretaría de Desarrollo Rural de la SAGARPA son los responsables normativos de la misma.

La evaluación de los proyectos productivos presentados a RENDRUS para su selección como exitosos se realiza en base a la innovación tecnológica-productiva, organización y administración, calidad, valor agregado y desarrollo del mercado, capacitación y asistencia técnica, impacto social y económico, sustentabilidad y medio ambiente.

Con el fin de difundir los logros, restricciones y posibilidades a las que se enfrentan las empresas rurales sustentables se seleccionaron dos empresas exitosas ubicadas en el Estado de Puebla-México pertenecientes al padrón 2011 de RENDRUS. La primera dedicada a la producción de frutas y conservas y la otra a la producción de cacahuete tostado, ambas son microempresas familiares que han logrado construir una red estable con el mercado y lograr rentabilidad económica, social y sustentable.

## VALOR AGREGADO EN EL SISTEMA PRODUCTO MANZANA-HIGO EN XOCHIAPULCO, PUEBLA

El Municipio de Xochiapulco se localiza en la Sierra Norte del Estado de Puebla, (México). La palabra Xochiapulco proviene de las raíz náhuatl xochilt que significa flor y Apulco nombre del río que atraviesa la orilla del municipio, por lo que significa Flor del Apulco. La economía es agrícola, predomina el cultivo de maíz y frijol, se siembran árboles de tipo frutal, la ganadería no es comercial solo de sostén dentro de la población. Además se explota la madera de los bosques de esta región Serrana.

Las remesas de los paisanos radicados en el estado de Nueva Jersey en Estados Unidos han contribuido a sostener la economía local de consumo básico. Con el objetivo de generar ingresos y fuentes de empleo en 2004 se conforma legalmente la sociedad “Frutas y Conservas de Xochiapulco”, se inician actividades con recursos propios para construir una nave procesadora equipada donde se realizan las primeras pruebas de proceso semi-industrial de manzana en mermelada. Actualmente se elabora mermelada de manzana y conserva de higo.

El procesamiento agroindustrial de elaboración de mermelada de manzana, conserva de higo y cáscara de naranja son productos que aportan valor agregado a la fruta que recolectan los socios productores. Los productos son comercializados en diferentes presentaciones.

Las necesidades de capital de trabajo y de inversión se cubren con las aportaciones de los mismos socios, por lo cual no se han recibido apoyos gubernamentales ni financiamientos bancarios. Actualmente se cuenta con asistencia técnica de un despacho contable.



La asociación de productores participa en cursos de capacitación para mejorar el proceso de elaboración y comercialización de sus productos. El impacto social y económico de este proyecto ha generado empleos 15 directos y 60 indirectos. La participación de los productores locales en el acopio de fruta arraiga a la población local reduciendo la migración. Esta asociación de productores constituye un ejemplo de aprovechamiento de los recursos locales generación de valor agregado a la fruta de la región y fomento de la organización y desarrollo de capacidades entre los productores rurales.

La empresa ha contribuido a reducir la deforestación mediante la conservación del cultivo de árboles frutales en la región y el aprovechamiento de los recursos naturales de forma sustentable y cuidando el medio ambiente.

## **PRODUCCIÓN DE CACAHUATE TOSTADO**

Se trata de una organización de productores de cacahuete legalmente constituida con el nombre de “Cacahuates Chiautla” localizada en Chiautla de Tapia municipio localizado en el suroeste del estado de Puebla en la región económica de Izúcar de Matamoros. La asociación cuenta con una estructura organizacional, realiza asambleas de forma mensual con sus integrantes para presentar los avances de la producción y diseñar estrategias para enfrentar el mercado en constante crecimiento. En lo que se refiere a la innovación tecnológica-productiva se adquirió un tostador de mayor capacidad, logrando un aumento de producción para cumplir con los pedidos y reducir el costo de energía. Han implementado un nuevo proceso de producción con el propósito de dar un valor agregado con el apoyo y capacitación de parte de la Universidad de Chapingo, asesoramiento técnico y estadías de investigación y servicio social de parte de alumnos de la Universidad Tecnológica de Izúcar de Matamoros y el Colegio de posgraduados de Puebla.

Participan activamente en cursos de capacitación convocados por SAGARPA y Secretaría de Desarrollo Rural en diferentes temas como administración, plan de negocios, imagen del producto, estrategias de comercialización.

Los productores diseñaron una descascaradora y sopleteadora para mejorar el proceso reduciendo costos y aumentando la producción. A partir de 2006, la inició las actividades de compraventa en la región y a nivel nacional en Chiapas.

En referencia, al impacto social y económico, la empresa beneficia directamente a 40 familias que se dedican al cultivo del cacahuete, en el área administrativa laboran 15 personas. Se ha logrado incrementar el área de este cultivo de manera considerable dando empleo indirecto a más de 100 personas que pensaban emigrar a Estados Unidos.

La demanda del producto va en aumento y la empresa ha considerando ampliar la producción al doble, beneficiando a más personas de la región que participan en la cadena productiva del cacahuete.

Respecto a lo sustentable y al medio ambiente se ha creado una cisterna receptora de agua pluvial, se utiliza la cascarilla como fertilizante natural; se están utilizando a los fertilizantes de origen natural en las tierras de cultivo, tanto del cacahuete como de otros cultivos de la región, y la asociación ha realizado compañías para el acopio de cartón y botellas de plástico en la región.

## **CARACTERÍSTICAS DEL MERCADO**

El mercado al cual están vinculadas las experiencias de los proyectos es local, regional y nacional, se espera mediano plazo tener presencia en el mercado internacional. “Frutas y Conservas” se caracteriza

por poseer principalmente clientes minoristas, mientras que, “Cacahuates Chiautla” cuenta con un mayor número de clientes mayoristas

A nivel local, la competencia es escasa. A nivel nacional, existen empresas grandes. Los canales de distribución inicialmente eran directos: pero a partir de su consolidación como asociación formal cuentan con agentes de distribución independiente y mayorista.

## CONCLUSIONES

Ambas organizaciones son sostenibles porque su funcionamiento depende en gran parte de sus propios recursos, carecen de subsidios y las decisiones se toman en la Asamblea de socios, no están sujetos a un solo proveedor, poseen capacidad de identificar y adaptarse a los cambios del mercado. Igualmente han incrementado y diversificado su producción incorporando procesos que incrementan el valor agregado.

Las experiencias son exitosas porque han generado rentabilidad económica, social y de género. Según la percepción de los integrantes, sus proyectos son exitosos porque han superado la pobreza, están mejorando sus prácticas productivas, han alcanzado certificaciones, reconocimientos y premios. Las utilidades se reinvierten para mejorar las instalaciones y los equipos, superan a sus competidores locales con productos de mejor calidad. Por lo anterior pertenecen a RENDRUS consideradas como experiencias exitosas.

Existen dos elementos clave del éxito en la producción y comercialización: la innovación y la competitividad, factores que suponen cambios relacionados con la organización, capacitación y tecnología. Estos factores determinan en gran medida la capacidad de los productores para acceder a los mercados. ( Santacoloma, et al, 2005: 4)

Para iniciar el proceso de innovación se reconoce la necesidad de que los agricultores se asocien en organizaciones. Como base de este vínculo entre el productor y su organización, los agricultores pueden establecer una compleja red de conexiones con otros agentes como son las organizaciones procesadoras o comercializadoras, inversionistas, particulares que ofrecen servicios, comerciantes locales, productores no socios, empresas propias en el caso de una integración vertical de la producción, universidades, centros tecnológicos, la cooperación internacional y el gobierno.

Existen varios factores que deben combinarse para favorecer el éxito en la inserción a los mercados: acceso al financiamiento al inicio, para lo cual se requiere de un sistema financiero que atienda adecuadamente los requerimientos de este sector; la calidad y valor agregado como ventaja competitiva, ya que un producto que carece de un buen nivel de calidad difícilmente podrá sobrevivir en el mercado; capacitación y asesoría para estar en capacidad de adaptar su producto, procesos productivos y tecnología a las necesidades del mercado; disponer de canales de comercialización; compartir experiencias y aprovechar las condiciones propias de su entorno.

La contribución más significativa de las instituciones públicas para la inserción de los productos de estas microempresas al mercado, ha sido a través de la organización de eventos a nivel local, regional y nacional como lo ha hecho SAGARPA a través de la Red Nacional de Desarrollo Rural Sustentable (RENDRUS). Pero un factor imprescindible, es poseer carácter emprendedor.

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# **LA CONFIANZA COMO ELEMENTO DEL CAPITAL SOCIAL EN UNA PEQUEÑA EMPRESA DE LA INDUSTRIA METALMECÁNICA DE LA REGIÓN CENTRO DE COAHUILA, MÉXICO**

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## **RESUMEN**

*Los estudiosos de la acción colectiva indican que la confianza es un componente del capital social clave para favorecer la cooperación y resolver problemas de acción colectiva que ha su vez permiten mejores niveles de desarrollo. El presente trabajo tiene como finalidad mostrar los niveles de confianza que se presentan en la empresa inherentes al trabajo, a las personas responsables con cargo directivo, a las personas sin cargo directivo que están trabajando, y por último a las instituciones y/o organizaciones que están relacionadas con la empresa, así como la relación que existe con la antigüedad del empleado, su nivel académico y la edad. Para ello, se obtuvo información cuantitativa de 32 personas que laboran en una pequeña empresa de la industria metalmecánica de la región centro de Coahuila, mediante un cuestionario estructurado y posteriormente se analizaron los datos a través del software SPSS, aplicando la herramienta de Cross Tabs. Entre los hallazgos más relevantes cabe mencionar que en este estudio se muestra que sí hay confianza interna, mientras que la confianza externa no se manifiesta.*

Palabras clave: Confianza, Capital Social, Pymes.

## **TRUST AS PART OF SOCIAL CAPITAL IN A SMALL COMPANY IN THE METALWORKING INDUSTRY IN THE CENTRAL REGION OF COAHUILA, MEXICO**

*Scholars of collective action, suggests that trust is a key component of social capital to foster cooperation, and resolve problems of collective action which has in turn allow higher levels of development. The present work is to show levels of trust that are inherent in the company to work with those responsible management position, people without managerial responsibilities, who are working, and finally to the institutions and / or organizations are related to the company, and the relationship with the employee's seniority, their academic level and age. To do this, quantitative information was obtained from 32 people who work in a small company in the metalworking industry in the central region of Coahuila, using a structured questionnaire and then analyzed the data using SPSS software, using the tool of Cross Tabs. Among the key findings include that in this study shows that there is inner confidence, while the external trust is not present.*

Key words: Trust, Social Capital, SME's

## **INTRODUCCION**

El medir indicadores de capital social, se ha constituido en un instrumento de gran utilidad, para aquellos que buscan el desarrollo social en las naciones, razón por la cual numerosos estudios se han enfocado a estudios empíricos y conceptuales respecto a las familias, comunidades, empresas, organizaciones no gubernamentales, sector público, raza y sexo; elementos que el banco mundial determina como fuentes de capital social en el contexto de desarrollo social.

El término de capital social, (Durstón,2000:7) hace referencia a las normas, instituciones y organizaciones que promueven la confianza, la ayuda recíproca y la cooperación y plantea que las relaciones estables entre las mismas pueden contribuir a tres tipos de beneficios: reducir costos, producir bienes públicos y facilitar la constitución de organizaciones de base efectiva de actores sociales y de sociedades civiles saludables.

En este contexto resulta conveniente identificar elementos fuertes y débiles relacionados con la confianza, elemento clave del capital social, con el propósito de realizar un diagnóstico que oriente a los responsables de la empresa a crear un plan de acción para mejorar la confianza de sus empleados y crear mayor valor en su comunidad y la sociedad. Lo anterior marca la pauta en analizar la relación que existe entre los niveles de confianza que se presentan en la empresa inherentes al trabajo, a las personas responsables con cargo directivo, a las personas sin cargo directivo que están trabajando y por último a las instituciones y/u organizaciones que están relacionadas con la empresa, así como la relación que existe con la antigüedad del empleado, su nivel académico y la edad. La investigación se centra en una Pyme debido a que representan el 98% de unidades económicas, participan con el 34.7% del producto interno bruto y en ellas se encuentra el 73% del personal ocupado del país. (INEGI, 2010).

En este estudio se presenta una revisión de la literatura referente al tema de confianza y de capital social; consecutivamente, la metodología utilizada en el trabajo de investigación; se continúa con la presentación de resultados y por último se exponen conclusiones y las referencias bibliográficas.

## REVISIÓN LITERARIA

### Confianza

El estudio de la confianza y su relación con la economía, ha logrado que se entienda como una variable de desarrollo para fortalecer entre otros aspectos, la cooperación (Granovetter,1985; Hardin,2002), para bajar costos de transacción (Fukuyama,1995) y como un instrumento de gran utilidad para aquellos que dirigen organizaciones (Jimenes,2005).

Las teorías de la elección racional, definen a la confianza como el conjunto de expectativas racionales basadas en la comprensión del otro con respecto al propio, y en cálculos que sopesan los costos y beneficios de quien confía o de la persona en quien se confía. (Gordon S, 2005:45). La confianza para (Atria y Siles, 2003:305) implica la voluntad de aceptar riesgos, lo que supone que otras personas responderán como se espera, ofreciendo apoyo mutuo, o al menos sin intención de causar daño, mientras que (Herreros, 2002:37) considera la confianza como una expectativa subjetiva y racional acerca del comportamiento del depositario de la misma.

Para (Herreros, 2002:131) “la confianza se deriva de la pertenencia a una red social y las expectativas subjetivas acerca de los dignos de confianza que son los demás, están relacionadas con las relaciones sociales a las que se tiene acceso. Otras expectativas de confianza son las referidas a individuos desconocidos, denominadas como confianza social o confianza generalizada.”

El interés de reflexionar sobre la confianza que pueda manifestarse en la empresa, se debe también a los bajos niveles que se manifiestan en nuestro país, como lo expone la OCDE al informar que solo uno de cuatro mexicanos expresa alta confianza en otros, el tercer porcentaje más bajo de la OCDE. La necesidad de crear en las empresas un clima favorable para la confianza (Jiménes, 2005:2) se debe a que “es el fundamento para la eficacia, pues cuando la confianza es débil las personas empiezan a sospechar de las intenciones de los otros, lo que hace que aumenten los malos entendido y se gaste tiempo en actividades de autoprotección y justificación”.

Diversos estudios relacionados con la confianza se han desarrollado, entre ellos el de (Herreros y Criado, 2006) que comprobaron empíricamente que las instituciones públicas tienen un efecto sobre la confianza interpersonal ya que en aquellos países en los que el estado es más eficaz y más neutral, la probabilidad de que la gente confíe en sus conciudadanos es mayor. Por otra parte deducen, que el nivel de educación es positivo, mayores niveles de educación están asociados a niveles de confianza social. Para obtener evidencia del grado de confianza entre las personas que conforman una organización (Jimenes, 2005) realizó un estudio en 3 departamentos de una Institución bancaria, considerando juicios de sinceridad y de competencia y determinó que existe confianza entre las personas que conforman las secciones. Si bien, no existe un consenso en cuanto a si la confianza es una consecuencia o un componente del capital social (Fukuyama, 1995) se define como un elemento muy importante del mismo.

### Capital Social

Paralelo a los conceptos de capital financiero, capital psicológico y capital humano (Coleman 1988:188) introdujo el concepto de capital social, que a diferencia de los otros se encarna en las relaciones entre las personas. (Herreros,2004:129) lo entiende como “recursos-obligaciones de reciprocidad e información-derivados de las relaciones entre personas”. Un elemento común de las definiciones de capital social es que éste se encuentra en las relaciones entre las personas a diferencia de otras formas de capital social que residen en los objetos o los individuos en forma aislada (López, 2004).

Se ha demostrado que la creación de capital social es un factor importante en la empresa respecto a la rentabilidad o la capacidad de innovación (Tsai y Ghoshal, 1998; Dakhli y Clercq,2004;) y a nivel de organización se ha definido como el valor a una organización en términos de las relaciones formadas por sus miembros con el fin de participar en la acción colectiva (Nahapiet y Ghoshal,1998).

(Gleaser, et.al.,2000) han analizado la relación entre capital social y características socioeconómicas de las personas, utilizando como indicador el acervo poseído de capital social individual y el número de organizaciones voluntarias a las que pertenecen, estimando para ello la relación de capital social con la edad, el género, el grupo étnico, el ingreso y la educación. (López, y De la Torre 2004) comentan, que en los estudios efectuados en México relacionados con el capital social, se ha utilizado indicadores a nivel macro, como son las percepciones de solidaridad, la confianza en los demás y la participación en organizaciones de beneficio comunitario.

## METODOLOGÍA

Una pequeña empresa de la industria metalmecánica es el foco de este estudio, para el cual se consideró a los 32 empleados de la misma. Se trabajó con un muestreo censal, con enfoque cuantitativo. La confiabilidad de los indicadores a medir fueron determinados y pretestados por sus autores (Mujika,comp,2010). La información se obtuvo cara a cara, con preguntas estructuradas, utilizando como variable dependiente la confianza y para las variables independientes de la edad, nivel académico y antigüedad en la empresa, se utilizaron rangos. Después de levantar la información, se procedió a la captura y al procesamiento de los datos a través del software estadístico SPSS, utilizando para el análisis la estadística descriptiva y las tablas de contingencias (cross tabs), con la finalidad establecer las asociaciones entre las variables.

## RESULTADOS

De los resultados de la encuesta se puede apreciar lo siguiente:

Tabla 1: Indicadores de confianza y la magnitud del acuerdo o desacuerdo con diferentes cuestiones relacionadas con la empresa.

	Totalmente desacuerdo	Bastante desacuerdo	Ni de acuerdo ni en desacuerdo	Bastante acuerdo	Totalmente acuerdo	Total
Tengo confianza en este trabajo	0/0%	2/6.3%	9/28.1%	17/53.1 %	4/12.5%	32/100 %
Confío en las personas responsables con cargo directivo de esta empresa	2/6.3%	4/12.5%	11/34.4	10/31.3 %	5/15.6%	
Confío en las personas sin cargo directivo que están trabajando en la empresa	0/0	00	15/46.9%	12/37.5 %	4/12.5%	
Tengo confianza en las instituciones, organizaciones, etc. Que están relacionadas con esta empresa	12/37.5%	6/18.8	8/25.0%	3/9.4%	2/6.3%	
						100%

*Se presentan las frecuencias y porcentajes de respuestas a cada uno de los indicadores de confianza. Fuente: elaboración propia.*

Se puede observar que los empleados muestran confianza en el trabajo ya que el 53.1% se encuentran bastante de acuerdo y el 12.5% totalmente de acuerdo. En cuanto al indicador de confianza con las personas responsables con cargo directivo en la empresa, aun cuando la mayoría 34% no están de acuerdo ni en desacuerdo, la proporción entre los que están bastante y totalmente de acuerdo suman el 46.9%. Respecto a la confianza que manifiestan en las personas sin cargo directivo que están trabajando en la empresa, la mayoría 46.9% no están de acuerdo ni en desacuerdo, el 50% se manifiesta totalmente y bastante de acuerdo. Por último la confianza en las instituciones, organizaciones, etc. Que están relacionadas con la empresa la mayoría 37.5% están totalmente en desacuerdo. A continuación se presenta una descripción de los resultados en relación porcentual, a las variables de edad, antigüedad en la empresa y formación académica.

*Relación entre confianza en el trabajo:* 1) Respecto a la edad: los que estuvieron totalmente y bastante de acuerdo fueron el 100% de la muestra mayor a 60 años, el 90% de los 45-59, el 55% entre 30-44 años y el 33% de los de menos de 30. 2) Antigüedad en la empresa: los que contestaron las opciones bastante y totalmente de acuerdo conforman el 100% de menos de un año, el 40% entre 1-3 años, el 25% de 3-5 años, el 72% de 5-10 años y el 100% más de 20 años. 3) Formación académica: en las opciones bastante y totalmente de acuerdo el 80% tienen estudios de primaria, el 61% de secundaria, el 87% de preparatoria y el 33% estudios superiores, ya que éstos últimos contestaron el 50% de esa muestra que no estaban de acuerdo ni en desacuerdo. Por lo anterior, se percibe un nivel alto de confianza hacia el trabajo en las 3 variables.

*Relación entre la confianza en personas con cargo directivo en la empresa:* 1) Respecto a la edad, en las opciones bastante y totalmente de acuerdo el 33% tiene menos de 30, el 38% entre los 30-44 años, el 70% entre 45-49 años y el 100% de 60 o más. 2) Antigüedad en la empresa, en las opciones bastante y totalmente de acuerdo de la muestra de menos de un año el 100%, de 1-3 años el 40%, de 5-10 años el 54%, entre 10-20 años, el 50% más de 20 años el 100%. Solo en los rangos de 3-5 años se muestran en bastante desacuerdo. 3) Formación académica: de primaria el 80% se muestra totalmente y bastante de acuerdo, de secundaria el 61.5% no están de acuerdo ni en desacuerdo, de preparatoria el 62% están totalmente y bastante de acuerdo, mientras que el 50% de los que tienen estudios superiores están totalmente y bastante en desacuerdo. En este aspecto, se puede observar que por la edad y la antigüedad en la empresa en nivel de confianza es alto, mientras que por su formación académica la confianza se manifiesta medianamente.

*Relación entre la confianza en personas sin cargo directivo que laboran en la empresa:* 1) Respecto a la edad: las personas que contestaron que estaban bastante y totalmente de acuerdo: menos de 30 el 66%, de 30-44 el 50%, de 45-59 el 44% y de 60 o más el 100%. 2) Antigüedad en la empresa: no se encuentran de acuerdo ni en desacuerdo los de menos de 1 año el 60%, de 3-5 años el 100%; los que se encuentran bastante y totalmente de acuerdo son los de 5-10 años de antigüedad con el 54% y de 10-20 con el 50%. 3) Formación académica: ni de acuerdo ni desacuerdo 53% de los que tienen estudios de primaria; bastante y totalmente de acuerdo el 50% de secundaria, el 60% de preparatoria y el 50% de nivel superior. En esta pregunta nadie contestó que estaba en desacuerdo. Se percibe por la edad, un nivel alto de confianza, y por la antigüedad y formación académica medianamente alto.

*Relación entre confianza entre organizaciones e instituciones relacionadas con la empresa:* 1) Respecto a la edad: En los rangos de totalmente y bastante en desacuerdo se muestran los siguientes porcentajes: menos de 30 años el 66%, entre 30 y 44 el 55%, entre 45-59 el 55% y 60 o más el 100%. 2) Antigüedad en la empresa: en los rangos de totalmente y bastante en desacuerdo se encuentra lo siguiente: el 100% de la muestra de menos de un año, el 80%, de 1-3 años, el 45%, de 5-10 años, el 54%, entre 10-20 años y más de 20 años el 80%. 3) Respecto a la formación académica, en los rangos de totalmente y bastante en desacuerdo sobresalen los siguientes porcentajes: 75% educación primaria, 77% secundaria, 50% preparatoria y 16% estudios profesionales, ya que estos últimos el 66% no están de acuerdo ni en desacuerdo. Por lo anterior, se puede inferir que el nivel de confianza en organismos externos a la empresa, es muy bajo.

## CONCLUSIONES

A través de los resultados, se puede percibir que los niveles de confianza interna en la empresa, se manifiestan a niveles relativamente altos, sin embargo resulta conveniente que los responsables de la empresa de estudio, puedan crear un plan de acción que eleve la confianza del trabajador hacia los directivos y con las personas que laboran en ella, que no son directivos, ya que en la medida en que los niveles de confianza puedan ser considerados como una señal de la integración de los empleados, esta pueda redundar en la eficacia organizacional y crear mayor valor en su comunidad. Respecto a la confianza externa, ésta se presenta a niveles muy bajos respecto a instituciones u organizaciones que están relacionadas con la empresa, ante lo cual se deberán establecer políticas que incrementen la credibilidad de las mismas. Los resultados estadísticos no muestran en este estudio, asociación y/o relación, entre los niveles de confianza y la antigüedad del empleado, su nivel académico y edad.

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# APLICACIÓN DE LA INGENIERÍA ECONÓMICA EN LA EVALUACIÓN DE PROYECTOS DE INVERSIÓN HOSPITALARIOS

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## ABSTRACT

*El objetivo de esta investigación, es establecer las bases para una metodología, proponiendo qué criterios de Ingeniería Económica, deben utilizarse a nivel hospitalario y qué decisiones encaminadas al establecimiento de prioridades, pueden tomarse, para el ahorro de recursos en hospitales públicos. Los costos en la atención de salud en México y en el mundo, son cada vez mayores, por lo tanto, se requiere reducir costos, sin sacrificar resultados para los pacientes, los recursos son limitados y las necesidades de servicios de salud son crecientes, es necesario optimizar. Los hospitales y unidades de atención médica, pueden ser vistos como empresas, con ciertas características especiales, al brindar servicios de salud a la población, por lo que requieren enfocarse en la toma de decisiones a nivel de la gestión asistencial, administrativa y económico-financiera, basados en criterios de eficacia, eficiencia y calidad, con un enfoque distintivo. Los proyectos de inversión que se propongan, tales como reemplazo de equipos, mejoras en el servicio o en la calidad, sistemas para un mejor control de los insumos, ampliación del hospital, entre otros, requieren de un estudio, que la Ingeniería Económica facilita, a través de sus herramientas, para evaluar el impacto de las propuestas, en el estado de salud de los pacientes y en los costos, con el fin de lograr ahorros, que permitan dar mayor cobertura y equidad en los servicios de salud pública.*

## BIOGRAFIA

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## RETOS Y OPORTUNIDADES DEL EMPRESARIO SONORENSE: LA NUEVA AGROINDUSTRIA

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### RESUMEN

*La agricultura de Sonora exhibe un comportamiento diferenciado, a más de una década de apertura comercial. Por una parte, crecieron las exportaciones y la superficie sembrada de hortalizas y frutales; y contrario a lo que se preveía, los granos básicos mantuvieron una posición sólida en el patrón de cultivos. Por otra, se advierten síntomas interesantes de transformación, tal es el caso del surgimiento de una cultura empresarial visible entre los productores. En estas condiciones, el sector agrícola sonorense parece estar preparado para enfrentar los retos de la competencia global. En enero de 2006 se cumplieron 12 años de vigencia del Tratado de Libre Comercio (TLC), firmado entre México, Estados Unidos y Canadá. Este acuerdo coronó la liberalización unilateral, iniciada a mediados de la década de 1980. Desde entonces, la política agrícola refleja las contradicciones de un proceso de transición complejo, que ha pretendido modernizar el agro a través de un esquema inspirado en el mercado, pero con la prevalencia de programas propios de la etapa proteccionista. Las inconsistencias son evidentes: por un lado se diseñan acciones de desregulación típicas de la libre competencia, y por otro se ofrecen subsidios que parecen restaurar estrategias de fomento, propias del pasado.*

**PALABRAS CLAVE:** Agricultura, Exportaciones, Comercio.

## CHALLENGES AND OPPORTUNITIES OF THE SONORENSE INDUSTRIALIST: THE NEW AGROINDUSTRIA

### ABSTRACT

*The agriculture of Sonora exhibits a differentiated behavior, to more than one decade of commercial opening. By a part, the exports and the seeded surface of vegetables and fruit trees grew; and in opposition to which it was anticipated, the basic grains held a solid position in the pattern of cultures. By another one, interesting symptoms of transformation are noticed, so is the case of the sprouting of visible an enterprise culture between the producers. In these conditions, the sonorense agricultural sector seems to be prepared to face the challenges of the global competition. In January of 2006 12 years of use of the Treaty of Commerce were marked (TLC), signed between Mexico, the United States and Canada. This agreement crowned the unilateral liberalization, initiate to half-full of the decade of 1980. Since then, the agricultural policy reflects the contradictions of a complex process of transition, that it has tried to modernize the land through a scheme inspired by the market, but with the prevalence of own programs of the protectionist stage. The inconsistencies are evident: on the one hand typical actions of deregulation of the free competition are designed, and by another one subsidies that seem to recover promotion strategies, own are offered of the past.*

**JEL:**L1,M7,M9

**KEYWORDS:** Agriculture, exports, trade

## INTRODUCCION

La agricultura es la actividad humana que más estrecha relación tiene con el medio ambiente y con la sobrevivencia del hombre en el planeta, en virtud de que a través de ella obtiene satisfactores a sus necesidades básicas, pero lamentablemente se ha convertido en una causa significativa del deterioro, la contaminación y el agotamiento de los recursos naturales. Este problema ambiental representado por la erosión en el campo, la falta de agua, contaminación, plagas, etc. están mermando la productividad de los agricultores y en consecuencia, sus ganancias. Estos factores ambientales han impactado fuertemente a la agricultura, situación que ha provocado una fuerte crisis en el sector, por lo cual organizaciones de públicas y privadas, han trabajado en su transformación a través de nuevas formas de impulsar la productividad, rentabilidad y competitividad del campo, pero optimizando al mismo tiempo el uso de los recursos naturales, esto mediante el fomento de nuevas tecnologías ambientales que den como resultado una manera innovadora de producir y hacer negocios.

La transformación del campo se inició en los años 50, cuando en otras partes del mundo con más desarrollo, la agricultura empezó a ser más que producir cosechas o animales, a convertirse en un negocio creciente, produciendo lo que la sociedad necesitaba, tomando en cuenta al consumidor y no llevando a cabo cultivos por tradición, dándole un valor agregado al producto y orientándolo más a su consumidor final. En 1954 en la Universidad de Harvard, el Profesor Ray Goldberg se refirió a este nuevo concepto como agro negocios, es decir al negocio de manejo del mercado y financiamiento de la agricultura, produciendo de acuerdo a los requerimientos específicos de los consumidores.

El concepto de “agro negocio” comprende los distintos eslabones que componen la cadena productiva de cada producto en cuestión, es decir, desde la provisión de insumos y servicios, la producción primaria, el manejo pos cosecha e industrialización de los productos agropecuarios, hasta los mercados terminales y su conexión con los canales de comercialización y distribución existentes. Los agro negocios se han convertido en “motores” de la economía en el siglo XXI, representando un 50% del comercio global, por lo que se le ha considerado como un conductor del desarrollo económico, mismos que estimulan a su vez a otras actividades relacionadas. Dentro de los aspectos que propician el desarrollo de los, se encuentra el gran intercambio de información que se da gracias al desarrollo tecnológico, esto a inculcado en la sociedad nuevos valores respecto a la salud y el consumo; orienta a los consumidores a buscar productos con calidad (mejor producto al precio adecuado), inocuidad (limpios, sanos, sin contaminación ni riesgo para la salud) y trazabilidad (perfecta identificación del origen, procesos y transporte de los productos). La sociedad mexicana se está informando y los consumidores se vuelven cada vez más exigentes.

Dentro de un ambiente externo cambiante, el mundo se transforma, el proceso de globalización (TLCAN, TLUCEM, MERCOSUR, entre otros) está reorganizando los mercados, redefine las percepciones sobre la realidad, la educación, la cultura y las fronteras de la sociedad y de los países. Cambian las ideologías, cambian las necesidades y por lo tanto se modifican las formas de producción y de consumo, al igual que las estructuras económicas. La globalización y todos estos acontecimientos internacionales influyen en México, la estructura económica del sector agroalimentario mexicano ha pasado por distintas etapas:

En la segunda mitad del siglo XX había un fuerte proteccionismo, donde el gobierno participaba en la planeación agrícola, abasto y producción de insumos, acopio y comercialización. Los productos básicos (maíz, frijol, arroz, carne, leche y otros) estaban articulados y regulados por el aparato gubernamental, creando un sistema comercial distorsionado y altamente receptor de subsidios, favoreciendo un ambiente de poca competitividad y nula planeación a largo plazo, sin tomar en cuenta al mercado.

Hacia finales de los 80's y durante los 90's México fue abriendo sus fronteras comerciales, aunado a una política de desregulación, por lo cual el gobierno se fue retirando paulatinamente de los servicios que antes se señalaron, creándose grandes vacíos que en su momento se estimó.

## REVISIÓN LITERARIA

En 1994 se firma el Tratado de Libre Comercio de América del Norte (TLCAN), lo cual significaba grandes oportunidades al poder participar en uno de los mercados más grandes y con mayor poder adquisitivo del mundo pero sobre todo con grandes retos en productividad, industria y logística. Desafortunadamente en diciembre de ese mismo año, se suscitó una severa crisis financiera, por lo cual los esfuerzos tanto de productores agropecuarios como de entidades gubernamentales y financieras, se concentraron en atender sus efectos, las carteras vencidas y reestructuración de pasivos, frenando por completo las expectativas y debilitando más al sector agrícola.

La agricultura en el sur del Estado de Sonora, se basa en un 90% en la producción de cultivos extensivos como el maíz, trigo y las oleaginosas como cártamo y algodón, los factores ambientales antes mencionados han afectado sobremanera la producción y rentabilidad de estos cultivos, ya que los precios de estos productos son inferiores a los requeridos para compensar el costo de los insumos que se utilizan para su producción, dependiendo grandemente de los apoyos que se otorgan para cada cultivo por parte de las organizaciones de gobierno. El campo del sur del Estado de Sonora cuenta con una gran infraestructura para transformarse en una agricultura orientada al consumidor, ya que no solamente cuenta con uno de los valles más ricos y mejor trazado del país, sino que también con una extensa calidad de tierras para diferentes cultivos, empaques en sitio de trabajo, un parque industrial que ofrece a los productores primarios un excelente espacio para procesar productos directo del campo a su envase o destino, y la facilidad de trasladar los productos hacia la frontera o al resto del país.

## METODOLOGIA

El diseño de la investigación partió de una investigación propiamente documental y descriptiva, por otro lado, se realizó una investigación de campo; es decir, se consultó a organismos oficiales y de Gobierno, para afianzar datos e información estadística sobre el tema investigado; así como también, sitios y/o bases de datos oficiales nacionales e internacionales, para el uso de la información estadística, económica y exportaciones del estado de Sonora.

Por lo anterior, el análisis de los aspectos para determinar el nuevo mercado de la agroindustria se dividió en dos grandes áreas: El sector agrícola regional y el sector agroindustrial; en ese sentido y con la apertura comercial, las exportaciones se han incrementado favorablemente para los productos agro industriales, por esta razón la importancia de hacer énfasis en los retos que depara para el empresario en este sector ante la globalización.

## RESULTADOS

Las incongruencias de la política agrícola, afectan el desempeño del campo sonorense; de hecho, coexisten agricultores que trabajan como si nada hubiera pasado, junto a otros que lo hacen en un ambiente competitivo en extremo. Mientras los primeros mantienen viejos esquemas productivos (siembran granos y siguen usando los apoyos estatales), los segundos aprovechan la apertura comercial. Pese a dicha heterogeneidad, consciente o inconscientemente se ha incubado una nueva cultura organizacional y empresarial entre los agricultores, desde hace pocos años. Esta forma de trabajar la adaptan la mayoría de los productores, del sur o del norte; se dedican a sembrar cereales o a cultivar frutas u hortalizas. Dicha cultura empresarial está modificando el antiguo patrón de explotación del agro. Esto ocurre tanto entre los agricultores que utilizan el riego por bombeo como por gravedad; del sector social y sobre todo los particulares. Producir lo que el mercado demanda, y no lo que el Estado compra, es quizá uno de los cambios más significativos de este periodo. Detecta un proceso de "creciente cultura empresarial en ámbitos geográficos cada vez mayores en el medio rural", en el territorio nacional a partir

del TLC. Aunque es difícil de medir, señala, una muestra de estos procesos son los cambios en la estructura de la producción y comercialización en el sector agropecuario, producto de la sustitución de la intervención del Estado por la de los sectores privado y social en la producción y distribución de insumos, el crédito y el aseguramiento, así como en el almacenaje y la comercialización.

La negociación del capítulo agropecuario del TLC implicó la desregulación de gran parte de los cultivos producidos en la entidad, la apertura fue inmediata para frutas y hortalizas, así como para algunos granos, como el trigo; en cambio, la liberalización para el maíz y frijol se alcanzaría en el largo plazo; en 2008 concluye dicho periodo de protección. Según estas premisas, se consideró que la superficie sembrada de hortalizas y frutales se incrementaría, y se reduciría paulatinamente la dedicada a granos y oleaginosas. La explicación era que en estos casos la competitividad de los productores locales era inferior a la de los socios norteamericanos. Sin embargo, al tiempo que se aplicaban programas afines al proceso de desregulación, comprometido en el acuerdo comercial, el Estado rediseñó y aplicó programas de subsidios que iban en sentido inverso al proceso de apertura y desregulación, las políticas agropecuarias y de desarrollo rural que se han puesto en marcha desde el TLC, reflejan las tensiones generadas por las visiones divergentes de las alternativas para el campo, presentes en el debate nacional. Tales indefiniciones afectaron el desempeño del subsector agrícola, y explicaron en parte la evolución contradictoria característica del agro sonorense en los años del TLC; esto es, se observa una convergencia clara de cambios sustanciales junto a una propensión a la continuidad. Ante esas consideraciones, resulta conveniente revisar la evolución de la agricultura local.

Con la reestructuración que produciría el acuerdo comercial, se esperaba una reactivación agropecuaria rápida. Sin embargo, al menos en los años posteriores al TLC, dicha recuperación parece lejana. Entre 1994 y 2003 el producto interno bruto (PIB) agropecuario y agrícola creció a un ritmo de 1.43 y 1.35 por ciento anual, respectivamente. Son tasas menores a las registradas en el pasado (véase gráfica 1). De igual forma son inferiores al crecimiento del conjunto de la economía, mismo que ascendió a 3.2 por ciento en promedio anual entre 1994 y 2003. La evolución precaria se confirma al compararlo con el dinamismo de la población (1.86 por ciento en el mismo periodo); la diferencia da cuenta de las dificultades enfrentadas para satisfacer la demanda de alimentos de una población en aumento constante.

Figura 1: Grafico Crecimiento del PIB Estatal y Agropecuario 1994-2003



La superficie sembrada en la entidad evidencia el débil desempeño de la producción agrícola; que se desplomó abruptamente entre 1996 y 2004. En 1996 ascendió a 713 729 mil hectáreas, para reducirse a 428 mil en el ciclo 2003–2004. Esto es, se sembró alrededor de 40 por ciento menos de superficie. Entre

2000 y 2004 el área cosechada promedio fue de 512 mil, cuando de 1990 a 1997 había sido de 654 mil y de 1979 a 1989 casi de 700 mil. Este decremento en la superficie promedio cultivada representa una condición restrictiva para la reactivación del campo sonorense. De hecho, el desplome de la superficie sembrada es tan agudo, que en varios ciclos agrícolas el total de hectáreas sembradas ha sido menor al de la década de 1950.

El patrón de cultivos también muestra cambios importantes. Antiguamente, el trigo y el maíz concentraban la mayor parte de la superficie sembrada en la entidad. Esta estructura continuaba igual hasta el ciclo 2002–2003, cuando los granos básicos representaron más de 5.5% por ciento de la superficie sembrada. La tendencia cambió en el ciclo 2003–2004: los cultivos mencionados constituyen apenas menos de 30 % del área sembrada. Sin embargo, es prematuro adelantar una conclusión en el sentido de que tal reestructuración podrá mantenerse.

Si se toma el patrón prevaleciente hasta el ciclo 2002–2003, queda claro que permanece uno similar al de los años previos al TLC. Esto significa que no se ha cumplido la expectativa de un desplazamiento de los cultivos básicos; por el contrario, excepto en el 2003–2004, éstos se han fortalecido. Al respecto, varios factores permiten comprender ese comportamiento; uno de los más sobresalientes es la escasa disponibilidad de agua. Si bien el ciclo 2003–2004 puede considerarse fuera de la tendencia, puesto que la disminución se relaciona con la disponibilidad de agua, es importante reconocer que en condiciones normales, es decir, con apoyo directo a la siembra y comercialización, con disponibilidad de agua de riego y mercados estables, el patrón de cultivos exhibe una disminución casi imperceptible de granos básicos; en cambio, en ciclos caracterizados por limitaciones en el abasto de agua y restricciones de apoyos oficiales, los cereales, particularmente el trigo, son los primeros en sustituirse o en experimentar ajustes en el área sembrada. De ahí que sea factible suponer que, de acentuarse las dificultades (suspensión o modificación de subsidios al ingreso o a la capitalización y comercialización), se registraría un desplome notable de la superficie hasta ahora destinada a granos. Pese a no registrarse una modificación significativa en el porcentaje de los cultivos tradicionales, se observa una reestructuración en las variedades de granos sembradas; especialmente visible en el caso del trigo, que representó en promedio más de un tercio del área cultivada entre 1991 y 2003.

De las distintas variedades de trigo, las principales son las harineras y cristalinas. Las primeras se utilizan primordialmente para alimento de animales y las segundas para elaborar pastas. El alto contenido proteico de algunos tipos de cristalino le significa una demanda apreciable en el mercado externo, en particular para Canadá e Italia. En 1996, casi el total de la superficie se sembraba con trigos harineros, no obstante, este patrón ha cambiado y actualmente (ciclos 2010-2011) la proporción es favorable a los cristalinos. La mayor parte de la producción se vende al extranjero, debido a lo favorable del mercado. Esto explica los incrementos súbitos que en las exportaciones de ese cereal ha registrado el agro sonorense.

La reconversión productiva ha sido uno de los objetivos centrales de la política sectorial. La modernización del campo sonorense se asocia con el incremento de cultivos de alto valor agregado, enfocados al mercado externo. De acuerdo con los datos disponibles, este proceso ha evolucionado de forma positiva: entre 1996 y 2004 la superficie sembrada de hortalizas pasó de 29 990 a 39 921 hectáreas, es decir, cerca de 13 mil más; esto constituye casi 50 por ciento más que la correspondiente a 1996.

En cuanto a los frutales, el cultivo principal es la uva industrial y de mesa. La vid para vino y aguardiente tiende a desaparecer: en 1996 se sembraron cerca de 20 mil hectáreas, mientras que de 2003 a 2004 apenas 9 mil. En cambio, se advierte un incremento sustancial de la superficie sembrada de uva de mesa: en 1996 era de 10 mil hectáreas; en el ciclo 2010–2011 se elevó a casi 16 mil, lo que significa un incremento de 60 por ciento.

En suma, frutales y hortalizas representaron en el ciclo 2010 alrededor de 16 por ciento de la superficie sembrada, cuando en 1991 era de 11.5. Se trata sin duda de un cambio sustancial en el rostro de la economía agrícola regional.

Las hortalizas están entre los cultivos que experimentaron mayor dinamismo exportador. En efecto, en correspondencia al incremento de la superficie sembrada con esos cultivos, se elevaron las ventas a los mercados externos, en especial a Canadá y Estados Unidos. En términos de valor, las hortalizas y la vid para consumo humano explican cerca de 60 por ciento de las exportaciones agropecuarias de la localidad. Uno de los propósitos medulares de la reestructuración agrícola es fortalecer la competitividad del agro sonorensé, considerada menor en comparación con la de los otros países asociados al TLC. Entre sus causas determinantes, se ubica la atomización de la propiedad que hace ineficiente la explotación de la tierra, e inhibe las de economías de escala. El mercado de la tierra, abierto tras la reforma del artículo 27 constitucional, puso las bases para compactar la extensión de la explotación a través de varias modalidades como la compra-venta, coinversiones y renta. No existen estadísticas que documenten la evolución de estos esquemas productivos. Sin embargo, es posible sostener que la compactación y las economías de escala avanzan menos a través de la compra-venta y más mediante la renta, por parte de los pequeños propietarios.

Según lo anterior, es evidente que el otrora poderoso e influyente sector social muestra los estragos de una política de modernización, que lo está afectando con severidad. Para muchos, incluso, ese sector ya no existe. La reestructuración de la propiedad, esto es, el usufructo se está dando por distintas vías: venta o renta a agricultores pertenecientes al sector privado o bien a antiguos ejidatarios prósperos. Asimismo, en los escasos espacios donde el sector social sigue operando se advierten modalidades de producción típicas del sector privado empresarial. La organización Empresa Social pretende que los ejidatarios vuelvan a producir, pero ahora según un modelo cuyo rasgo fundamental es la incorporación de la visión empresarial a la actividad. Esta estrategia se inició en el ciclo 2004-2005, bajo los auspicios de la Liga de Comunidades Agrarias de la CNC en Sonora. En resumen, se trata de conjuntar las propiedades de los ejidatarios, hasta ahora rentadas a productores privados; los dueños del ejido reciben un ingreso similar al que obtendrían si la rentaran, pero la utilidad se reparte entre los participantes. El control y administración es ajeno a los socios. En esencia, esta nueva realidad pone en entredicho la idea de que los agricultores sólo sabían producir, pero estaban incapacitados para vender. Es cierto que requieren profesionalizarse más, es innegable que estas formas novedosas de producción muestran que la cultura empresarial está transformando, para bien o para mal, al agro regional.

## RESULTADOS

Entre los productores agrícolas están surgiendo formas nuevas para explotar la tierra. Estas modalidades nacen a propósito de los criterios empresariales aplicados en la producción y comercialización de los sistemas-producto. Dicha cultura empresarial ha alcanzado a buena parte de los agricultores, quienes ahora ligan sus programas de siembra con la comercialización. Esto se conoce como agricultura por contrato, y significa producir lo que el mercado demanda, y no lo indicado por los programas oficiales. Los productores de trigo, por ejemplo, han modificado sus estructuras organizativas para producir y comercializar. En la agricultura por contrato, se acuerda con el comprador el tipo de variedades para sembrar (trigo cristalino por ejemplo), los volúmenes para entregar, así como el precio o sobreprecio, de acuerdo con la calidad del producto final. Por otra parte, se han hecho cambios efectivos en las modalidades de organización y se han creado comercializadoras a partir de asociaciones de productores, tanto del sector social como del privado. Todos estos elementos contribuyen a reforzar la idea de que permanecerán en el negocio quienes tengan la capacidad de conocer las condiciones del mercado, y lleven a cabo las acciones más adecuadas para mantenerse y obtener beneficios de su actividad. En ese proceso se encuentran tanto los productores del sector social como los particulares.

Conclusiones



La prosperidad relativa que ahora exhibe la agricultura del estado de Sonora es resultado de su anticipación a la modernización impulsada a escala nacional por el TLC. La siembra y exportación de hortalizas y de frutales, ha crecido básicamente, gracias a la diversificación de sus mercados, al aprendizaje y la cultura organizativa y a la relación establecida principalmente con comercializadores de Estados Unidos. En los últimos diez años, el aumento de las exportaciones ha sido significativo para algunos cultivos: de 1993 a 1997 se enviaron 305 mil 181 toneladas a los mercados de Estados Unidos, Inglaterra y Canadá., el volumen de exportación a esos destinos se incrementó a 489 mil 945 toneladas. También, aumentó la siembra de cultivos que ya se exportaban, como espárrago, olivo, cítricos y nogal, además de hortalizas como sandía, chile, calabaza kabocha y melón cantaloupe, que incursionan con éxito en los mercados de Estados Unidos y Japón. La exportación de dichos cultivos ha estimulado la rentabilidad agrícola en esta región, generando a su vez condiciones favorables para la apertura de mayores superficies, y por ende la reactivación de la actividad agrícola en la zona norte.

El desarrollo organizativo y el arraigo de una cultura empresarial en la región facilitaron el incremento de las exportaciones. Ya existen organizaciones de tipo gerencial especializadas por cultivos, como la Asociación de Productores de Uva de Mesa de Hermosillo y la Asociación de Productores de Hortalizas de la Costa de Hermosillo, agrupadas a su vez en la AOANS. Asimismo, se cuenta con esquemas nuevos de vinculación entre los productores y sus distribuidores (brockers), a través de la asociación con empresas ubicadas en los mercados a los que exportan su producción, principalmente estadounidenses. Este proceso precedió a la firma del TLC, y dotó a los agricultores del norte de una cultura de asociación y de esfuerzo, que les permitiría cumplir con las exigencias de los mercados demandantes de frutas y hortalizas para la comercialización. De nuevo, los agricultores de esta región se habían adelantado a las normas sanitarias impuestas por Estados Unidos a los productos importados de México y otros países, luego del TLC.

### **Anexo 1:**

Como un ejemplo de agro negocio en el sur del Estado de Sonora, mencionaremos el caso de Citrícola del Yaqui, S.A. de C.V.

En Agosto del año 2001, un grupo de 16 citricultores con un total de 700 Has. Ubicados en el valle del yaqui en Cd. Obregón, Sonora, crearon el organismo Citrícola del Yaqui SA de CV, con el fin de integrarse como grupo y mejorar sus procesos de siembra, cultivo, recolección y comercialización, inclusive la mejora de patrones, injertos y nuevas variedades. Esta alianza a creado un organismo de agro negocios que está cosechando éxitos, ya que está aportando a sus agremiados innumerables oportunidades en el desarrollo y crecimiento de su actividad, como lo son los siguientes ejemplos: Se creó un cuerpo técnico especializado, para llevar a cabo la prevención y tratamiento de enfermedades de los árboles, considerando a todos sus agremiados como universo de trabajo, ya que anteriormente cada quien contaba con su técnico especializado y llevaba a cabo sus labores de forma individual sin considerar quien o a quien se podría afectar.

Este mismo cuerpo de técnicos, lleva a cabo un programa de plantación y replantación de nuevos patrones de diferentes variedades de naranja, así como la injertación en las plantaciones existentes. Así mismo también se encarga de la nutrición de los árboles, programación de irrigación, manejo de suelos, y podas. Derivado de los trabajos que se llevan a cabo por este cuerpo técnico especializado, se espera que el rendimiento promedio que actualmente es de 24 toneladas por hectárea, se eleve a 35 toneladas por hectárea. Anteriormente los productores empezaban a cosechar cada quien en su momento y por su cuenta, ahora se realiza un programa cronológico de turnos de inicio de cosecha a cada productor, permitiendo mayor orden y con la posibilidad de poder estimar con mayor certeza las producciones que el organismo Citrícola del Yaqui va comercializar. Esto ha permitido que las cosechas se comercialicen a precios de hasta \$1,200 por tonelada, cuando en lo individual vendían en hasta \$900 por tonelada, así

mismo les a permitido penetrar a diferentes mercados que antes un productor en lo individual no podría haber accedido, ya que en la actualidad se comercializa en 45 ciudades de la república, ubicadas en los estados de Chihuahua, Jalisco, México, Sinaloa y Sonora., y anteriormente solamente se comercializaba en Sonora y una parte de Sinaloa.

Citrícola del Yaqui S.A. de C.V., ha conseguido a sus agremiados ante la Secretaría de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), apoyos para el crecimiento y/o establecimiento de nuevas huertas frutales, así como apoyos a la compra de equipos de riego y equipo en el manejo de pos cosecha, como empaques, cuartos fríos, cuartos de pintado y gaseo, etc. Adicionalmente Citrícola del Valle del Yaqui S.A. de C.V., en conjunto con SAGARPA y el gobierno Estatal, dieron inicio a un proyecto que terminara en el año 2006, con el establecimiento de 1,000 Has., de las cuales 750 son de Naranja, 150 Toronja y 150 de Mandarina.

Como proyecto en proceso de estudio, Citrícola del Yaqui S.A. de C.V., está buscando la forma de agro negociar más su producto, como lo es la extracción e industrialización de jugo en su forma natural, concentrados, polvo y aceite de su cáscara que se ha utilizado mucho en EU. y otros países en productos de limpieza. Los agro negocios ofrecen la oportunidad al agricultor de pasar de ser un productor a un proveedor, explicándolo de la siguiente manera:

El Productor		El Proveedor
Produce de acuerdo a sus condiciones.	⇒	Produce de acuerdo a las necesidades de su cliente consumidor.
	⇒	
Produce Genéricos (comodities).	⇒	Produce materia prima especializada.
	⇒	
Vende a quien puede		Vende como empresa a otra empresa.
Tiene reducidas posibilidades de crecimiento y sustentabilidad.	⇒	Puede organizar su producción de acuerdo a planes de rotación y biodiversidad.

Se sugiere que en todo proyecto de agronegocio se realice un diagnostico del sector y este puede ser apoyado mediante el balance estratégico ó análisis FODA ya que es una herramienta que permite conformar un cuadro de la situación actual de la empresa u organización, obteniendo así un diagnóstico preciso y en función de este tomar decisiones acordes con los objetivos formulados. El término FODA es una sigla conformada por las primeras letras de las palabras Fortalezas, Oportunidades, Debilidades y Amenazas (en inglés SWOT: Strengths, Weaknesses, Opportunities, Threats). De entre estas cuatro variables, tanto fortalezas como debilidades son internas de la organización, por lo que es posible actuar directamente sobre ellas. En cambio las oportunidades y las amenazas son externas, por lo que en general resulta muy difícil poder modificarlas.

**Fortalezas:** son las capacidades especiales con que cuenta la empresa, y por los que cuenta con una posición privilegiada frente a la competencia.

**Recursos** que se controlan, capacidades y habilidades que se poseen, actividades que se desarrollan positivamente, etc. (Circunstancia interna que permite un nivel adecuado de competitividad al proyecto).

**Oportunidades:** son aquellos factores que resultan positivos, favorables, explotables, que se deben descubrir en el entorno en el que actúa la empresa, y que permiten obtener ventajas competitivas (Circunstancia externa al sector que lo favorece actual o potencialmente y que mejora la competitividad del mismo).

**Debilidades:** son aquellos factores que provocan una posición desfavorable frente a la competencia. Recursos de los que se carece, habilidades que no se poseen, actividades que no se desarrollan positivamente, etc. ( Circunstancia interna que dificulta alcanzar un nivel adecuado de competitividad al proyecto).

Amenazas: son aquellas situaciones que provienen del entorno y que pueden llegar a atentar incluso contra la permanencia de la organización (Circunstancia externa al sector que lo debilita o perjudica su competitividad actual o potencial).

A continuación se detallan estas cuatro variables del análisis FODA aplicadas al caso Citrícola del Yaqui S.A. de C.V. :

Fortalezas:

- 1.- Unión de citricultores que permite un mayor volumen de ventas.
- 2.- Calidad en el fruto.
- 3.- Excelente base de clientes.
- 4.- Único estado libre de la mosca de la fruta y otras plagas.

Oportunidades:

- 1.- Exportación a Estados Unidos, Canadá y Europa.
- 2.- Cercanía de la frontera.
- 3.- Capacidad de crecimiento de los proyectos.
- 4.- Apoyos a la exportación (fletes y asesoría internacional).

Debilidades:

- 1.- Falta de recursos financieros.
- 2.- Falta de volumen de producción.
- 3.- Falta de mano de obra calificada para la pizca.
- 4.- Desunión entre sus integrantes.

Amenazas:

- 1.- Virus de la tristeza.
- 2.- Pulgón Café.
- 3.- Sequías.
- 4.- Importaciones de Estados Unidos y Brasil.

Como se puede observar, el diagnostico del sector, apoyado a través del análisis FODA, le ha permitido Citrícola del Valle del Yaqui S.A. de C.V. actuar sobre las Fuerzas, Oportunidades, Debilidades y Amenazas a las que están expuestos sus agremiados, de tal forma que les permita potencializar las fuerzas y oportunidades, convertir las debilidades en fortalezas y estar preparado para afrontar las amenazas. Para concluir es importante resaltar que el sur del Estado de Sonora tiene una gran variedad de recursos naturales y un enorme potencial productivo y económico; esto representa un reto para los productores, las instituciones de fomento, instituciones educativas y de gobierno, para apoyar a la creación de empresas más competitivas en el entorno de la globalización, así como nuevas formas de negocio que incrementen la economía de la región y al mismo tiempo, contribuyan a preservar y mejorar el medio ambiente y los recursos naturales que ya han sufrido bastante, por lo tanto los agro negocios, son una excelente opción para cumplir con este reto.

En base a esta información se considera que para todo proyecto de agro negocios que se pretenda iniciar se debe de realizar un diagnostico del sector y apoyarse en herramientas como el balance estratégico o análisis FODA, ya que con estos elementos, se podrá tener una visión del potencial de éxito del proyecto. En el sur del Estado de Sonora la agricultura está dejando de ser una actividad tradicional, ya que este sector está atravesando nuevamente por una fuerte crisis, ocasionada por la falta de agua, factores climatológicos, bajos precios, plagas por monocultivos, falta de tecnología, etc. lo que hace necesario que los agro negocios sean la alternativa para diversificar los giros comerciales, buscando opciones distintas a

las netamente agrícolas. El mundo está cambiando y Sonora también. Ante estas circunstancias es importante poder vincular los mercados mayoristas con las cadenas de valor de los agros negocios.

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## COMERCIO INFORMAL: UN ESTUDIO EN EL MUNICIPIO DE TEXCOCO, EDO. DE MÉXICO

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### RESUMEN

*Se llevo a cabo un análisis socioeconómico de los tianguista en la ciudad de Texcoco, México, para identificar los factores que orillan a las personas al comercio informal. Mediante estadísticas descriptivas e historias de vida, se obtuvo que el 44% de los entrevistados incursionan en el ambulante por la falta de empleo, un 26% lo atribuye al bajo nivel de estudios y un 13% por no tener las competencias laborales y profesionales. Se encontró que los comerciantes informales de las edades entre 40 y 50 años de edad tienen un nivel básico de estudios (primaria) y los que oscilan entre 18 y 30 años de edad cuentan con secundaria y preparatoria, un problema que el gobierno Federal y Estatal deberá atender porque cada vez más jóvenes están participando en la economía informal del país.*

**Palabras Clave:** Comercio informal, Tianguis, Situación socioeconómica.

## INFORMAL COMMERCE: A STUDY IN THE MUNICIPALITY OF TEXCOCO, EDO. OF MEXICO

### ABSTRACT

*You carries out a socioeconomic analysis of the tianguista in the city of Texcoco, Mexico, to identify the factors that border people to the informal trade. By means of statistical descriptive and histories of life, it was obtained that 44% of the interviewees intrudes in the ambulante for the employment lack, 26% attributes it to the first floor level of studies and 13% for not having the labor competitions and professionals. It was found that the informal merchants of the ages between 40 and 50 years of age have a basic level of studies (primary) and those that oscillate between 18 and 30 years of age count with secondary and preparatory, a problem that the Federal and State government will assist because more and more young they are participating in the informal economy of the country.*

**JEL:** L22, L23, L24, L25, L66

**Key Words:** Trade informal, theory of the informal trade and socioeconomic situation

### INTRODUCCIÓN

Las estimaciones sobre el tamaño de la economía informal en México difieren ampliamente, no obstante, se reconoce que ésta ha crecido en los últimos tres años, y que es una parte importante de la economía tanto en la producción como en la generación de empleos. Los vendedores ambulantes, los trabajadores a domicilio, los vendedores en la vía pública son identificados como miembros del sector Informal. Este sector funciona con bajo nivel de organización, poca división del trabajo y capital, con mano de obra y tecnología poco calificada; los activos fijos pertenecen a los propietarios y pueden ser utilizados indistintamente por su empresa no constituida en sociedad o por el hogar, no existen garantías formales de contratación y pueden realizar transacciones y contraer pasivos sólo en nombre propio.

En México desde tiempos ancestrales existe el comercio informal, que ha recibido el nombre de “Tianguis”, el cual se instala en las calles de una ciudad, determinado día de la semana para ofertar toda clase de productos en cientos de puestos. El comercio informal es una de las actividades más notables de

la economía informal, la cual se lleva a cabo fundamentalmente a través del comercio callejero, los llamados vendedores ambulantes. Mucha gente de origen modesto, en su gran mayoría emigrantes del campo a la ciudad, tienen que dedicarse al comercio informal para así generar una actividad de subsistencia (Bustamante: 2006).

Se creía o se tenía la idea, que este tipo de comercio (el tianguis) como comercio tradicional, poco a poco se iría extinguiendo, para ser sustituido por “mercados más modernos” como son los centros comerciales y las cadenas de autoservicio. Cuestión que está en duda ya que se ha extendido y generalizado este espacio social (Contreras, 2007:9). Sin embargo, se sabe que el comercio informal fomenta la competencia desleal para el comercio establecido, el enriquecimiento ilícito de inspectores y líderes, la manipulación política, hace más sucia las ciudades, disminuye la fiscalización de impuestos y fomenta la delincuencia (Calderón, 2004: 164).

La cuestión, entonces es, por qué no ha desaparecido la actividad informal, qué factores sociales y económicos orillan a que las personas incursionen y participen en la economía informal del país. Y que se debe hacer desde las políticas públicas para combatir este problema. Al respecto, Maldonado y Hurtado (1997), precisan que todos los estudios que se han realizado sobre el tema, poco o nada han significado a la hora de tomar decisiones y de diseñar políticas públicas. Por la complejidad del fenómeno siempre se descuidan factores y aspectos fundamentales e importantes, ya que este fenómeno no puede ser estudiado ni resuelto sin la participación multidisciplinaria de antropólogos, sociólogos, economistas, urbanistas, planificadores, juristas, legisladores, educadores, entre otros. Además se debe de incluir a políticos, funcionarios públicos, empresarios privados, comerciantes formales e informales y al consumidor que, como usuario y co- responsable, también tiene algo que decir y hacer. Sin embargo, el aparecimiento del tianguis se encuentra justificado por los mismos comerciantes del tianguis de Texcoco, que de voz comentaron:

“Este tianguis en sus inicios tuvo una particularidad, reunió a todas aquellas personas que no tenían un trabajo formal o que eran desempleados de todas partes cercanas a la ciudad de Texcoco, con un sólo objetivo, generar empleos a las familias con escasos recursos para poder vivir o sobrevivir ante las carencias económicas de la sociedad, sin mencionar que fue el único espacio que tuvieron las personas para los tiempos difíciles que vivía el país en cuestiones económicas, y es este mismo espacio el que les ofrece trabajo actualmente” (*Guillermo Vergara González, 2009.*)

De tal manera, que el crecimiento de la economía y el aumento de puestos ambulantes en la vía pública, es y seguirá siendo un problema que aqueja en su gran mayoría a los países sub desarrollados, debido a que existen factores sociales y económicos no solo del país sino del interior de cada familia afectadas por el desempleo y que se refugian en la economía informal. Dicho trabajo plantea los cimientos teóricos de lo que se entiende por sector informal, expone los factores sociales y económicos que orillan a los comerciantes a vender en la vía pública, así mismo, se proponen acciones para el Ayuntamiento del Municipio de Texcoco para consolidar cooperativas y asociaciones legalmente establecidas.

## MÉTODOS Y MATERIALES

El enfoque de la investigación es cualitativo, con la aplicación de estadísticas descriptivas. La zona de estudio se localiza en la ciudad de Texcoco. El universo de estudio fueron los integrantes de los tianguista del mercado de los lunes, la cual lleva por nombre “Unión de Tianguistas Texcocanos San Antonio A. C.” La unidad de análisis fueron los aspectos socioeconómicos que orillan a las personas a fomentar el comercio informal. El instrumento de medición fue mediante un cuestionario con preguntas cerradas y la técnica de historias de vida. El estudio se dividió en tres fases: 1. Caracterización de los comerciantes, 2. Identificación de los agentes sociales y 3. Identificación de los agentes económicos.

## RESULTADOS

La Unión de Tianguistas Texcocanos San Antonio A.C. no es una asociación legalmente constituida. Se recomienda establecer políticas públicas a través de programas de consolidación del comercio informal para llevar a cabo la legalización de este tipo de asociaciones y así controlarlos.

El 16% de los ambulantes se dedican a la venta de discos piratas, el 11% vende comida preparada y el 11% vende verduras frescas. El 6% vende chácharas (cosas usadas). Un 15% ofrece otros productos como ropa nueva, juguetes usados, cazuelas de barro, chiles secos, artículos de plástico, entre otros. Todos en forma desordenada. Para darle un plus al tianguis y de acuerdo a la Teoría de mercados, se sugiere que los puestos afines se establezcan en una sección, tal como se encontraría en una tienda de autoservicio, lo cual agilizaría las ventas, se evitarían las aglomeraciones, los robos de carteras, pero sobre todo, fomentaría la competitividad entre los comerciantes, en todos los aspectos: calidad, precio, tiempo, servicio y garantía.

El 63% son hombres y el 37% son mujeres. Se sugiere que los programas que se están recomendando se elaboren bajo la perspectiva de género con el fin de ser equitativos y dar las mismas oportunidades de éxito, ingresos y un estatus a las mujeres que se dedican al comercio informal.

La media y la moda de la antigüedad de los puestos es de entre uno y tres años. De manera que el gobierno deberá regular el crecimiento del ambulante, restableciendo la economía del país, donde se oferten mejores oportunidades de trabajo para los mexicanos.

El 38% de los comerciantes dedica su trabajo en un promedio de cuatro a seis días a la semana en diferentes zonas de la región de Texcoco. Es necesario que en cada zona donde se ha hecho costumbre el tianguis, se regulen y asignen espacios, con el fin de no obstaculizar y cuidar la limpieza de las vías públicas.

El 40% de los ambulantes pagan en promedio de \$5.00 a \$10.00 pesos por metro cuadrado por uso de la vía pública al H. Ayuntamiento. El 92% mencionó que sólo paga como impuestos la cuota por utilizar la vía pública, sin embargo, el 8% dice pagar impuestos como el IVA, IETU y otros. Se recomienda que esta cuota entre a Tesorería del municipio como pago de impuestos por el uso de la vía pública y se evite pagar directamente a los representantes del H. Ayuntamiento ya que sólo fomentan la corrupción y el enriquecimiento ilícito de éstos. Dentro de los estatus de las asociaciones, exigir el registro ante Hacienda como requisito para seguir vendiendo.

Más del 50% de los comerciantes se encuentran en un estatus de sobrevivencia, debido a que la media está entre una inversión de \$1,000.00 a \$2,500.00 pesos y obtienen un promedio de ingresos de \$1000.00 a \$3,000.00 pesos mensuales. El 89% de los ambulantes opinan que hay mayores ingresos en el comercio informal que en el formal. Es necesario fomentar el ahorro en los comerciantes en cajas de ahorros para la inversión, a través del programa de consolidación de las asociaciones.

Más del 50% de los comerciantes tienen entre 18 a 30 años de edad, y han dejado de estudiar para incursionar en esta actividad. Se recomienda implementar un programa de tutorías en los niveles básicos de educación, donde se les brinde asesoría en las áreas más difíciles y ayuda psicológica. Y que la asociación brinde ayuda monetaria mediante el otorgamiento de becas.

El 44% incursiona en el ambulante y lo atribuye a la falta de empleo, al escaso nivel de estudios y por no tener las competencias técnicas y profesionales; además comentan que porque no pagan impuestos. Se sugiere que a través de una política fiscal, establecer un programa donde se establezca el pago de



impuestos a través de una cuota fija mensual de acuerdo a sus ingresos y esa recaudación se quede en los municipios para que se aplique en obras públicas, educación y seguridad en las comunidades.

Los beneficios del ambulante son mayores ingresos, disponibilidad de tiempo, ingresos íntegros sin descuentos de impuestos, con la salvedad de que no cuentan con prestaciones sociales. Es necesario establecer un programa de competencias laborales técnicas, como un servicio que den las asociaciones de tianguistas a sus agremiados.

El 46% contrata personal como ayudante, siendo el 23% familiares, el 22% amigos y el 1% otros. Y el 31% paga a sus trabajadores por semana. Una cantidad promedio de \$50.00 a \$100.00 pesos. Se recomienda la participación del gobierno en sus tres niveles, para recuperar la vía pública y garantizar condiciones mínimas de orden urbano que evite la corrupción.

El 82% atribuye como causante del ambulante a los excesivos impuestos ya que no alcanza el dinero para vivir. De tal manera que las autoridades hacendarias deben de regular los excesos elevados y complicados cálculos de impuestos y manejar sólo una tasa de acuerdo a sus ingresos, y reducir los trámites administrativos y de recaudación.

## CONCLUSIONES

El comercio informal bajo los postulados de la teoría del Agente principal y de los Sistemas mundiales, es un problema que radica en las escasas oportunidades de trabajo con mejores condiciones salariales y prestaciones sociales en México, por lo cual los trabajadores prefieren ser independientes y dedicarse al comercio informal. Tomando en cuenta la Teoría de mercados y la Teoría de la venta móvil al menudeo, es necesario establecer políticas públicas a través de un programa de sustentabilidad y reubicación de los tianguis.

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# INTEGRACIÓN DE MERCADOS ACCIONARIOS LATINOAMERICANOS: ANÁLISIS DE FACTORES DE RIESGO EN COMÚN

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## RESUMEN

En este trabajo se analizan los seis más importantes mercados accionarios Latinoamericanos, desde sus rendimientos y riesgos históricos, con el fin de explorar los posibles beneficios de una eventual integración entre dicho mercados similar a la zona Euro. Para ello se investigaron los rendimientos históricos de las cotizaciones de las 15 acciones más negociadas en 6 países suramericanos (Argentina, Brasil, Chile, Colombia, México y Perú) en el período de enero de 2008 a febrero de 2012. El proceso de integración de dichos países fue analizado bajo hipótesis conjuntas mediante un análisis de los factores comunes sobre las acciones de dichos países partiendo del método CAPM. Para modelar procesos de los países se observaron las acciones más bursátiles, se construyó la tasa de retorno de los portafolios, y de sus excesos de retorno comparándolos con la tasa libre de riesgo de EEUU con el fin de estandarizarlos y se realizó un análisis de la estructura de correlación en cada país y entre ellos. Mediante un análisis de varianza de los valores propios obtenidos mediante el análisis factorial, específicamente el de componentes principales, se determina el número de factores de riesgo compartidos y los beneficios de una posible integración financiera.

**PALABRAS CLAVE:** Análisis factorial, Análisis de componentes principales, integración de mercados de capitales, CAPM.

## INTEGRATION OF LATIN AMERICAN STOCK MARKETS: ANALYSIS OF COMMON RISK FACTORS

### ABSTRACT

*This paper analyzes the six major Latin American stock markets, from its historical returns and risks, to explore the potential benefits of a possible integration between the markets like the Euro zone.*

*For do this we investigated the historical returns of the prices of the 15 most traded stocks in six South American countries (Argentina, Brazil, Chile, Colombia, México y Peru) in the period January 2008 to February 2012. The process of integration of these countries was analyzed under joint hypothesis through an analysis of common factors on the actions of these countries based on the CAPM.*

*To model processes of the countries were observed more stock shares, we built the rate of return of portfolios, and their excess returns compared with the risk-free rate of U.S. to standardize and an analysis of the correlation structure in each country and each other. An analysis of variance of the values obtained by factor analysis, specifically principal components determining the number of shared risk factors and potential benefits of financial integration.*

**JEL:** G15, C10, C20

**KEYWORDS:** Factor analysis, principal component analysis, integration of capital markets, CAPM.

## INTRODUCCIÓN

La integración financiera de los mercados de capitales representa una importante tendencia a nivel mundial en las últimas décadas, siendo el principal ejemplo la Unión Europea. Este tipo de integraciones permiten que las economías que la conforman aceleren el crecimiento de sus economías, mejoren la transferencia del riesgo, y se disminuyan los costos transaccionales (Corbo, 1997). Así mismo, desde hace ya varias décadas en Latinoamérica se han venido realizando progresos hacia una mayor integración económica, a través de convenios multilaterales, políticas regulatorias e incentivos de intercambio de bienes y de flujos de capital. Como un paso muy importante desde el 2011 se dio comienzo a la integración de los mercados bursátiles de Colombia, Chile y Perú en el denominado Mercado Integrado Latinoamericano –MILA-. Con MILA se busca crear un mercado único en el que los agentes de cada uno de los tres países puedan negociar acciones de los otros participantes sin necesidad de recurrir a una firma comisionista en los mismos, sino a través de su comisionista local, empleando una misma plataforma tecnológica y un mismo conjunto de reglas, lo que permite ampliar el abanico de opciones a los inversionistas. Se espera que esta integración traiga beneficios para los tres países, en forma de mayores alternativas de inversión, mejores posibilidades de diversificación del riesgo sistémico, mayor profundidad, mayor liquidez y menores costos de transacción (Agudelo & Gutiérrez, 2011).

La integración perfecta entre un grupo de mercados es entendida generalmente como la ausencia de barreras para las transacciones entre los mismos. Estas incluyen tarifas, impuestos, restricciones en las posiciones de activos extranjeros, costos de información o cualquier otro impedimento económico que dificulte la negociación de títulos entre los mercados (Ayuso & Blanco, 2001). El concepto de integración de los mercados fue definido formalmente por primera vez por Cournot, como “un territorio de cuyas partes están tan unidos por las relaciones de comercio sin restricciones que los precios tienen el mismo nivel en todas partes con facilidad y rapidez”. (Federico, 2006). Con una integración perfecta no existen oportunidades de arbitraje y prevalece la ley del mismo precio. Por su parte, en los mercados financieros la integración implica que los activos de idénticos tipos de riesgo presentan similares rendimientos esperados independientes de su mercado de origen. De esta manera, los costos de las operaciones de capital disminuyen y aumenta la inversión. (Bekaert & Harvey, 2003). Como consecuencia, la integración financiera es el estado en el que diferentes mercados de capitales brindan a los inversionistas, tanto locales como extranjeros, oportunidades de inversión en un portafolio más amplio de activos que comparten factores de riesgo en común, sin dar lugar a posibilidades de arbitraje, pero permitiendo mayor diversificación de los riesgos.

Aunque MILA dio inicio desde Mayo de 2011, no es posible evaluar el efecto del mismo por dos razones: primero, no se cuenta hasta el momento con una historia suficientemente amplia para evaluar los efectos de dicha integración y segundo, a la fecha actual, el volumen de transacciones entre los tres mercados es una mínima fracción del volumen negociado dentro de cada uno, reflejando que el proceso apenas es incipiente. En anticipación a una mayor integración de los mercados latinoamericanos, esta ponencia pretende establecer mediante un método estadístico de análisis de factores, si existen factores de riesgo común en los retornos de los 6 mayores mercados accionarios de la región: Colombia, Chile, Perú, México, Argentina y Brasil de forma tal que se pueda establecer las variabilidades que tienen en común sus activos. Con este análisis, se tendría una mejor idea de los beneficios de una posible integración de mercados de capitales latinoamericanos, si se encuentra que factores conjuntos son más explicativos de los rendimientos que los factores propios de cada país por separado.

La metodología planteada se basa parcialmente en Heston y Rouwenhorst (1995), quienes parten de la premisa de que dos mercados son integrados si la rentabilidad de los activos es la misma si se encuentran en las mismas condiciones de riesgo. Estos autores probaron que era posible medir la integración de los mercados de capitales de dos países, examinando los retornos de dos portafolios de acciones poniendo a prueba la hipótesis nula de integración perfecta, que implica que la dispersión en los rendimientos

corresponde a la variación de un solo factor, en este caso una prima de riesgo. Mediante el método de máxima verosimilitud analizaron las correlaciones de los mercados de capitales de EEUU y 12 países Europeos para analizar su posible integración, encontrando que existen factores en común entre ellos pero no idénticamente distribuidos y de fuentes diferentes (Heston, Rouwenhorst, & Wessels, 1995). Más recientemente, Morelli y cols (2010) examinaron la integración de 15 países europeos que integran la Unión Europea bajo el contexto de un modelo de valoración de activos CAPM, asumiendo que los retornos siguen una estructura con  $k$  factores, encontrando que éstos países comparten varios factores en común y que si existe un grado de integración entre ellos (Morelli, 2010).

En este estudio se analiza el beneficio de una potencial de los mercados de capitales de países latinoamericanos mediante la exploración de la existencia de factores comunes, utilizamos el método estadístico de Análisis Factorial cuyo propósito es “describir la relación de covariación entre múltiples variables en términos de pocas variables no observables mediante la definición de una serie de estimación de las dimensiones subyacentes llamadas factores. La estimación de los factores se hace a través de algunos métodos como el de componentes principales, de factores principales y el de máxima verosimilitud” (Díaz M., 2002), en otras palabras permite explicar un conjunto de variables por uno mas pequeño compuesto de factores.

## DATOS, METODOLOGÍA Y RESULTADOS

Para este estudio se utilizaron los históricos de los precios de las 15 acciones más negociadas en las bolsas de valores de Colombia, Chile, Perú, México, Argentina y Brasil para el periodo de Enero de 2008 a febrero de 2012. Para cada una de estas acciones se construyó una matriz de retornos y de excesos de retorno utilizando la tasa libre de riesgo de EEUU. La tabla 1, muestra los estadísticos descriptivos para cada país. Los históricos de los precios fueron tomados de Bloomberg.

Tabla 2: Estadísticos de fiabilidad Alfa de Cronbach inicial por país

Tabla 1: Estadísticos descriptivos							
	Media	Desv. típ.	Varianza	Asimetría		Curtosis	
	Estadístico	Estadístico	Estadístico	Estadístico	Error típico	Estadístico	Error típico
Argentina	-0,04%	1,99%	3,963	-0,394	0,076	7,219	0,151
Brasil	-0,03%	3,27%	10,7	0,158	0,076	9,479	0,151
Chile	0,01%	1,82%	3,323	-0,124	0,076	8,92	0,151
Colombia	0,05%	1,71%	2,929	-0,275	0,076	7,884	0,151
México	-0,03%	2,44%	5,96	-0,34	0,076	14,43	0,151
Perú	-0,01%	2,00%	3,982	0,427	0,076	12,324	0,151

Fuente: Elaboración propia.

Antes de hacer cualquier tipo de análisis factorial, es necesario determinar si todas las variables son pertinentes para dicho análisis. Mediante el análisis de fiabilidad, más concretamente el estadístico del Alfa de Cronbach, se puede determinar si alguna de las variables es redundante dentro del modelo. El Alfa de Cronbach es una medida de fiabilidad e indica el límite inferior para la verdadera fiabilidad de la fuente, entre más grande sea éste mejor, así por ejemplo, la literatura indica que un valor de este estadístico debe ser superior a un límite mínimo de fiabilidad de 0,5; solo para valores superiores a 0,9 se indica una fiabilidad excelente. Si al eliminar una variable el valor del estadístico mejora entonces mejor será el ajuste de los datos (Ledesma, Molina Ibañez, & Valero Mora, 2002).

Para hacer este análisis se utilizó el programa SPSS encontrando los siguientes estadísticos de fiabilidad (tabla 2) para cada uno de los países:

Tabla 2: Estadísticos de fiabilidad Alfa de Cronbach inicial por país

Argentina	Brasil	Chile	Colombia	México	Perú
0,91	0,977	0,924	0,956	0,929	0,849

Fuente: Elaboración propia

Sin embargo dicho estadístico se mejoró, descartando acciones con datos atípicos en la muestra de cada país resultando los datos definitivos señalados en la tabla 3 con un alfa de Cronbach.

Tabla 3: Estadísticos de fiabilidad Alfa de Cronbach final por país

Argentina	Brasil	Chile	Colombia	México	Perú
0,915	0,979	0,946	0,964	0,938	0,885

Fuente: Elaboración propia.

Para poder predecir la relación entre el rendimiento y el riesgo de un solo portafolio suramericano, partimos del modelo CAPM que permite predecir la relación esperada entre el riesgo y el rendimiento esperado de equilibrio en los activos de riesgo y el cual es una aplicación específica de un modelo factorial. Según el CAPM, existe una relación directa entre el retorno de un activo y sus factores de riesgo, dada por:

$$R_t = \beta R_{Mt} + e_t \quad (1)$$

Donde  $R_t$  representa el retorno esperado de los activos,  $\beta$  refleja la sensibilidad de los retornos a los riesgos no diversificables y  $R_{Mt}$  los excesos de retorno del mercado en su conjunto. Para este estudio y de forma matricial establecemos la ecuación de forma matricial:

$$R_t = \beta R'_{Mt} + e_t \quad (2)$$

Donde  $R_t$  es un vector de  $1 \times n$  columnas de los excesos de retorno esperado de las acciones de un portafolio latinoamericano en el tiempo  $t$ ,  $\beta$  es una matriz  $n \times k$  de coeficientes en los  $K$ -factores para cada una de los  $n$  países, y  $R'_{Mt}$  es un vector columna traspuesto de factores comunes en el tiempo  $t$ , generados desde el análisis factorial y  $e_t$  es un vector de  $n \times 1$  columna de términos propios relacionados con cada una de las  $n$  acciones en el tiempo  $t$ . Se asume que los términos son independientes de los factores,  $\text{cov}(R_{Mt}, e_t) = 0$  y distribuidos uniformemente mediante una distribución normal con media cero  $E(e_t) = 0$  y matriz de covarianza  $D$  en el tiempo,  $\text{cov}(e_t, e'_t) = \sigma^2 I = D$ . La matriz de covarianza  $D$  se asume que es diagonal y proporcional a la matriz de identidad  $I$ .

Para analizar entonces la existencia de factores comunes, utilizamos el método estadístico de Análisis Factorial específicamente el análisis de componentes principales ya que aunque el más utilizado es el método de Máxima verosimilitud, uno de los principales requisitos que exige este último, es que los datos a analizar sigan una distribución normal, lo cual, de acuerdo a los resultados de la prueba Kolmogorov-Smirnov señalados en la tabla 3 no se da con los excesos de retorno de los países latinoamericanos.

Tabla 4: Prueba de Kolmogorov-Smirnov para una muestra

			Argentina	Brasil	Chile	Colombia	México	Perú
N			1041	1041	1041	1041	1041	1041
Parámetros normales,a,b	Media		-,0367%	-,0257%	,0102%	,0468%	-,0270%	-,0149%
	Desviación típica		1,99062%	3,27113%	1,82298%	1,71147%	2,44129%	1,99550%
Diferencias extremas	más	Absoluta	,102	,088	,087	,088	,113	,106
		Positiva	,075	,081	,081	,082	,103	,095
		Negativa	-,102	-,088	-,087	-,088	-,113	-,106
Z de Kolmogorov-Smirnov			3,300	2,847	2,807	2,849	3,650	3,423
Sig. asintót. (bilateral)			,000	,000	,000	,000	,000	,000
a. La distribución de contraste es la Normal.								
b. Se han calculado a partir de los datos.								

Fuente: Elaboración propia

El análisis factorial debe tener suficientes correlaciones para poder aplicarse. Si no hay un número sustancial de correlaciones mayores de 0,5 entonces es probablemente inadecuado. Las correlaciones entre variables pueden ser analizadas mediante el cálculo de las correlaciones parciales de tal manera que si las correlaciones parciales son bajas, entonces no existen factores subyacentes verdaderos y el análisis factorial es inapropiado. La matriz de correlaciones para los rendimientos de los índices accionarios de cada país en el período muestreado se presenta en la tabla 4.

Tabla 4: Matriz de correlacionesa

		Argentina	Brasil	Chile	Colombia	México	Perú
Correlación	Argentina	1,000	,693	,621	,563	,675	,589
	Brasil	,693	1,000	,651	,668	,786	,608
	Chile	,621	,651	1,000	,620	,713	,587
	Colombia	,563	,668	,620	1,000	,689	,570
	México	,675	,786	,713	,689	1,000	,617
	Perú	,589	,608	,587	,570	,617	1,000
a. Determinante = ,019							
Fuente: Elaboración propia							

El Test de esfericidad de Bartlett es el test estadístico que permite verificar si el coeficiente de correlación simple es significativamente diferente de cero (0) y sigue una distribución chi-cuadrado. Contrasta si la matriz de correlaciones es la matriz identidad, para valores bajos (<0,5) los datos son inadecuados, proporcionando así información acerca de la validación de los modelos de análisis factorial (Ávila Zarza, 2007). De acuerdo a la tabla 5, la medida KMO es de 0,913 indicando que los datos son estadísticamente adecuados.

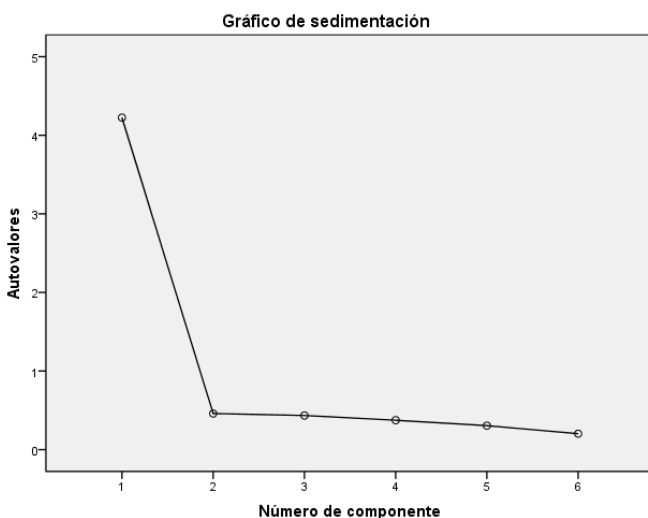
Tabla 5: KMO y prueba de Bartlett

Medida de adecuación muestral de Kaiser-Meyer-Olkin.		,913
Prueba de esfericidad de Bartlett	Chi-cuadrado aproximado	4085,691
	gl	15
Sig.		,000

Fuente: Elaboración propia

Analizados cada uno de los países por separado encontramos que sólo se retiene un factor en común que explique la variabilidad de los datos. La Figura 1 de sedimentación muestra una sola clara ruptura entre la pendiente de los factores más importantes y el descenso gradual de los restantes.

Figura 1: Todos los países



Fuente: Elaboración propia

Analizados los países de forma individual, existe un factor común que comparten sus activos, en este caso de las 15 acciones analizadas que explican el porcentaje de la variabilidad de los retornos, de acuerdo a los datos de la tabla 6. Solo Perú obtuvo como resultado dos factores por la extracción de componentes principales, lo que quiere decir que para este país, los retornos de sus acciones son explicados por dos factores diferentes, uno que explica el 48,38% y otro del 10,416%.

Tabla 6: Porcentaje de varianza explicada por cada factor por país

	% de la varianza	% acumulado para cada país
Argentina	48,783	48,783
Brasil	77,737	77,737
Chile	61,148	61,148
Colombia	70,151	70,151
México	56,752	56,752
Perú	48,34	58,756
	10,416	

Fuente: Elaboración propia.

En términos de una potencial integración, es decir, analizando los factores en común que expliquen el conjunto de datos de los retornos de un portafolio latinoamericano diversificado encontramos que existe un factor en común que explica el 70,418% de la varianza conjunta de todos los países siendo así significativa la interrelación entre los factores individuales de variabilidad en los retornos de Argentina, Brasil, Chile, Colombia y Perú y brindando confianza en los resultados que se pueden esperar de dicha integración.



En resumen, las cargas factoriales encontradas en la tabla 7 explican la función o influencia de cada país en un modelo único de relación entre riesgo y rentabilidad:

Tabla 7: Matriz de componentes

	Componente 1
Argentina	,822
Brasil	,880
Chile	,833
Colombia	,816
México	,895
Perú	,783
Método de extracción: Análisis de componentes principales. Fuente: elaboración propia.	

Dichas cargas factoriales, superiores a 0,5 para todos los países permiten entonces demostrar la importancia de la participación de dichos mercados en un solo Mercado integrado que permita a los inversionistas diversificar su riesgo y obtener beneficios de inversiones transfronterizas, sin restricciones y sin dar lugar al arbitraje

## CONCLUSIONES

Al analizar los mercados de capitales de cada uno de los países los factores únicos que explican la varianza en Argentina y Perú la explican en una menor proporción que en países como Brasil y Colombia. En caso de un mercado accionario latinoamericano integrado, la variabilidad de los retornos estaría explicada por una carga factorial en un 70,418%, lo cual indica una alta posibilidad de diversificación de portafolios.

Este modelo explica entonces los factores de riesgo asociados a portafolios de una posible comunidad latinoamericana, aunque se espera que se determinen mas modelos de medición de integración financiera que permitan proyectar los factores de riesgo que comparten los países y establecer con éxito la estabilidad de las integraciones y permitir así a inversionistas tanto nacionales en cada país como extranjeros, la realización de operaciones de contado sobre inversiones en acciones inscritas en la Bolsa de Valores de Colombia (BVC), Bolsa de Comercio de Santiago (BCS) en Chile, la Bolsa de Valores de Lima (BVL) en Perú, la Bolsa Mexicana de Valores (BMV), la Bolsa de Comercio de Buenos Aires (BCBA) y la Bolsa de Valores de Brasil (BM&FBOVESPA).

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# MUJERES EN LA ALTA DIRECCIÓN DE LAS CADENAS HOTELERAS MUNDIALES: ANALISIS DESDE LA TEORÍA DE LA ORGANIZACIÓN

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## ABSTRACT

*La incorporación masiva de la mujer al mercado laboral y los cambios acaecidos en los últimos años, tanto en la economía mundial como en el propio perfil profesional de la mujer, deberían propiciar el ascenso de la misma a puestos directivos en las cúpulas de las empresas. Sin embargo, diversos autores y autoras están denunciando que esta situación no se está produciendo sin que existan razones fundadas que lo justifique. Esta investigación, de forma exploratoria, analiza la situación de las cadenas hoteleras a nivel mundial proporcionando unos resultados que difieren de los encontrados por la investigación previa y que pueden servir de base para analizar el comportamiento directivo de las mujeres.*

**Palabras Clave:** mujeres directivas, cadenas hoteleras, ápice estratégico.

## INTRODUCCION

Diversos estudios han puesto de manifiesto el cambio que se ha producido en el mercado de trabajo debido a la incorporación de la mujer de forma masiva desde los años 70, donde ha alcanzado en la mayoría de países desarrollados alrededor del 50% de la fuerza laboral (Hopkins et al., 2008). Sin embargo no ha sido hasta principios del siglo XXI cuando la investigación sobre el papel de la mujer en la empresa comienza a cobrar relevancia (Marlow et al., 2009) por lo que se puede considerar que en la actualidad se encuentra la teoría de la dirección de empresas desde la perspectiva de género en un estado de construcción creciente.

Esta entrada al mercado de trabajo se ha visto favorecida por una mayor y mejor formación de las mujeres en las últimas décadas que se ha inclinado favorablemente, ya que son éstas las que ocupan mayoritariamente las aulas universitarias (de Bruin et al., 2007; Bennett, 2009; Rodríguez-Antón et al., 2009).

Por eso la investigación previa ha resaltado que las capacidades adquiridas por las mujeres a través de su formación y el porcentaje de la fuerza laboral que representa no se corresponde con la realidad del papel de liderazgo que juegan en las organizaciones, siendo muy baja en relación con estos dos factores - educación y tamaño de la fuerza laboral- (Appelbaum et al., 2003; Alonso-Almeida, 2011). De hecho frente a las voces que piden una mayor igualdad en el desarrollo profesional entre hombres y mujeres, se ha encontrado que delante de las mujeres se encuentra un techo de cristal (Broadhidge & Hearn, 2008) que impide su ascenso en base a un supuesto peor rendimiento y compromiso con la empresa por sus distintas necesidades, aludiendo a su maternidad, crianza de sus hijos y otras responsabilidades como el cuidado de enfermos y mayores. (Wood & Viehland, 2000; O'Connor, 2001; Wise & Bond, 2003; Mulvaney et al, 2007).

Por estas razones, la posición de las mujeres a los puestos de alta dirección de las empresas a nivel mundial, en la actualidad aunque creciente, todavía es un porcentaje bajo a pesar de las políticas

nacionales e internacionales para promover la igualdad a dichos puestos (Booth & Bennet, 2002; Davidson & Burke, 2004; Browell & Walsh, 2008).

Sin embargo, algunos sectores parecen ser más permeables a la incorporación de mujeres a los puestos de alta dirección a nivel mundial. Uno de esos sectores es el Turismo. Este sector incorpora a los consejos de administración mujeres hasta 10 puntos por encima de la media mundial (Alonso Almeida, 2009). Este sector es importante dado que es el sector de servicios más grande del mundo y la presencia de mujeres es de un 60% a nivel mundial (WTO, 2012).

A pesar de que se trata de un sector más igualitario que otros, hasta ahora no se ha realizado un análisis exploratorio sobre la posición de las mujeres en los puestos de alta dirección de las cadenas hoteleras a nivel mundial. Por eso, la realización de un estudio de este tipo contribuye a fomentar el conocimiento de la dirección de las empresas desde la perspectiva de género de varias maneras.

El trabajo se estructura a continuación en cuatro partes. En primer lugar, se pretende hacer una recopilación del estudio de la literatura previa sobre mujer y empresa. En segundo lugar, se presentan la muestra utilizada. En el siguiente apartado se explican y discuten los resultados obtenidos. Finalmente, se finaliza con conclusiones, recomendaciones prácticas para el sector y futuras líneas de investigación.

## MARCO TEÓRICO Y CONCEPTUAL

### Mujer y Empresa: ¿Donde nos encontramos?

Los fundamentos de la situación actual de la mujer en la empresa se pueden resumir siguiendo a Goodman et al. (2003). Según estos autores el poder en las empresas ha estado asociado con el género masculino. Las formas hegemónicas de masculinidad que se observan en la sociedad y en las empresas modernas derivan del crecimiento del modelo de economía capitalista, el cual integró los modelos masculinos predominantes en otros ámbitos del poder como la política. Este modelo se caracteriza por una rígida división por géneros del trabajo, modelos de gestión patriarcales, diferencias simbólicas de género y una gran distancia emocional entre hombres y mujeres. A pesar de esta situación poco ventajosa para las mujeres, su incorporación al mercado de trabajo en los años setenta buscaba revertir la situación de subordinación al hombre y una vida dedicada al hogar, impulsada por el resurgimiento de los movimientos feministas y otros movimientos de protesta social que buscaban cambiar las condiciones de vida de colectivos invisibles hasta ese momento (Galvez & Torres, 2010). Pero esta incorporación al mercado de trabajo de las mujeres se hizo en los nuevos sectores emergentes de servicios, en las industrias más maduras como la textil y en las industrias más atrasadas en las nuevas economías exportadoras.

Por lo tanto, a pesar de las voces críticas, Galvez & Torres (2010) afirman que la incorporación al mercado de trabajo de la mujer no supuso una amenaza para los hombres al hacerlo en sectores diferenciados y de forma segregada. De esta forma se construyó un modelo masculino de mercado laboral y un modelo femenino diferenciado. Así, los hombres ocuparon los puestos de poder de las empresas y se encargaron de establecer reglas no escritas, ni formales por las cuales los grupos de poder se debían seguir manteniendo sin cambios. De esta forma se creó una barrera invisible que impedía, especialmente, el ascenso hacia arriba en vertical a las mujeres a los puestos de poder de las empresas a partir de un determinado nivel jerárquico. A esta barrera o techo se la denominó el "techo de cristal -glass ceiling-. Este modelo persiste en la actualidad obligando a las mujeres que desean ascender a los puestos de poder en la empresa a adaptarse al mismo (Ocklay, 2000; Broadhidge & Hearn, 2008).

Así parece que el líder ideal está representado por las características que poseen la mayoría de los hombres lo que Schein llama "think-manager; think-male" efecto. Lo que parece que califica a los

hombres como más capacitados para ser líderes. Estos estereotipos continúan asociados a la función de dirección y a la preferencia de hombres en estos puestos frente a las mujeres, lo cual actúa como una barrera invisible -techo de cristal- que dificulta a las mujeres su ascenso en vertical en las organizaciones (Schein, 2007).

Como afirman Eagly & Sczesny (2009) aunque cada vez menos personas responden que los hombres están más capacitados que las mujeres para ocupar puestos de liderazgo pero "*la existencia de esa minoría crea barreras para la igualdad de género*" en todos los ámbitos de la vida económica y social. Ya que siguiendo a estos mismos autores esta actitud pudiera producir un comportamiento que se traduciría en un menor acceso a puestos de responsabilidad para las mujeres y un trato discriminatorio para las mujeres que lograrse alcanzar tales puestos.

Mientras que durante muchos años se ha premiado las características masculinas en la forma de hacer negocio, en la actualidad la globalización, la focalización en el cliente, la búsqueda de nuevos segmentos de mercado y otros cambios en el entorno como preocupación por el medioambiente, la calidad, la responsabilidad social y la necesidad de relacionarse con todos los grupos de interés de la empresa, parecen marcar la necesidad de nuevas capacidades para las personas que dirigen las empresas dando paso a lo que se ha llamado el liderazgo transformacional, un comportamiento donde priman las capacidades consideradas femeninas, más acordes para entender los cambios que se producen en los consumidores (Schein, 2007; Schaap et al, 2008; Eagly & Sczesny, 2009). Otros estudios posteriores también sugirieron que sería beneficioso para las empresas incorporar mujeres a los puestos de poder de las empresas (Helgesen, 1990; Driscoll et al., 1993; Helgesen, 1995), por su análisis de la experiencia de mujeres que habían alcanzado puestos de responsabilidad en la empresa. De esta forma se puso la base para que comenzase lentamente a resquebrajarse este techo invisible y algunas mujeres pudieran alcanzar algunas posiciones de liderazgo en las empresas (Goodman et al., 2003; Adams et al., 2007).

### La estructura organizativa de la empresa

Adicionalmente, también se ha criticado que las estructuras organizativas tienen varias barreras en su diseño que impiden a las mujeres alcanzar una situación de equidad. Existen rigideces asociadas a los principios de diseño en vertical, en horizontal y, especialmente, en los principios de equilibrio que impiden a las mujeres tener visibilidad en la organización y que por lo tanto perpetúan una serie de prácticas en contra de las mujeres como el mantenimiento de los estereotipos masculinos, la no valoración de lo que hagan las mujeres no importa lo que sea -*double bind*-, el estilo de comunicación masculino, la preferencia por mantener los valores tradicionales masculinos y las redes informales de hombres que luchan por mantener su status quo (Ocklay, 2000). Además, la falta de flexibilidad organizativa hace que las empresas no hayan sido capaces de adaptarse a la realidad existente en la economía actual y aprovechar la oportunidad de desarrollar las capacidades de las mujeres para su propio desarrollo. En este sentido, es muy importante que las organizaciones sean capaces de incorporar la atención a la diversidad a su estilo de dirección. Dicho de otra forma, las empresas deben asegurar la igualdad de oportunidades entre géneros, así como permitir y facilitar implicaciones, intensidades y compromisos distintos de sus trabajadores y trabajadoras en función de las situaciones o estados diversos que les sean intrínsecos o en los que éstos se encuentren.

Dentro de cualquier cadena hotelera existen cinco elementos que configuran su estructura organizativa (Mintzberg, 1984; Mintzberg, 1992 y Rodríguez Antón y Alonso, 2008). El primero, se corresponde con el denominado Ápice estratégico o Alta dirección. En esta posición se encontrarían los puestos más elevados del organigrama de una cadena como son el Presidente, el Chief Executive Officer (CEO), los Vicepresidentes y los Miembros del Comité de Dirección. En el segundo se encuentra la Línea media, que es la parte medular de la cadena; en ella se encontrarían las personas que ocupan los puestos de Chief Revenue Officer (CRO), Chief People Officer (CPO), los Directores de las Áreas Funcionales del Grupo, los Directores de las Zonas en las que actúa la cadena, los Directores de las Áreas o tipos de negocio que

desarrolla y los Directores de las distintas marcas que configuran la cadena. En la tercera, llamada Tecnoestructura, se encontrarían los puestos que pretenden normalizar y controlar los procedimientos de la cadena; concretamente estarían en esta posición las personas que desempeñaran el puesto de Controller. La cuarta posición estaría configurada por el denominado Staff de apoyo, y en él se encontraría el puesto de Assistant. La quinta, denominada Núcleo de operaciones, estaría formada por personal de apoyo, no directivo, que tiene como misión desarrollar actividades básicas para el negocio hotelero. Por último, se podría crear un último grupo, tal y como Mintzberg (1992) considera, que son los propietarios a través del Consejo de Administración.

Pues bien, las personas que ocupan cualquiera de estos puestos, salvo el Núcleo de operaciones, son directivos y desempeñan un papel trascendental en la elección de la estrategia y la política de la cadena hotelera. Por ello, se ha considerado que una mujer es directiva en una cadena hotelera si ocupa cualquiera de las cinco posiciones de dirección anteriormente consideradas. Dada la variedad de puestos que en la realidad ocupan las mujeres en la dirección de las cadenas hoteleras, hemos agrupado todos esos puestos en cinco categorías para facilitar su estudio. Así mismo, vista Dada la importancia que tienen los puestos del Ápice estratégico, hemos diferenciado esta categoría de las demás para profundizar en la importancia que están adquiriendo al dirigir una cadena.

## MUESTRA

El presente estudio se ha empleado aplicado a aplicado a una base de datos elaborada sobre la información cuantitativa de número de hoteles y número de habitaciones que poseen las grandes cadenas hoteleras mundiales publicada en Hotels Magazine ([www.hotelsmag.com](http://www.hotelsmag.com)) y sobre la publicada que publican en sus respectivas páginas web por estas cadenas relativa a sus organigramas y puestos de dirección.

Concretamente, se ha trabajado con una subpoblación de 113 grandes cadenas hoteleras mundiales, de las 325 que aparecen en Hotels Magazine, para las que se ha podido obtener información, a través de su página web, de los niveles superiores de su estructura organizativa personalizada para el año 2011.

## RESULTADOS

El análisis descriptivo realizado revelo que de las cadenas hoteleras 81 son americanas, 18 europeas, 13 asiáticas y una africana (ver tabla 1)

Tabla 1. Distribución de las cadenas hoteleras por continentes.

	Continente	N	Porcentaje
Número de grandes cadenas hoteleras que configuran la muestra	Europa	18	15,9%
	Asia	13	11,5%
	África	1	0,9%
	América	81	71,7%
	Total	113	100,0%

En cuanto a países, Estados Unidos es el país más representado de la muestra con un 69% de las cadenas analizadas, seguido por el Reino Unido y China con un 3,5% y España, Francia y Japón con un 2,7%, respectivamente

El porcentaje medio de mujeres directivas sobre el total de puestos directivos -hombres y mujeres- es notoriamente superior en América, con un 20,34%, seguido por Europa y Asia con un 13,69 y un 13,5%, respectivamente. Sin embargo, la desviación típica de América (17,2) es muy superior a las de Europa

(10,91) y Asia (11,79), que son muy parecidas. Por ello, es interesante efectuar un análisis del coeficiente de variación para poder efectuar una comparativa de la dispersión relativa y de la representatividad de las medias. Dado que tanto el coeficiente de variación obtenido para América (0,85), Europa (0,80) y Asia (0,87) son bastante elevados -indicando dispersiones relativas elevadas-, las medias no representan muy bien los valores obtenidos por continentes. La distribución que siguen estos resultados son similares a los que se habían encontrado en la presencia de mujeres en los consejos de administración de las cadenas hoteleras a nivel mundial (Alonso-Almeida, 2009), sin embargo la presencia de mujeres en los puestos directivos es superior a la de los consejos de administración y a la que otros estudios habían reportando con anterioridad en el sector hotelero (Brownell y Walsh, 2008).

En cuanto a la presencia de mujeres directivas en el Ápice estratégico, el continente americano ocupa una posición de privilegio pues el 53% de las cadenas analizadas cuenta con presencia de mujeres en el Ápice estratégico. Mucho más atrás se encuentran Europa con un 28% y Asia con un 15%. (ver tabla 2). Estos resultados indican que -aunque de manera lenta- algunas mujeres consiguen romper el techo de cristal (Goodman et al., 2003; Adams et al., 2007).

Tabla 2. Distribución de mujeres directivas por continente.

	Continente		Estadístico
Mujeres directivas	Europa	Media	13,69
		Desv. típ.	10,91
	Asia	Media	13,50
		Desv. típ.	11,79
	América	Media	20,34
		Desv. típ.	17,20
Mujeres en el Ápice estratégico (1)	Europa	Media	0,28
		Desv. típ.	0,46
	Asia	Media	0,15
		Desv. típ.	0,38
	América	Media	0,53
		Desv. típ.	0,50

(1) Respecto a los valores de la media y la desviación típica relativas a la parte de la tabla de mujeres en el Ápice estratégico, dado que fueron codificadas como 0 (no presencia de mujeres en el Ápice estratégico) y 1 (presencia), esos valores equivalen a la proporción de mujeres en dicha posición que, multiplicados por cien, se convierten en porcentaje.

Con el objetivo de determinar si el tamaño es un factor de contingencia que afecta a la participación de las mujeres en la dirección de las grandes cadenas hoteleras mundiales, hemos estructurado la muestra en cuatro grupos. En el primero se encuentran las cadenas hoteleras incluidas entre las 25 mayores, en el segundo las incluidas en las 25 siguientes, y así sucesivamente, salvo en el último grupo, que estará formado por 38 grupos hoteleros. Considerando esta segmentación, el mayor porcentaje de mujeres directivas se encuentra en el último segmento considerado, es decir, en el las de inferior tamaño, con un 23,93%, más del doble que en el segmento de las mayores cadenas, que registraron un 11,50% de media.

Sin embargo, si consideramos única y exclusivamente, las mujeres que se encuentran en el Ápice estratégico, el porcentaje de cadenas hoteleras de los que se encuentran en el primer segmento que cuentan con mujeres en esa posición es del 52%, al igual que el tramo de las cadenas situadas entre el número 26 y el 50, muy por encima del siguiente tramo –en el que sólo un 28% de las cadenas cuentan con ellas- y algo superior al segmento inferior, en el que un 45% de las cadenas poseen mujeres en esa posición de privilegio.

Estos resultados proporcionan una doble visión. Por una parte las mujeres parece que ascienden en la línea jerárquica en las empresas turísticas de menor tamaño (Danes et al., 2007; Alonso-Almeida, 2011).

Por otra parte, parece que en las empresas que consiguen un puesto directivo se reconoce su valía profesional ocupando puestos estratégicos (Barsh et al., 2008). Otro hallazgo interesante es que las empresas más grandes son las que tienen una mayor presencia de mujeres, contrario a lo que se había encontrado en los estudios previos donde la presencia de las mujeres en los órganos directivos se encontraban en las empresas de menor tamaño (Fabowale et al., 1995; Coleman, 2007; Alonso-Almeida, 2011).

Igualmente, se han efectuado contrastes de diferencias de medias, considerando como variable independiente o de segmentación el hecho de contar o no con mujeres en el Ápice estratégico, y como variables dependientes el número de habitaciones y de hoteles con los que cuentan las cadenas analizadas en el periodo 2006-2010. En la tabla 3 se observa que en la prueba de Levene se rechaza la hipótesis nula de igualdad de varianzas tanto para número de habitaciones como para número de hoteles, en todo el periodo considerado, por lo que hay diferencias en la evolución de esas magnitudes en función de que posean o no mujeres en esa posición. En cuanto a la existencia de diferencias estadísticamente significativas de medias, no se han encontrado para el caso del número de habitaciones en ningún año, pero sí para el número de hoteles en los años 2006, 2009 y 2010. En todos los casos, la media del número de hoteles poseídos por aquellas cadenas que tienen mujeres en el Ápice estratégico es muy superior a la de aquellas cadenas que no cuentan con ellas.

Tabla 3. Influencia del Género en el Crecimiento de las Cadenas Hoteleras.

	Prueba de Levene para la igualdad de varianzas		Prueba T para la igualdad de medias		
	F	Sig.	t	gl	Sig. (bilateral)
Número de habitaciones 2006	19,228	0,000	-1,923	56,282	0,060
Número de habitaciones 2007	14,447	0,000	-1,722	67,690	0,090
Número de habitaciones 2008	14,338	0,000	-1,748	61,772	0,085
Número de habitaciones 2009	16,434	0,000	-1,862	37,351	0,071
Número de habitaciones 2010	16,873	0,000	-1,880	38,268	0,068
Número de hoteles 2006	26,542	0,000	-2,127	46,050	0,039
Número de hoteles 2007	20,552	0,000	-1,948	55,445	0,056
Número de hoteles 2008	21,385	0,000	-1,957	50,798	0,056
Número de hoteles 2009	28,213	0,000	-2,109	30,592	0,043
Número de hoteles 2010	28,576	0,000	-2,111	31,579	0,043

## CONCLUSIONES

Como dicen Eagly & Sczesny (2009) "*un indicador de que una sociedad ha alcanzado la igualdad será la presencia aproximadamente igual de hombres y mujeres en las posiciones de liderazgo*". Este estudio muestra como en las grades cadenas hoteleras a nivel mundial hay una elevada presencia de mujeres,



aunque todavía dista mucho de poder ser considerado un sector igualitario. Sin embargo, este sector se puede considerar un buen punto de partida para estudiar el comportamiento directivo de las mujeres.

Un estudio realizado por Barsh et al. (2008) para McKinsey Leadership Project afirman que no existen diferencias en la actualidad entre educación académica, compromiso y preparación profesional entre hombres y mujeres. Por lo tanto y dado que es necesario más líderes para dirigir las organizaciones con éxito, se esperaría que más mujeres accedieran en el futuro a estos puestos en todos los sectores.

En definitiva existen razones puramente económicas que por la que se consideran esencial evitar los sesgos y prejuicios de género, raza u otros, que pueden afectar negativamente a los resultados y la eficacia de las organizaciones. Hoy en día las empresas del sector del turismo actúan en economías complejas y la gestión de las mismas necesita personas poseedoras de cualidades, habilidades y capacidades para gestionar a las empresas en entornos complejos. Por eso el hecho de que tengan más mujeres en su dirección dentro de un entorno económico complejo mundial, hace que sea necesario estudiar porqué ocurre esto y que mecanismos existen en su estructura que lo propicia, ya que no ocurre esto en otros sectores donde la mujer tiene una alta representación como se ha demostrado anteriormente. Por tanto, este trabajo plantea muchos interrogantes que se analizarán en futuras investigaciones para intentar arrojar luz sobre este asunto crucial en la economía actual.

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# MARGEN DE INEFICIENCIA DE LAS MYPES: ROL DE LA CAPACITACIÓN DEL RRHH Y MARKETING ESTRATÉGICO

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## INEFFICIENCY MARGIN IN SMALL ENTERPRISES: THE IMPORTANCE OF TRAINING AND STRATEGIC MARKETING

### ABSTRACT

*This paper, deals with the relevance of training to improve the rate of success concerning entrepreneurship activities. In fact, without such a training, it is hard to avoid the failure of these projects. Actually, three out of five new entrepreneurship activities end up in failure. So it is proposed to focus training on each step of any entrepreneurship business plan.*

**KEYWORDS:** Entrepreneurships, Training, Business Plan, Strategy and Management.

### INTRODUCCION

Este trabajo trata de contribuir con algunas directrices orientadoras sobre el tema, las que deben ser consideradas y estudiadas antes de iniciar el emprendimiento y hacer la inversión y no, cuando el emprendedor haya perdido el interés o su negocio no haya resultado y por ende, se desmotive.

Muchos de los nuevos negocios fracasan al primer año y algunos logran sostenerse apenas, mediante un escaso margen de ganancias; sin embargo, también hay algo que distingue a aquellos que triunfan y tienen las habilidades de emprender con éxito.

Los emprendedores saben que crear un emprendimiento, de forma seria y duradera, supone un gran desafío. Además, debe estar dispuesto al cambio y tener la disposición constante en el ámbito personal, por lo que resulta conveniente hacerse una auto evaluación para saber si se tiene la capacidad de adaptarse, positivamente, al cambio, determinando si se está en condiciones de asumir la responsabilidad correspondiente y con ello, el riesgo para afrontar los innumerables obstáculos que van surgiendo durante el proceso de creación y la puesta en marcha del emprendimiento.

Es lógico pensar que, de acuerdo a las facultades, capacidades y características propias de cada persona, se podrían determinar el éxito y/o fracaso de un emprendimiento o nuevo negocio. Más aún, si a ello le agregamos las herramientas de gestión pertinentes, la posibilidad de éxito debería aumentar. Es importante entonces, que la iniciativa y la buena idea sean llevadas, primeramente, al papel para diseñar la empresa o productos a comercializar. Al plasmar y escribir el propio proyecto de negocio, el emprendedor transmitirá su motivación, su auto convencimiento de querer hacer un proyecto viable y capaz de ponerlo en marcha. Este ejercicio, dará confianza, fortalecerá y potenciará las habilidades y características de este nuevo empresario.

### MARCO TEORICO

Las cifras de fracaso de las PYMES (Pequeña o Mediana Empresa) son abrumadoras en cualquier país en que éstas se analicen. Las estadísticas indican que, en promedio, el 80% de las, pequeñas y medianas empresas fracasa antes de los 5 años; y el 90% de ellas no llega a los 10 años de existencia en el mercado.

De acuerdo a la Comisión Económica para América Latina y el Caribe (CEPAL) *“en los países subdesarrollados, un 50 y 75% de Pymes dejan de existir durante los primeros tres años de trabajo en el emprendimiento”*. Los dueños de las Pequeñas y Medianas Empresas se defienden y aducen que *“las razones del fracaso están fuera de los emprendimientos realizados”*. Se refieren, entre otros, al escaso apoyo oficial, deficientes programas de ayuda a las PYMES, fuentes de financiación casi inexistentes, excesivos controles gubernamentales, altas tasas impositivas y costo de las fuentes de financiación disponibles.

Por otra parte, los analistas se orientan a identificar las causas del fracaso en las propias PYMES y en particular, en el desconocimiento y poca capacidad de gestión de sus responsables o emprendedores de los nuevos negocios. Aparentemente, no se dan el tiempo y no tienen la capacidad de analizar si la buena idea es o no, posible de realizar y desarrollar en cualquier lugar, en cualquier momento, bajo qué circunstancias, con quién, dónde y cómo invertirán sus dineros que, con mucho esfuerzo, han ahorrado o solicitado para iniciar su emprendimiento y cubrir sus necesidades.

#### Datos y Cifras alarmantes a nivel internacional:

Para el mexicano Francisco Yañez, al cumplir los 10 años *“solamente el 10% de las empresas maduran, tienen éxito y crecen”*. De acuerdo con la consultora Cetro-Crece, también de México *“el 75% de las nuevas empresas mexicanas debe cerrar sus operaciones después de dos años en el mercado. Lamentablemente la experiencia demuestra que el 50% de las empresas quiebran durante el primer año de actividad, y no menos del 90% antes de cinco años”*.

En EEUU, según Samuelson y Nordhaus (2012) *“el promedio de vida de las empresas es de seis años y más de un 30% no llega al tercer año”*. La Asociación Argentina para el desarrollo de la Pequeña y Mediana Empresa afirma que *“sólo un 7% de los emprendimientos llegan al 2º año de vida y sólo el 3% de ellos, llegan al 5º año en el mercado”*. Finalmente, en Chile, también tenemos cifras abrumadoras.

Según informa el economista Rodrigo Castro, en un estudio que dio seguimiento a 67.310 empresas creadas en 1996, se indicó que el 25% de ellas desapareció en el primer año; un 17% en el segundo año; el 13% en el tercer año; y un 11% en el cuarto año. Cabe preguntarse ¿Por qué, un pequeño porcentaje de emprendimientos, a pesar de tener que enfrentar la misma problemática, sobreviven, progresan y crecen hasta convertirse, con el paso de los años, en grandes empresas? No es factible pensar que este éxito sea sólo cuestión de suerte.

Este problema no sólo es en Chile, sino en el mundo entero: un estudio comparativo de proyectos de innovación, presentaba estadísticas que indicaban que cerca del 80% de los proyectos innovadores, fracasa dentro de los primeros seis meses de haber sido lanzado al mercado. Esta cifra aumentaba al 90% cuando se consideran los 12 meses iniciales.

#### La actividad emprendedora

Se debe considerar que el emprendimiento juega un rol más importante que la simple creación de empleo o el desarrollo económico. Su impacto es mucho más profundo y se enmarca en el empoderamiento de las personas de una comunidad que desarrolla sus capacidades en varios ámbitos, donde el potencial del emprendedor capacitado es una ventaja, además del apoyo gubernamental existente y la participación ciudadana. Si bien la educación es la principal proveedora de la capacidad de movilidad social, también lo son las experiencias de vida y, por ello, el emprendimiento se muestra como una herramienta potente de movilidad social.

Cabe explicar que el indicador por excelencia del *Global Entrepreneurship Monitor* (GEM) es el Índice TEA, que se refiere a la Actividad Empresarial Emprendedora en sus fases iniciales. Consiste en un grupo

de personas entre 18 y 64 años, que actualmente están involucrados en un emprendimiento, ya sea en calidad de emprendedor, como propietario y/o director de un nuevo negocio.

Por otro lado, se observa que el patrón seguido por todos los países considerados en el GEM (para participar de sus estudios y otros), es que el índice TEA tiende a disminuir conforme al país en que se desarrolla la actividad. Esta situación se repite con las diferentes motivaciones para emprender, pues a medida que un país crece económicamente, tiende a disminuir el porcentaje de personas que emprenden motivadas por necesidad. Así, los países basados en la innovación tienden a presentar tasas más bajas de emprendimientos basados en necesidades.

Cabe mencionar que, en relación a los motivos que impulsan un emprendimiento, existen grandes variaciones en los porcentajes según la fase de desarrollo, ya que cada país tiene un conjunto de condiciones económicas y sociales que repercuten en la actividad emprendedora. En el sector comercio de América Latina, y según la actualización de cifras PYME hechas por FUNDES, en Latinoamérica existen 18 millones de empresas formales.

#### Análisis de la Actividad Emprendedora en Sectores de Comercio, en América Latina:

Existen datos desagregados por sector económico. Esta información indica que 5.587.299 de estas empresas pertenecen al sector comercio, es decir, el 46,5%. De este total, un 97,5% son micro, pequeñas y medianas empresas (MIPYMES), según la definición de cada país y un 94% microempresas. El sector comercial representa una importante fuente de empleos en la economía de la región: genera el 24,8% del empleo formal de América Latina y actualmente, se ha calificado a Perú, como el país más emprendedor a nivel mundial, según el *General Entrepreneurship Monitor* (GEM) 2007. La tasa de actividad emprendedora (TAE) de la población económicamente activa del Perú es del 40,2%, (la más alta del mundo), y sin embargo, aún no cuentan con un Estado que promueva las condiciones de competencia en el camino correcto hacia la competitividad nacional (Ver figuras 1 y 2)

Figura 1: América Latina, empleo por tamaño de empresa del sector comercio

Figura 1: América Latina: empleo por tamaño de empresa del sector comercio

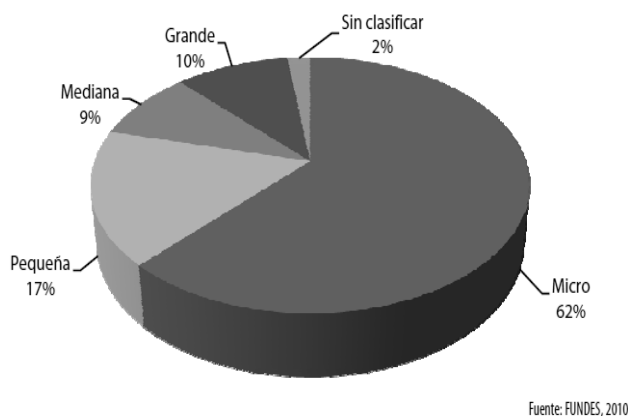
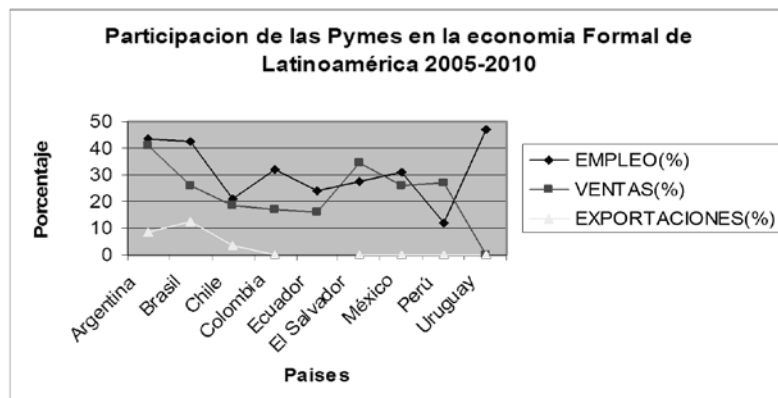


Figura 2: Participación de las PYMES en la Economía Latinoamericana



Fuente: creación propia, a partir de información CEPAL 2005

## MARCO METODOLÓGICO

### Desafíos para emprender exitosamente: Un relato personal

Profesora -me decía un alumno-trabajador del curso “Taller de Emprendedores”, que desde años dicto en la Universidad- *“he iniciado dos veces una pequeña empresa y en las dos he fracasado, razón por la que, actualmente estoy estudiando”*; otro alumno más avezado comentó *“yo tengo dinero y cuando ponga mi empresa, tengo claro que con dinero arreglo todo, por lo que no dudo en que tendré una empresa exitosa”*; una tercera alumna agregó *“yo pienso que la plata no es todo, pues con mi esposo pusimos una empresa hace dos años: partimos bien, pero nuestro personal nunca se motivó, no se comprometió y muchos renunciaron. No supimos qué hacer, por lo que lo único que nos quedó fue cerrar y perder nuestro capital de trabajo”*...

Posterior a este intercambio de opiniones en el aula y, aprovechando la oportunidad, invité a todos los participantes, que de manera grupal, investigasen y analizaran las diferentes situaciones presentadas, realizando un diagnóstico situacional con los resultados de emprendimientos en Chile y especialmente, en la Región de Coquimbo, a fin de buscar tipos de problemas, sus causas, efectos, proponer soluciones certeras a la evidente problemática, sugerir un trabajo que ayude y oriente a las personas que inician sus emprendimientos para aminorar el fracaso o bien, verlo como una oportunidad, aprendiendo del mismo.

### Y, ¿Qué se entiende por emprendedor/a?

Ser emprendedor es una competencia y desafío personal de fondo, los casos de éxito *“de la noche a la mañana”* son como la lotería. Lo normal es que una empresa se inicie no siendo rentable, y que tras un cierto tiempo, empiece a obtener ganancias y estabilizarse económicamente.

Es un hecho que la formación es un factor estratégico para el desarrollo de la empresa y sus elementos competitivos en el mercado pues, además de desarrollar habilidades, competencias y otorgar un perfil, en los casos en que ha habido un éxito rápido, ha habido mucho tiempo de trabajo, dedicación y estudios, lo que finalmente ha alcanzado una masa crítica suficiente y ha despegado. Por ello, cuando se es emprendedor, hay que tomarlo como una carrera con muchos obstáculos en el camino, tener una visión de largo alcance, y tener claro que habrá barreras que superar antes de alcanzar el éxito.

No sólo esa travesía (que no se sabe realmente cuánto va a durar) es el camino del emprendedor, también se debe tener recursos económicos, humanos y materiales hasta que la empresa pueda mantenerse por sí sola, esto además, exige una enorme fortaleza mental, dedicación y aprendizaje diario. Toda persona en el campo laboral sabe que la capacidad, tenacidad y perseverancia es una habilidad imprescindible, y que aunque se puedan tener todos los recursos necesarios, sin esta capacidad, no es posible avanzar. Muchas personas explican lo bien que les va a algunos micro o pequeños empresarios, sin apreciar o considerar las características enunciadas anteriormente y otras, inventan verdaderas historias que se venden, consumen y extinguen. Quizás porque esa es la mentalidad reinante: cada vez escasea más la capacitación, los aspectos valóricos, el manejo de las competencias requeridas y habilidades imprescindibles para ser emprendedor.

El fracaso o éxito de los negocios, depende mucho de la personalidad de quien lo ejecuta. Existen ciertas cualidades que caracterizan a las personas que toman la decisión de ser sus propios jefes, auto emplearse y lanzarse al mundo empresarial. Para ello, deben tener claro que para triunfar, el desafío más grande que tienen por delante es aprender a crear, innovar, desarrollar un perfil emprendedor y aceptar el cambio, entre otros aspectos.

#### ¿Cuáles son entonces, las competencias requeridas para enfrentar este desafío: Capacitación funcional, Marketing y aprender del fracaso?

La educación, desde la enseñanza básica, implica desafíos constantes para los profesores, la organización educativa y un desafío personal e intelectual, para convivir con y en la sociedad. Las competencias fundamentales que hoy la educación requiere proveer, tiene que ver con dotar a los educandos de capacidades y oportunidades de innovación y esto, desde pequeños, pasando por la enseñanza media y superior. Se trata de formar personas que desarrollen la capacidad de hacer e innovar, personas que sepan adaptarse a los requerimientos que se necesitan hoy para vivir en una sociedad que demanda, imperiosamente, egresados y trabajadores preparados para enfrentarla.

Hoy en día, hay un constante cambio en el mundo: los mercados y las necesidades institucionales, empresariales y económicas no están ajenas a ello. El mundo de las comunicaciones, nos muestra la realidad en segundos, algo que años atrás no sucedía. Entonces la pregunta es ¿Cómo generar que una persona que pase por la escuela, y durante todo el proceso enseñanza-aprendizaje no sólo conociendo o manejando distintas herramientas, pueda enfrentar el desafío de aprender a crear y discernir cómo introducirse en el proceso innovador, sin quedarse atrás?

Es decir, fomentar en las personas, desde los inicios de su formación, la capacidad de hacer, saber hacer, saber ser y aprender a vivir juntos. Crear una asignatura dentro de los planes de estudio que les oriente y les capacite en emprendimiento (de forma práctica), y aprovechando los recursos que cada escuela tiene; que los profesores propongan además, el desarrollo de valores, habilidades y competencias en los directivos a fin de dar direccionalidad, coherencia, participación e integración a los alumnos y los propios proyectos educativos, en el marco de los lineamientos locales, comunales y laborales. Por su parte, los profesores deben fomentar el auto empleo en los alumnos, la creatividad orientada a los emprendimientos, fomentar un perfil emprendedor y desarrollar las competencias necesarias para que, paulatinamente, se vaya sembrando en ellos, una forma diferente de ver su futuro profesional.

#### Algunas causas por la que los emprendimientos fracasan y además, no son sostenibles en el tiempo:

Así como a los estudiantes se les debe inculcar y fomentar el autoempleo y las posibilidades de emprender en su futuro laboral, a los emprendedores se les deberían capacitar antes de iniciar su propio



negocio. Esta capacitación debe estar orientada a desarrollar competencias, habilidades, valores, perfiles en temas como Planes de Negocios, Marketing, Liderazgo, Comunicación y Comercialización entre otras.

Actualmente en Chile, se capacita a través de Seminarios, Congresos, Talleres y Cursos. El tema, es tratado desde el punto de vista de cómo generar emprendedores y por ende el autoempleo como cultura país y ventaja competitiva – económica. En este sentido, si bien el Estado ha creado instrumentos para fomentar los emprendimientos y la innovación, lamentablemente, no se tratan otras aristas relativas al fracaso y consolidación de los negocios. En general, no se analizan los proyectos que por variadas razones no han llegado a feliz término, perdiendo la oportunidad de aprender de los errores y considerando las nefastas experiencias ocurridas, como lecciones de orientación y planificación de un plan de mejoras para un mejor futuro en las iniciativas emprendedoras.

Si a continuación consideramos los siguientes errores que, constantemente, se producen en los nuevos -y no tan nuevos- emprendimientos, es posible planificar la Capacitación en forma práctica y orientada a mejorar los Planes de Negocios con ideas que realmente sean factibles de realizar, Competencias, Marketing y otros aspectos relevantes para que paulatinamente, pueda aplicarse un plan de mejoras. A continuación, las faltas y traspiés más recurrentes:

a) Uno de los aspectos que más perturban o dificultan el avance de la iniciativa emprendedora, es la burocracia administrativa de parte de las Instituciones encargadas de los temas respectivos. Son extremadamente exigentes en el papeleo, sin dar posibilidades al emprendedor para formar su proyecto inicial. Las trabas desmotivan a aquellas personas que desean surgir y que no cuentan con la capacitación y experiencia que entrega el constante lidiar en el mercado. La justificación del tema, va por evitar o disminuir fraudes o cumplimientos con el Fisco, pero mirando las estadísticas, es posible observar que el número de delitos por esta causa, oscila sólo entre el 2 y 3%. Los costos, además, de crear una empresa, es posible agruparlos en cinco ó seis ítems, de los cuales tres son los más relevantes: 1) Constitución de Sociedad, 2) Autorización Sanitaria correspondiente (si se requiere), y 3) Obtención de la Patente Comercial. En términos de tiempo, a veces esta gestión, tarda de 6 a 7 meses dependiendo del rubro de la iniciativa y los costos se reducen en forma importante cuando se trata de emprendimientos que no están asociados a alimentos perecibles, también en tiempo de tramitación de documentos, se reduce a 3,8 meses.

b) Otro tema de fracaso es la irresponsabilidad, el no cumplimiento o desconocimiento de los nuevos empresarios, para con los acuerdos tomados; este índice de error, alcanza entre un 25 a 35% ; otra dificultad que aparentemente dificulta la gestión empresarial, es que en Chile, las políticas sociales se orientan considerablemente a una capacitación mal orientada o muy generalizada a veces, ya que no capacita en cómo generar las ideas de emprendimientos o innovación de productos, antes de dar un mayor respaldo económico a las PYMES.

c) Es oportuno considerar que, además, los emprendimientos son limitados de recursos y plazos, precisan de personas con distintas competencias, lo que genera muchas veces, conflictos. El emprendedor para desarrollar su proyecto, debe contar con un soporte metodológico que conduzca el quehacer, exitosamente. Con lo anterior se plantea la relevancia de identificar qué es lo que hace que un proyecto sea exitoso y conocer las causas de otros que no lo son. Los aspectos más relevantes para estos últimos resultados pueden ser:

- c1) Falta de generación de múltiples alternativas de solución, a los problemas o necesidades del consumidor
- c2) Falta de capacitación y adiestramiento mediante experimentación, desarrollo de prototipos y casos reales, preparación del emprendedor para desarrollar visión y ver oportunidades de negocios y nichos de mercado.

- c3) Deficiente manejo e inclusión de la perspectiva del mercado y clientes a lo largo del proceso de desarrollo
- c4) Planificación inadecuada del negocio
- c5) Problemas relacionados con los recursos humanos
- c6) Controles inapropiados o nulos
- c7) Factores externos no controlables (regulación, burocracia)
- d) En relación a la mala planificación, la causa típica de fracaso es no definir correctamente los problemas en el plan de trabajo; al no entenderlo, se destinan recursos en forma ineficiente, lo que lleva a una incorrecta solución. Los planes de proyectos deben tener el máximo de información y los detalles necesarios, para realizar exitosamente cada actividad y tarea a implementar. Es recurrente que por ahorrar, no se contrate a personal capacitado y no se adquieran los recursos tecnológicos necesarios, por lo que es muy difícil, cumplir con los objetivos planteados, si es que los hay.
- e) Así también, los problemas con el RRHH se dan constantemente; no siempre el/la emprendedor o dueño del negocio, son líderes o tienen liderazgo por lo tanto, no es visto este por sus colaboradores como buen jefe/a, además, por la misma razón, se produce una falta de comunicación y coordinación para trabajar en equipo.

#### Capacitación y adiestramiento, previo al inicio del nuevo negocio

Para solucionar el problema que se suscita en los fracasos de emprendimiento, deberá hacerse una óptima planificación de capacitación que considere la elaboración, ejecución y evaluación del Plan Estratégico, Plan de Marketing y Plan de Negocios. Es imprescindible ejecutar éste, antes del desarrollo del emprendimiento para así, fortalecer la formación, enseñarles a buscar oportunidades de negocios y nichos de mercado, tener aptitudes, perseverancia, visión, capacidad de gestión y entendimiento de los índices económicos, etc. de los/las emprendedores. Para ello, se sugiere el diseño de un modelo de capacitación funcional para el campo de los emprendimientos.

Cabe comentar que, en numerosas oportunidades, los emprendedores son invitados a recibir capacitación para el desarrollo de las competencias requeridas, sin embargo esta actividad tan importante es, muchas veces, vista como una imposición del modelo particular por parte del emprendedor, y no como una inversión que traerá dividendos en el futuro. ¿Por qué sucede esto? La experiencia en el tema indica dos razones fundamentales: el financiamiento de la capacitación es asistencialista y el énfasis tiende a enfocarse en la gestión general, más que en desarrollar habilidades específicas.

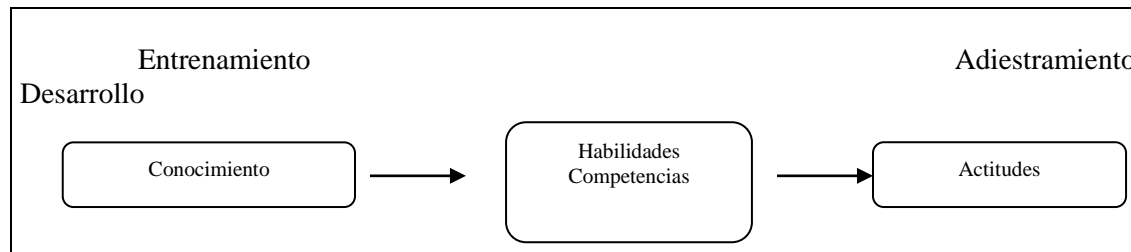
José L. Méndez, en su trabajo titulado La capacitación como herramienta esencial de la estrategia emprendedora, comenta: *“las investigaciones realizadas por diversos investigadores han sido concluyentes respecto a la necesidad de promover la capacitación específica para aprender a crear empresas, a fin de impulsar el crecimiento económico, debido a que se desperdicia un gran número de oportunidades de negocio por falta de emprendedores con los conocimientos y habilidades requeridos (...) De conformidad con los resultados de esas investigaciones, la capacitación de nuevos emprendedores favorece una imagen social positiva de la actividad empresarial y facilita la adquisición de actitudes, conocimientos y habilidades claves para el desempeño exitoso de las iniciativas empresariales”*.

#### Capacitación requerida para optimizar la capacidad de emprender y la gestión emprendedora:

La capacitación es un conjunto de técnicas que se utilizan para optimizar el desenvolvimiento laboral y personal de un emprendedor/a. Perfecciona a la persona en su auto-empleo antes o durante su puesto de trabajo, ayudando a mejorar el desempeño y desarrollo personal.

El desarrollo consiste en descubrir el potencial oculto que tiene el/la emprendedor/a y cultivarlo para mejorar su rendimiento laboral. Además, la capacitación les permite mantener la competitividad de la empresa en un mercado altamente globalizado y enfrentarlo de la mejor manera posible.

Figura 3: ESQUEMA de CAPACITACIÓN orientada al/la emprendedor/a



Fuente: Elaboración Propia

Entrenamiento: Otorga conocimiento a fin de lograr cambios en las personas

Adiestramiento: Práctica en terreno, desarrolla el potencial y auto conocimiento

Desarrollo: Produce cambio de actitudes para llegar al cambio

En consecuencia, se sugiere desarrollar el siguiente modelo de Capacitación en uno de los temas más relevantes para el éxito del nuevo emprendimiento, cual es la Capacitación y las Herramientas de “Marketing Estratégico y su Administración”, previo de iniciado el negocio.

#### En relación al Marketing y Plan de Marketing

La American Marketing Association define Marketing como “*el proceso de planificación y ejecución del producto, precio, promoción y distribución de ideas, bienes y servicios, a fin de crear intercambios que satisfagan tanto objetivos individuales como los organizacionales*”. En cuanto al Plan de Marketing, responde éste a la pregunta ¿Hay suficientes consumidores interesados en el producto o servicio, como para que sea rentable la venta?

En consecuencia, es aconsejable que el Plan, incluya dos partes muy importantes a considerar:

- 1- Definición del grupo objetivo al que deseamos llegar
- 2- Un programa de Marketing para promocionar y vender el producto deseado

En la figura 6, se trata de explicar la secuencia y gestión que se debería considerar, antes de iniciar el nuevo negocio, de acuerdo a los requerimientos deseados para apuntar a un mercado objetivo ideal. Una vez definido el mercado objetivo, se determinará qué gestión se realizará, para alcanzarlo y llegar a los clientes potenciales, que compren y además se cree la fidelización.

El Plan de Marketing es un documento escrito, en el que se recogen los objetivos, estrategias, planes de acción relativos a los elementos del Marketing Mix, los que facilitarán el cumplimiento de las estrategias dictadas a nivel corporativo, paso a paso y año tras año.

Nace la Idea de Negocio:

Figura 4: Hacia una idea de negocio, según problemas y necesidades del mercado

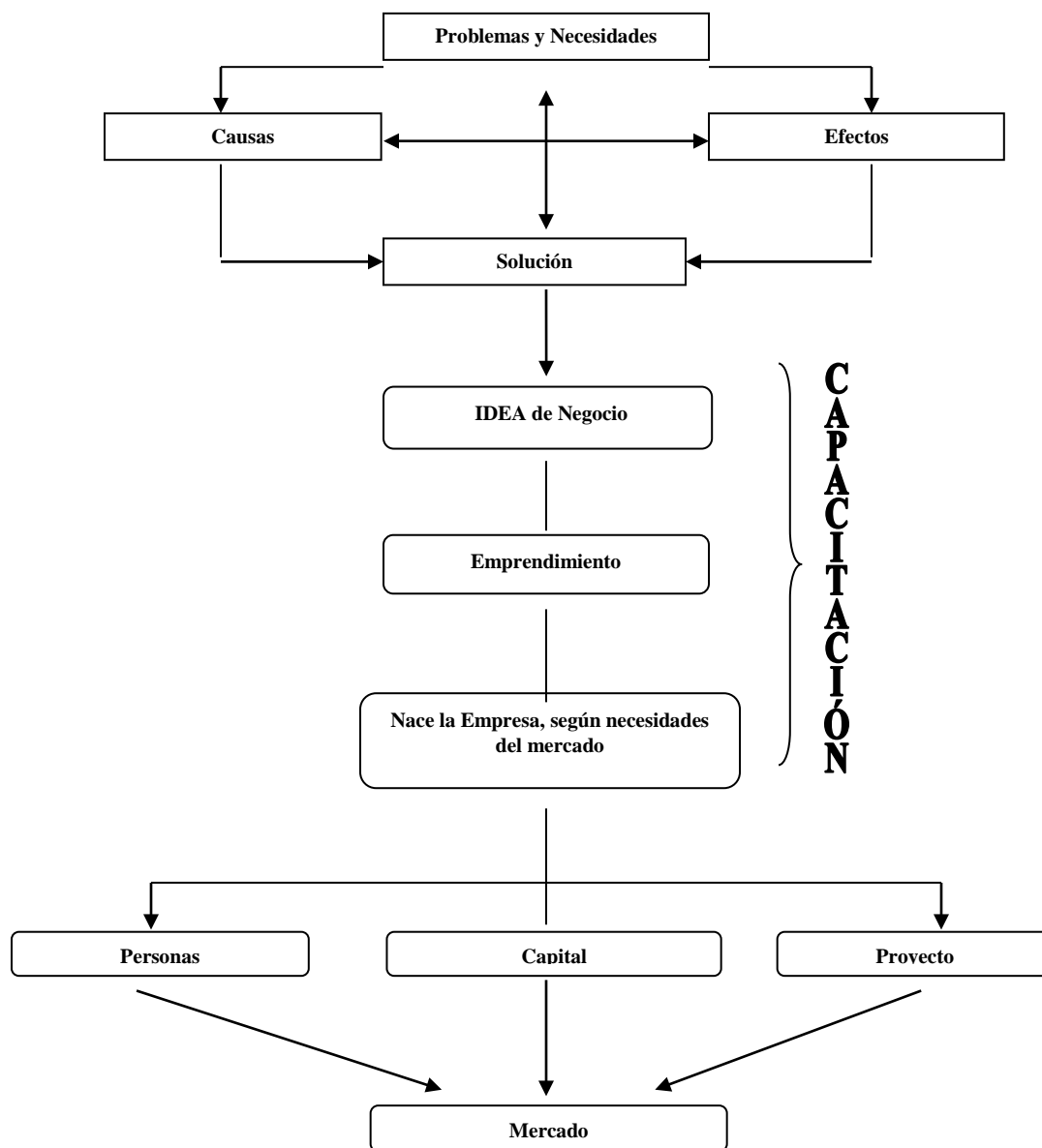
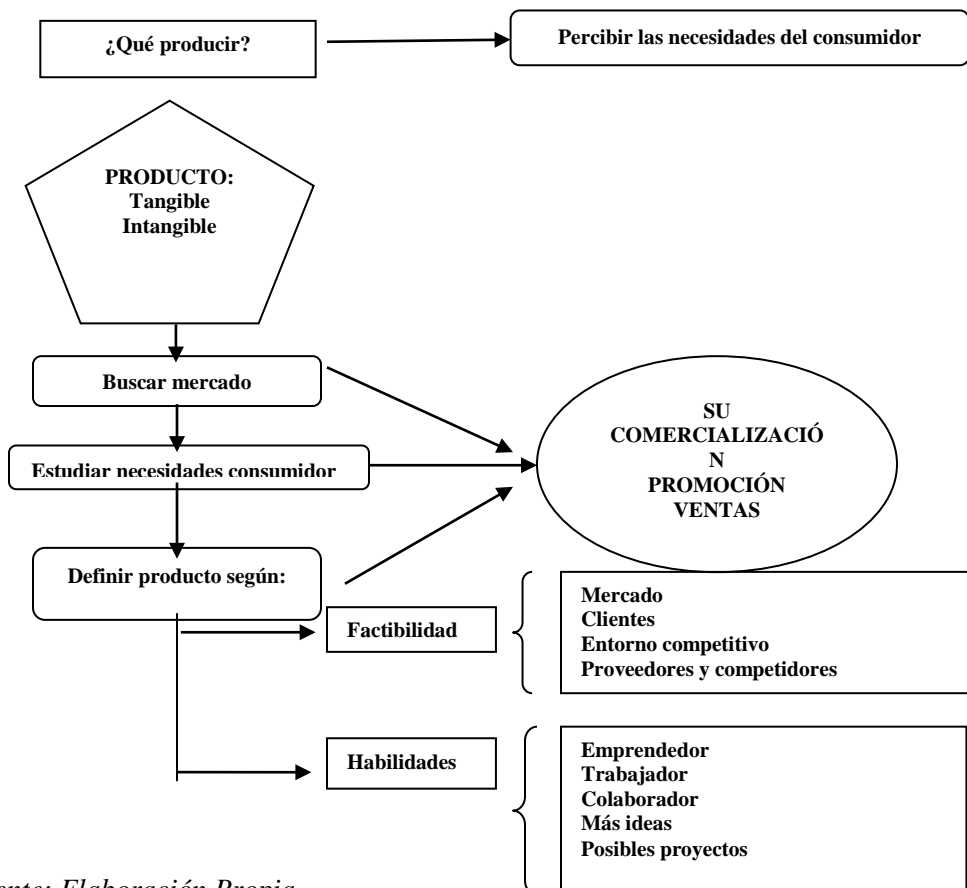
*Fuente: Elaboración propia*

Figura 6: Emprendimiento, idea de negocio



Fuente: Elaboración Propia

## CONCLUSIONES

Con el análisis y propuesta anteriormente realizados, es posible mencionar 2 principales conclusiones que son relevantes para las iniciativas de emprendimiento: en primer lugar, los proyectos exitosos se diferencian de los fallidos desde el origen. Esto significa que un proyecto exitoso parte identificando problemas y necesidades de mercado, mientras que aquel que fracasa, surge de las ideas espontáneas o bien, por el solo hecho de copiar una idea exitosa. Así, el negocio parte con posibilidades de fracaso ¿Por qué?

Simplemente porque no toma en consideración a sus posibles clientes, sino que basa su iniciativa en una idea preconcebida, que lo más probable es que no satisfaga al potencial usuario. No así cuando el esfuerzo inicial se focaliza en identificar problemas y necesidades para entender al consumidor. Es así como toma relevancia el concepto de investigación de mercado. En el contexto de un emprendimiento de pequeña escala, el hecho de dedicar tiempo y esfuerzo en investigar, conversar y observar a potenciales clientes, prestándoles atención a sus comportamientos, permitirá identificar necesidades y problemas.

En segundo lugar, los proyectos exitosos se diferencian de los fallidos en que los primeros incluyen la perspectiva de los clientes en el proceso de desarrollo. Esto se justifica dado que el mercado está en constante movimiento, por lo que se debe mantener contacto permanente con los consumidores para presentar y probar soluciones que estén lo más alineadas posibles con su demanda. Esto implica que en la etapa de desarrollo de un emprendimiento hay que evitar buscar validación de una idea preconcebida sino

más bien, una vez identificada una necesidad o problema, es recomendable generar varias soluciones en conjunto con los clientes y finalmente, definir la mejor solución en base a la retroalimentación de éstos. La principal enseñanza que nos deja este estudio es que las ideas sólo son tan buenas como lo consideren los clientes, no como sean percibidas por el emprendedor o empresa. Para esto, utilizar métodos cualitativos de investigación de mercado –como observación, reacción ante prototipos, entrevistas, entre otros- al inicio y durante el desarrollo de un nuevo emprendimiento, hacen sentido si se quiere minimizar el nivel de incertidumbre que implica lanzar una nueva oferta al mercado. Además, la capacitación debe orientarse hacia aquellos aspectos centrales previos al emprendimiento.

Actualmente, algunas empresas ya han obtenido ayuda en la inversión a través del programa estatal “Chile Emprende”; estas empresas han proyectado sus ventas en un 30% al año, han contratado a nuevos trabajadores y han utilizado Internet como herramienta permanente de su gestión comercial; con ello se busca que las PYMES logren formar parte de una cadena de valor productiva para lograr una distribución y participación pareja de beneficios en bienes y servicios, que realizan las grandes empresas. La idea es vincular a las empresas con el sector dinámico de la economía, a través de las grandes empresas que avanzan rápidamente produciendo un positivo crecimiento económico en la región.

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# EL DESARROLLO HUMANO DE LAS EMPRESAS, ALTERNATIVA PARA LA MEJORA DE LA COMPETITIVIDAD, CASO TECOMÁN COLIMA, MÉXICO

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## RESUMEN

*El presente documento muestra en forma sintética los hallazgos de la investigación en cuanto el sentir de los empresarios de Tecomán en relación al desarrollo de sus trabajadores, y el contraste de lo que opinan los propios empleados al respecto. Paralelamente se indaga las percepciones que tienen los clientes en analogía al trato que reciben, para verificar en base al resultado si la consideración del desarrollo es significativa al trato como usuarios del producto o servicio que ofrecen las mismas; resultando diferencias notorias en correspondencia a la falta de atención al desarrollo del personal y la percepción positiva referente al buen trato que reciben los usuarios de las empresas investigadas.*

**Palabras clave;** Competitividad, redes semánticas, percepciones, desarrollo.

## THE HUMAN DEVELOPMENT OF THE COMPANIES, ALTERNATIVE FOR THE IMPROVEMENT OF THE COMPETITIVENESS, CASE OF TECOMÁN COLIMA, MEXICO

### ABSTRACT

*The present document shows in synthetic form the findings of the research in all that to feel of the businessmen of Tecomán in relation to the development of her workers, and the contrast of what the own employees think in the matter. Parallel at this investigate the perceptions that the clients have in analogy to the treatment that they receive, to check on the basis of the result if the consideration of the development is significant to the treatment as users of the product or service who offer the same ones. Turning out to be well-known differences in correspondence to the lack of attention to the development of the personnel and the positive perception relating to the good treatment that there receive the users of the investigated companies.*

**KEYWORDS;** Competitiveness, semantic networks, perceptions, development.

## INTRODUCCIÓN

Se plantea este tema, con base a diálogos sostenidos con algunas personas empleadas de empresas pertenecientes al centro de Tecomán Colima, pudiéndose tocar el tema relativo a sus experiencias laborales, obteniendo en su mayoría quejas, destacándose entre otras: 1. Bajo salario, 2. el no contar con atención médica o prestaciones de ley pero sobre todo, 3. la inconformidad de ser poco valorado su desempeño y desarrollo. Cabe recalcar que las todas las organizaciones poseen un elemento común: están integradas por personas. Y son ellas las que llevan a cabo los avances, los logros y los errores de sus

organizaciones. Por eso no es exagerado afirmar que constituyen el recurso máspreciado. Si alguien dispusiera de cuantiosos capitales, equipos modernos e instalaciones impecables pero careciera de un conjunto de personas, o éstas se consideraran mal dirigidas, con escasos alicientes, con mínima motivación para desempeñar sus funciones, el éxito sería imposible. (González, 2006). A causa de lo anterior se planteó la siguiente pregunta de investigación ¿Como repercute en el servicio que ofrecen, el valor que le dan los empresarios al desarrollo de sus empleados de la zona centro de Tecomán Colima?

El objeto de estudio es conocer el valor que otorgan los directivos de las microempresas del centro de Tecomán, al desarrollo del recurso humano en cuanto a desempeño laboral, personal y en dado caso conocer tus técnicas de aplicación.

Hipótesis inicial de este trabajo de investigación. Fue que los empleadores no se preocupan por provocar el desarrollo de sus trabajadores, y esto repercute en la calidad en el servicio y los clientes lo perciben.

El desarrollo personal y laboral son importantes para realizar las tareas en equipo y dar una buena imagen del la empresa ya que sin el recurso humano no se puede realizar ningún objetivo anteriormente planeado. El talento humano proporciona la chispa creativa en cualquier organización. La gente se encarga de diseñar y producir los bienes y servicios, de controlar la calidad, de distribuir los productos, de asignar los recursos financieros, y de establecer los objetivos y estrategias para la organización. Sin gente eficiente es imposible que una organización logre sus objetivos. El trabajo del director de talento humano es influir en esta relación entre una organización y sus empleados. (Cardona, 2002)

El objetivo básico del desarrollo es crear un ambiente propicio para que los seres humanos disfruten de una vida prolongada, saludable y creativa”. Según esta concepción, “invertir en la gente es la mejor estrategia de crecimiento económico: una sociedad progresa sólo si todas las personas que la integran incrementan sus libertades y capacidades, y las instituciones se concentran en trabajar para la gente y con la gente”. (González, 2006)

Para el desarrollo de esta investigación la percepción fue un elemento importante ya que a través de ella se obtuvo información fundamental. La percepción es un proceso mediante el cual, la conciencia integra los estímulos sensoriales sobre objetos hechos o situaciones y los transforma en experiencia útil.

Denominamos percepción, que tienen de los clientes o usuarios, a ésa conciencia que integra los estímulos sensoriales sobre objetos, hechos o situaciones y los transforma en experiencia útil para él. (Hermann von Helmholtz).

Ya que el Gobierno del Estado de Colima está interesado en vigilar la competitividad empresarial y que esta pueda cubrir adecuadamente la demanda por parte de la sociedad. Se indaga la percepción de los clientes en cuanto el servicio que reciben, tratando de distinguir si los resultados de esta percepción son influidos por la capacitación y desarrollo que les otorguen los dueños de las empresas a sus empleados que son el contacto directo con ellos.

## REVISIÓN LITERARIA

Las microempresas en muchos casos, son empresas de tipo familiar, las cuales funcionan, inclusive, en locales acondicionados en la misma casa de habitación. Tal es el caso de oficios como la costura, la repostería, la piñatería, transcripción de documentos, entre otros oficios.  
<http://www.coninpyrne.org/pdf/EmprendedoresyMicroempresarios.pdf>



### Comportamiento del consumidor

Peter y Olson (2006) lo describen como la interacción dinámica de los efectos y cognición, comportamiento, y el ambiente, mediante la cual los seres humanos llevan a cabo los aspectos de intercambio comercial en su vida. Abarca los pensamientos y sentimientos que experimentan las personas, así como las acciones que emprenden en los procesos de consumo. También incluye todo lo relativo al ambiente que influye en estos pensamientos y acciones.

Solomón (2008) lo refiere como el estudio de los procesos que intervienen cuando una persona o grupo selecciona, compra, usa o desecha productos, ideas o experiencias para satisfacer necesidades y deseos.

### Competitividad

A nivel empresa, es la capacidad de mantener y fortalecer su rentabilidad y participación de la mipymes en los mercados. Con base en ventajas asociadas a sus productos o servicios, así como a las condiciones en que los ofrecen. (Artículo 3 ley para el desarrollo de la competitividad de micro, pequeña y mediana empresa)

### El elemento humano.

“El activo humano es el verdadero artífice del éxito”, “en las empresa es importante preocuparse por retener el talento”, “sabemos que todos llevamos un potencial dentro y ofrecemos oportunidades de realización profesional”, “la productividad empresarial empieza por un buen clima laboral”, “la comunicación es el centro neurálgico de toda organización” (Pertusa, 2006 )

Desarrollo organizacional.- fortalecimiento de aquellos procesos humanos dentro de las organizaciones que mejoran el funcionamiento del sistema orgánico para alcanzar sus objetivos.

Desarrollo Humano.- es la adquisición de parte de los individuos, comunidades e instituciones, de la capacidad de participar efectivamente en la construcción de una civilización mundial que es próspera tanto material como espiritualmente.

Londoño (2007) sugiere que el desarrollo humano y social podría ser favorecido por una serie de condiciones en la sociedad que aportan a la satisfacción como individuos y como grupos humanos: confianza, bienes materiales (acceso a servicios básicos, libre de hambre enfermedades, oportunidades de educación) y percepción sobre la propia autonomía, en otras palabras sobre la propia libertad en asociación con la democracia. (Sen 2002).

Desarrollo Cultural.-proceso mediante el cual se rescata, evidencia y enaltece toda costumbre y/o tradición.

Los valores morales surgen primordialmente en el individuo por influjo y en el seno de la familia, y son valores como el respeto, la tolerancia, la honestidad, la lealtad, el trabajo, la responsabilidad, etc. son aquellos valores que perfeccionan al hombre en lo más íntimamente humano, haciéndolo más humano, con mayor calidad como persona.

Según Charles Morris indica que valor es un término que se emplea en diferentes maneras.

Valores Operativos Es simplemente la elección del valor que se indica de modo conductual cuando un organismo escoge un objeto y rechaza otro.

Valores concebidos Esto es la preferencia del individuo por un objeto simbolizado. En dicha preferencia hay una anticipación o previsión del resultado de la conducta dirigida hacia dicho objeto simbolizado.

Valor Objetivo Desea hablar de lo que es objetivamente preferible, ya sea que sienta o se conciba como deseable o no.

En cuanto la aplicación metodológica

Redes semánticas Constituye un procedimiento híbrido debido a su utilidad para recolectar datos tanto desde el paradigma cuantitativo como para la investigación cualitativa.

José Luis Valdez Medina (2002) considera que las raíces de este método se encuentran en los estudios realizados respecto a la memoria y se basa en Endel Tulving (1972), quien plantea la existencia de dos tipos de memoria: la memoria episódica, que recibe y almacena información acerca de datos temporales, de episodios o eventos y de las relaciones temporales que se dan entre tales eventos, y la memoria semántica, que organiza el conocimiento acerca de las palabras y otros símbolos verbales, sus significados, sus referentes y las relaciones entre ellos.

Las redes semánticas parten del supuesto básico de que las ideas que los sujetos tienen sobre los objetos no están en el vacío, sino que se encuentran relacionadas con un contexto (Young 2001)

Autores como Cofer (citado por J. L. Valdez 2002) propone que una parte importante del conocimiento de la memoria semántica es potencialmente generativo, es decir, que tiene efectos directos sobre el comportamiento de los individuos.

## **METODOLOGÍA**

Desarrollo de la investigación.

## **APLICABILIDAD Y LA UTILIDAD DE LOS RESULTADOS**

Contexto de la investigación: Lugar donde se realizó la investigación (Tecomán), Colima, México  
Localización El Municipio de Tecomán se Localiza en la Porción Sureste del Estado entre las Coordenadas 103° 59' a 103° 73' de Longitud Oeste del Meridiano de Greenwich y 18° 41' 20" a 19° 06' de latitud norte. Limita al Norte con los municipios de Coquimatlán y Colima, al Sur con el Océano Pacífico, al Este con el Municipio de Ixtlahuacán, al Oeste con el de Armería y al Sureste con el Estado de Michoacán. Está situado a 33 Metros sobre el nivel del mar. La distancia aproximada de la cabecera Municipal a la Capital del Estado es de 46 Km. Ocupa una extensión territorial de 834.77 kilómetros Cuadrados que corresponden al 15 por Ciento de la superficie estatal. La población del Municipio asciende a 99,289 Habitantes, el 18.3% de la Población Estatal. Hombres 50.0%. (<http://www.municipiotecoman.gob.mx> obtenida el 13 enero 2009)

### Evolución Demográfica

La mayor concentración de la población se encuentra en la ciudad de Tecomán y los poblados de Cerro de Ortega, Madrid, Tecolapa, Caleras, Cofradía de Morelos y Nuevo Caxitlán. La población joven constituye el 37.7 de la población total con una distribución proporcional entre ambos sexos. El mayor porcentaje de habitantes lo forma la población urbana. (<http://www.municipiotecoman.gob.mx> obtenida el 13 enero 2009)

### Centro de Tecomán

La presente se realizó en el centro de Tecomán Colima y es conveniente recalcar algunos términos. Las empresas son todas pequeñas y medianas empresas, y están situadas en la zona principal del centro de Tecomán, Colima.

Estas pequeñas y medianas empresas son alrededor de 30 tiendas con giros de comercio y servicio, se encuentran ubicadas entre las calles de Libertad, Medellín, Constitución y 20 de Noviembre, todas haciendo esquina, formando el cuadro principal del centro de Tecomán. **(Inegi, censo 2005)**

### El Diseño de Investigación

Tipo de investigación: descriptiva El método que se esgrime es descriptivo, ya que “se utiliza para recoger, organizar, resumir, presentar, analizar, generalizar, los resultados de la observación”. Este método implica la recopilación, presentación sistemática de datos para dar una idea clara de cada situación. Esta recolección se realizó en dos tiempos primero realizando encuestas a empleadores y empleados de las empresas del centro de Tecomán colima, y el segundo mediante la aplicación de la herramienta de las redes semánticas para medir la percepción de los clientes del servicio que reciben en esas empresas.

### Descripción De La Muestra

Se entiende por muestra a un subgrupo específico de la población a estudiar. En este caso las personas que dirigen las empresas del centro de Tecomán, quienes laboran en ella y quienes son clientes habituales y esporádicos.

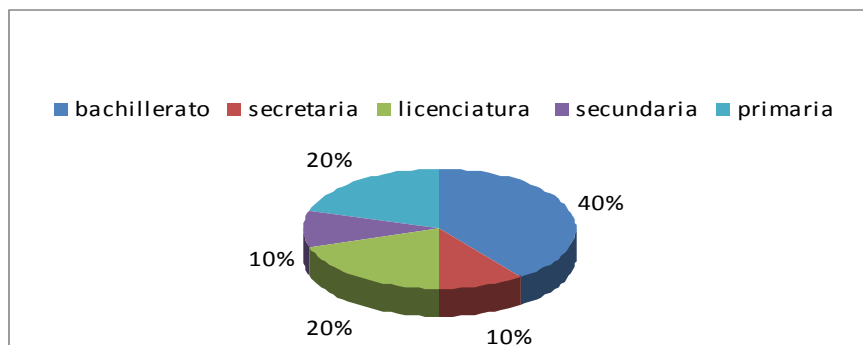
Dando lugar al siguiente listado de empresas

Mantra (tienda de ropa)	Bio Centro.	El Remate.
Viviana Moda.	Helados Dolphy.	Palettería la Pantera Rosa.
Sky.	Centro Operativo de la Parroquia.	Banco HSBC.
México Lindo (tienda de ropa).	Casa Vargas.(tienda de ropa)	Taller de Costura.
Galy (Patelería y café).	Jugos Parroquia.	Regalos La Pulguita
Faraha fric. (venta de ropa)	Palettería Michoacana.	Bisutería.
Zapatería Patria.	La Presidencia.	Tienda Parisina.
Coppel.	Publicaciones Román. (venta de periódico y revistas)	Zapatería. (patria)
Palettería el Portal.	La Rana Rosa. (tienda de ropa)	Discos y cassetts Carmelita.
La Primavera. (venta de ropa)	Super Oferta. (venta de ropa)	Novedades Kaory. (venta de ropa)
Casa Rentería.	Netel Bisutería .	

*Empresas donde fue aplicado el cuestionario a empleado y empleadores*

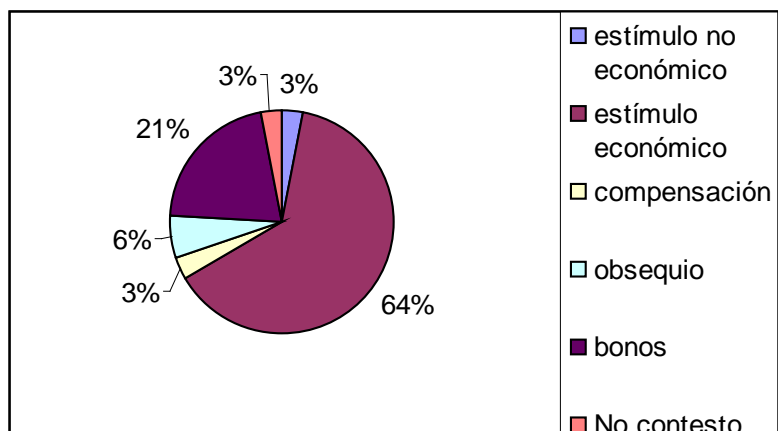
## **RESULTADOS**

Análisis del cuestionario a empleadores: Nivel de estudios de los empleadores.



Gráfica 1 elaboración propia datos obtenidos de la encuesta empleadores. Como podemos observar en la gráfica el nivel escolar predominante de los encargados de las microempresas del centro de Tecmán es el bachillerato con un 40% y solo un 20% de los encuestados tiene licenciatura.

### Que utiliza para estimular la productividad en sus empleados



Gráfica 2 elaboración propia datos obtenidos de la encuesta empleadores. El 90% de los patrones de microempresas de centro de Tecmán, considera que es importante que trabajador se sienta valorado, para un mejor desempeño laboral. Por otra parte en relación a las estrategias utilizadas para estimular la productividad, se muestra al graficar esta pregunta que suman 97% de los microempresarios que las estrategias que utilizan para fomento de la productividad, las basan en estímulos económicos o materiales por desempeño a sus empleados.

### De los cuestionamientos realizados a los empleados podemos destacar:

El 50% de los empleados de zona centro de Tecmán expresan que no han recibido cursos de motivación en su trabajo. Solo un 25% si recibe o a recibido cursos de motivación.

el 80% de la de los empleados de centro de Tecmán desean obtener un mejor salario en su trabajo, por lo tanto si ven como un incentivo cualquier remuneración económica que reciban por su trabajo.

El 95% de empleados encuestados cuentan con un nivel máximo de estudio de secundaria y solo el 5% restante cuentan con bachillerato o trunco.

La segunda parte de la investigación consistió en la aplicación e interpretación de las redes semánticas naturales a los clientes habituales o esporádicos de esas empresas.

Fue necesario precisar claramente el problema, las preguntas de investigación y los objetivos del proyecto. Posteriormente se determinó el estímulo o pregunta que a aplicara, “¿Usted como considera el servicio de los empleados de este negocio o microempresa?”

Para la obtención de una buena red semántica, es necesario solicitar con toda claridad los sujetos que realicen dos tareas fundamentales:

Que definan con la mayor precisión posible el estímulo, mediante la utilización de un mínimo de cinco palabras sueltas que consideren relacionadas con la palabra o frase estímulo. Pueden ser verbos,

adverbios, sustantivos, adjetivos, pronombres, sin utilizar artículos, preposiciones ni ninguna otra partícula gramatical sin significado propio.

Que una vez definido el estímulo de manera individual jerarquicen todas las palabras que expresaron como definidoras, en función de la relación, importancia o cercanía de cada una de ellas tenga con el estímulo definido. De esta forma, asignaran el número uno a la palabra más cercana o relacionada con el estímulo, el dos a la que sigue en importancia, y así sucesivamente hasta terminar. (Valdez, 2002)

Se aplicó a un total de tres clientes por empresa seleccionados aleatoriamente.

Estímulo: ¿Usted como considera el servicio de los empleados de este negocio o microempresa?

Figura 1: VALOR J = 25

valores semánticos	5	OP	4	OP	3	OP	2	OP	1	OP	VTM
Jerarquías	1		2		3		4		5		
Adjetivos											
1 Amables	11	55	7	28	4	12	2	4	2	2	101
2 Seriedad	1	5	0	0	0	0	0	0	3	3	8
3 Lentos	2	10	1	4	1	3	0	0	0	0	17
4 Alegres	1	5	0	0	0	0	0	0	1	1	6
5 Buen Servicio	5	25	5	20	6	18	2	4	5	5	72
6 Calidad Productos	5	25	1	4	2	6	1	2	2	2	39
7 Económicos	1	5	3	12	1	3	4	8	2	2	30
8 Limpios	2	10	2	8	5	15	2	4	2	2	39
9 Respetuosos	1	5	3	12	2	6	2	4	2	2	29
10 Eficientes	1	5	1	4	1	3	1	2	0	0	14
11 Rapidez	1	5	1	4	4	12	4	8	2	2	31
12 Buen surtido	2	10	2	8	1	3	2	4	1	1	26
13 Atentos	2	10	4	16	3	9	8	16	2	2	53
14 Honestos	1	5	1	4	1	3	1	2	1	1	15
15 Ordenados	2	10	4	16	4	12	3	6	5	5	49
16 Mal modos	3	5	2	8	1	3	1	2	1	1	37
17 Personalizado	1	5	0	0	0	0	0	0	0	0	5
18 Inseguros			1	4	0	0	1	2	0	0	6
19 Sociable			1	4	1	3	0	0	0	0	7
20 Cómodo			1	4	0	0	0	0	1	1	5
21 Desordenado					1	3	2	4	0	0	7
22 Caro					1	3	1	2	2	2	7
23 Confiable					1	3	0	0	2	2	5
24 Simpáticos							2	4	3	3	7
25 Regular							1	2	1	1	3

*De 100 clientes esporádicos o habituales el resultado manifestado fue de únicamente 25 adjetivos empleados para describir como perciben el servicio los clientes de las empresas investigadas.*

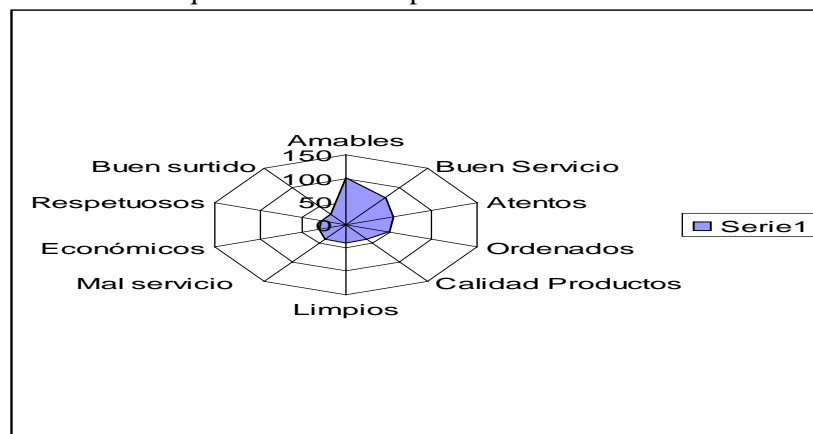
Con esta figura 1 posterior tabulación se origina la siguiente tabla (fig. 2):  
CONJUNTO SAM (Las 10 palabras con mayores pesos semánticos)

Figura 2 FUENTE: Elaboración propia con datos extraídos de la figura 1

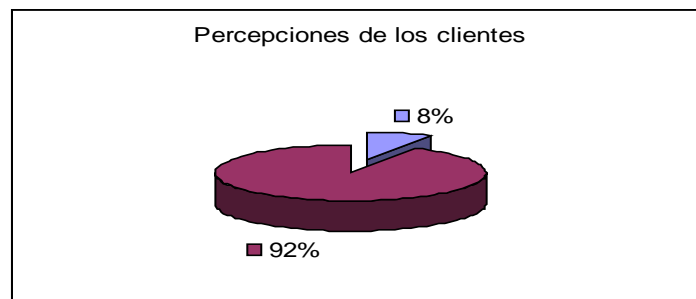
Jerarquías		VALOR M	
No.	Palabras Definidoras	TOTAL	%
1	Amables	101	100
2	Buen Servicio	72	71,29
3	Atentos	53	52,48
4	Ordenados	49	48,51
5	Calidad Productos	39	38,61
6	Limpios	39	38,61
7	Mal servicio	37	36,63
8	Económicos	30	29,70
9	Respetuosos	29	28,71
10	Buen surtido	26	25,74

El adjetivo calificativo que describe como una percepción negativa de servicio es “mal servicio” y se encuentra en 7º lugar de percepción.

Grafico Radial que muestra las 10 palabras SAM



Grafica 3 elaboración propia datos obtenidos de la figura 2 Un 37 por ciento del total de adjetivos emitidos por los clientes estudiados describió como malo el servicio de esas empresas indagadas.



Grafica 4 elaboración propia datos obtenidos del grafico 3  
Totalizando solo un 8% de las percepciones emitidas por los clientes es negativa y el resto 92% son positivas.

## CONCLUSIONES

Podemos destacar entre otras cosas que un 80% de los empleadores de las microempresas de la zona centro de Tecomán no cuentan con estudios de licenciatura, lo cual puede favorecer el desconocimiento del término de desarrollo humano. El 90% cree que si es importante motivar a los empleados para que realicen bien su trabajo, pero la forma que manifiestan conocer es por medio de sanciones o incentivos económicos.

Aditivo a ello, solo buscan que el empleado brinde el servicio al cliente, sin importar las herramientas con las que cuente y los conocimientos que al respecto tengan, además, los sueldos son bajos, no preocupándose por capacitarlos, mucho menos por desarrollarlos.

De parte de los empleados, podemos observar, que están consientes de sus limitaciones académicas y de las carencias que ello le originan, quizá en consecuencia, si reconocen como motivación, cualquier incentivo monetario extra, al salario que reciben.

En referencia a la percepción de los clientes de dichas empresas, se suicito, que las percepciones indagadas, en relación al servicio que reciben, solo el 8% de percepciones son negativas. Destacando que esas percepciones Positivas (92%) son manifestadas por clientes que son de la región (Tecomán, pueblos aledaños, Armería y sus correspondientes), y las negativas son originarias de clientes de Colima capital y entidades de Jalisco.

Discusión de datos: Los gerentes de las micro y pequeñas empresas del centro de Tecomán colima actualmente profesan un modelo autocrático de dirección donde dependen del poder. Quienes mandan deben tener el poder para exigir “hace esto o...”, es decir que un empleado que no acate las órdenes será castigado. En un entorno autocrático, la autoridad se delega mediante la cadena de mando a las personas a las que se aplica. Supone que es necesario dirigir, persuadir y obligar a la gente para lograr su rendimiento; los empleados sólo deben obedecer órdenes.

Se propone que evolucione a un modelo sistémico, que es un modelo de dirección donde se busca el mayor significado en el trabajo, ya que muchos empleados en la actualidad: quieren algo más que la simple paga y la seguridad en su puesto. Porque ya que se les pide que pasen muchas horas diarias en el trabajo, requieren un contexto laboral que sea ético, esté infundido de integridad y confianza, y brinde la oportunidad de experimentar una sensación creciente de comunidad con los compañeros de trabajo.

Los empleados dado su nivel de educación y la limitación del acceso a herramientas que favorezcan su desarrollo y conocimientos solo aspiran a cubrir las necesidades fisiológicas y a las de seguridad; segundo nivel de la escala de necesidades de Maslow. Estos dos niveles juntos forman lo que suele llamarse necesidades de orden inferior. Para que; el o los empleados, puedan tener acceso a las necesidades de orden superior los empleadores deberán:

Identificar y aceptar las necesidades de los empleados, reconocer que las necesidades difieren de un empleado a otro. Brindar satisfactores de necesidades específicas que estén insatisfechas y sobre todo percibir que dar más de lo mismo (en especial, de lo que satisfacen las necesidades de orden inferior) puede tener efecto decreciente en la motivación.

En cuanto a la calidad en el servicio percibida por los clientes esporádicos o no, por parte de las empresas investigadas, los datos indican que “están bien”, sin embargo, si consideramos que la competencia por el logro de ventas va en aumento, los empleadores deberían otorgar capacitación para la adquisición de estrategias de venta y buen servicio si desean ser competitivos en un mercado destinado a ser global.

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# RENTA VARIABLE UNA ALTERNATIVA DE INVERSION EN COLOMBIA

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## RESUMEN

*El conocimiento en temas financieros facilita los procesos de toma de decisiones no solamente para la adquisición y conformación de portafolios, sino que se hacen indispensables en las negociaciones de financiación. Estos elementos resultan habituales en la administración de las finanzas personales, ya que la periodicidad en la que sucede un evento como la compra de un paquete accionario o el financiamiento para de un inmueble o un vehículo frecuentemente se presentan bajo diversas alternativas, en cuanto periodicidad e interés. En este sentido el documento intenta justificar la necesidad de difundir la formación en finanzas para el común de las personas como instrumento de análisis previo a la toma de decisiones. Específicamente introducir los conceptos de básicos de renta variable como alternativa de inversión, para de esta forma evidenciar las ventajas que traería la inversión en renta variable para un colombiano promedio, el cual por temor o desconocimiento prefiere invertir en un escenario seguro de renta fija, ello implicará justificar la comparación entre el valor de un activo en el mercado y su valor en libros.*

**PALABRAS CLAVE:** Finanzas, Valoración, Comercio Justo.

## EQUITY ASSETS AN ALTERNATIVE INVESTMENT IN COLOMBIA

### ABSTRACT

*Knowledge in finance facilitates the processes of decision making not only for the acquisition and creation of portfolios, but are indispensable in financing negotiations. These elements are common in the management of personal finances, as the frequency at which an event occurs such as the purchase of a stake or funding for a building or a vehicle often occur under various alternatives, in terms of frequency and interest. The meaning of the document attempts to justify the need to spread financial literacy for the common people as a tool for analysis prior to decision making. Specifically introduce the basic concepts of equity as an investment alternative, and in this way would demonstrate the benefits of investment in equity for the average Colombian, who through fear or ignorance rather invest in a bond insurance scenario, this involve justify the comparison between the value of an asset in the market and book value.*

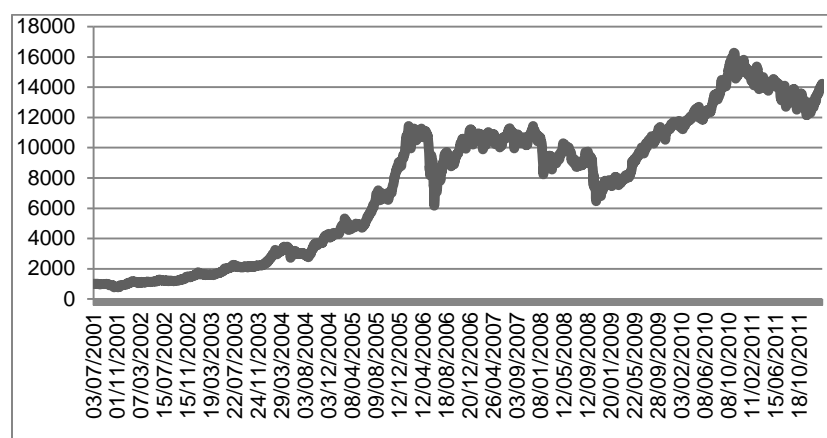
**KEYWORDS:** Finance, Valuation, Equable Trade

**JEL:** G20, G21, O16

### INTRODUCCION

Esto puede observarse en el figura 1 en donde se evidencia como el índice que mejor representa la evolución del mercado accionario crece sustancialmente (figura 1 evolución del IGBC), dicho índice resulta de la ponderación de las acciones que tranzan en la bolsa de valores de Colombia las cuales presentan mayor capitalización y liquidez. En consecuencia el IGBC se conforma con aquellas acciones que tengan una rotación mayor a 0,5% semestral y una frecuencia superior a 40% en el trimestre anterior.

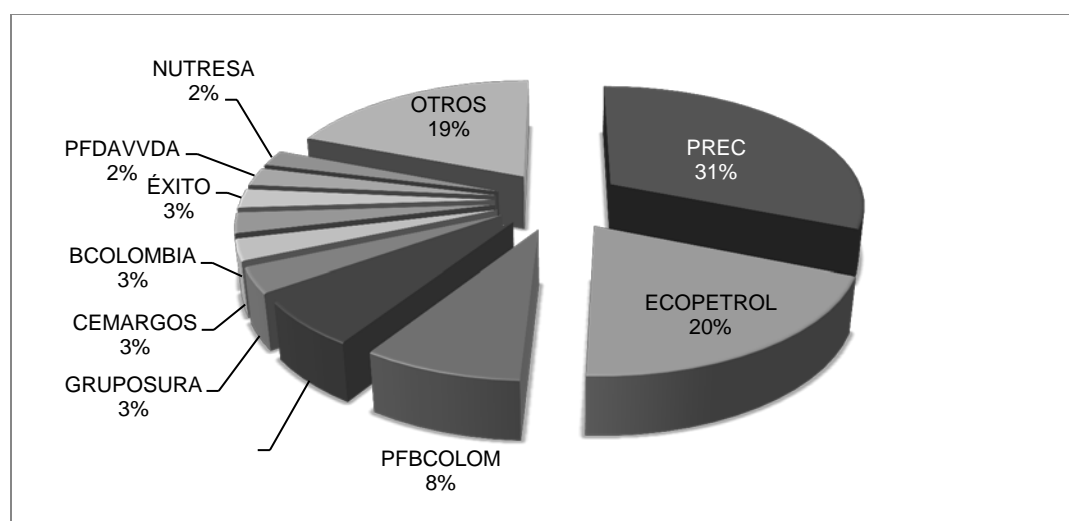
Figura 1: Evolución Del IGBC



Fuente: Construcción propia a partir de la información reportada en la bolsa de valores de Colombia.

El índice IGBC es actualizado con una periodicidad trimestral, la figura 2 muestra la canasta vigente para el último trimestre del 2011

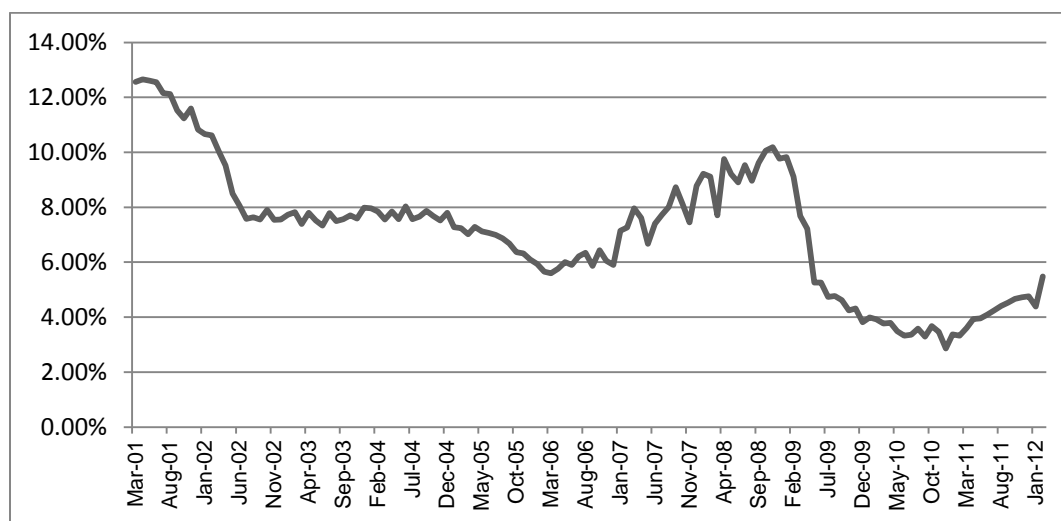
Figura 2: Canasta IGBC



Fuente: Construcción propia a partir de la información reportada en la bolsa de valores de Colombia

Por otro lado la evolución de las tasa de interés con las que se liquidan los certificados de depósito a termino fijo (CDT) ha venido decreciendo tal como se muestra en la figura 3. Dicho producto financiero representa la alternativa habitual de inversión para el colombiano promedio.

Figura 3: Evolución Tasa CDT



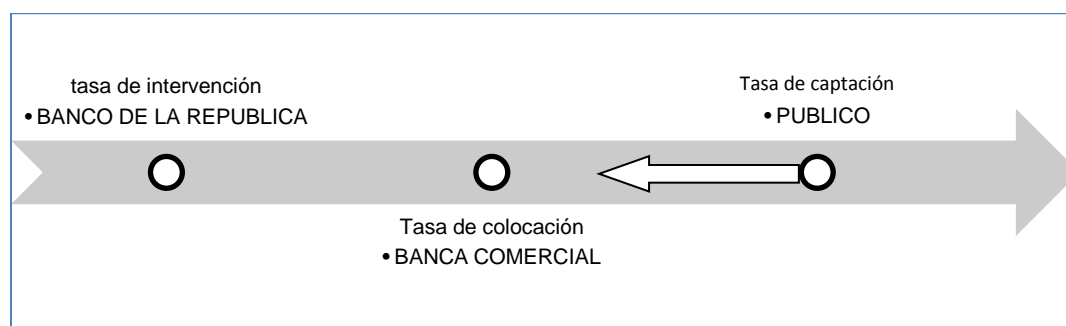
Fuente: Construcción propia a partir de la información reportada en la bolsa de valores de Colombia.

## ELEMENTOS DE COYUNTURA.

El funcionamiento del sistema bancario en Colombia.

El principal elemento que se debe resaltar en este tópico hace referencia al funcionamiento del sistema bancario en Colombia, en el cual participan tres agentes, El banco de la república como máxima autoridad monetaria en el país, la banca comercial como intermediario financiero y finalmente las empresas y personas naturales que están representadas como el público en la figura 4.

Figura 4: Sistema Bancario



Fuente: Construcción propia a partir de la información recopilada

Puede observarse como las tasas de interés que funcionan en el mercado financiero son: la tasa de intervención la cual es establecida por el banco de la república con la intención de intervenir el mercado de dinero, y de esta forma tener un control de la inflación, dicha tasa constituye el principal instrumento de política monetaria en el país.

La tasa de colocación: representa la tasa de interés que cobran los bancos comerciales al público por préstamos otorgados, dicha tasa se conoce como tasa de interés activa, ya que representa un derecho para las entidades financieras.

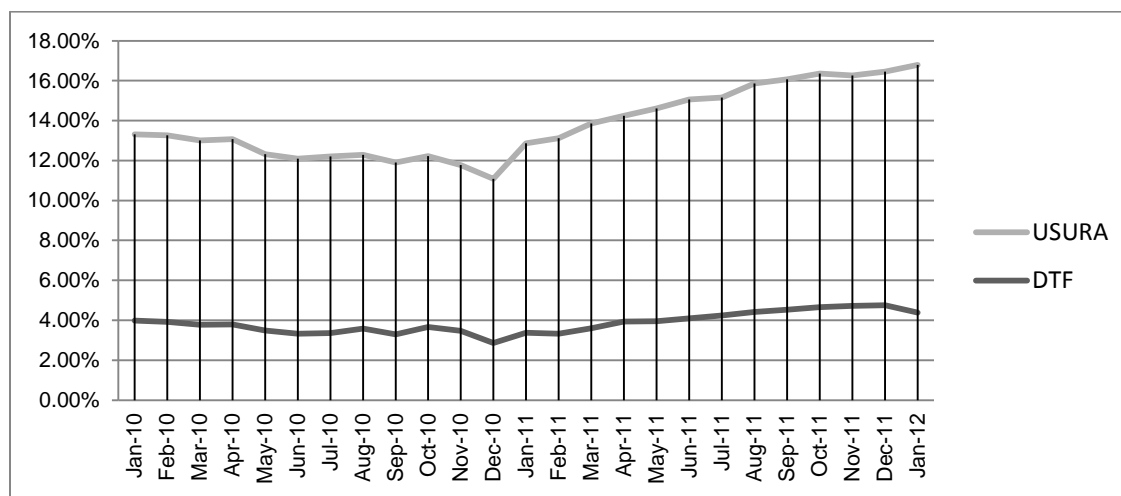
La tasa de captación: representa la tasa de interés que pagan los bancos comerciales al público por los depósitos realizados, dicha tasa se conoce como tasa de interés pasiva, ya que representa una obligación para las entidades financieras.

Finalmente; esta la tasa de interés de intermediación, la cual resulta de una resta aritmética entre las tasas de colocación y captación. En un estudio realizado por Miguel Urrutia, se encontró que el sector financiero colombiano se sitúa, por lo general, entre el quintil más alto en cuanto a márgenes de intermediación se refiere, ya que Colombia se encuentra en el 18% superior de la muestra de 129 países. Si se recurre a las Estadísticas Financieras Internacionales del Fondo Monetario Internacional para el cálculo del margen ex ante, dicho margen de intermediación, es del orden de 10 puntos porcentuales, como se señala en un estudio realizado por Javier Gómez (Tomado del estudio de antecedente sobre el Margen de intermediación en Colombia, elaborado por el senador Luis Humberto Gómez Gallo Presidente de la Comisión Primera del Senado de la República.).

Realizando un símil práctico, en donde se utiliza la DTF como la tasa interés de captación, ya que ella representa el promedio ponderado de las tasas de captación utilizadas por las entidades financieras para determinar los rendimientos de los certificados de depósito a término CDT. Y la tasa de usura como la tasa interés de colocación, puesto la tasa de usura es fijada por la superintendencia financiera y representa una y media veces el interés bancario corriente.

El gráfico 5 muestra la comparación entre la tasa de interés DTF y la tasa de usura durante los periodos 2010 y 2011.

Figura 5: Comparación Usura DTF



Fuente: Construcción propia a partir de la información reportada por el Banco de La Republica.

## INVERSIÓN RENTA FIJA VERSUS RENTA VARIABLE.

Resulta evidente como las entidades financieras se ven obligadas a dar regalos por la apertura de CDT, pues en realidad es el único incentivo que logra llamar la atención de los inversionistas.

Prueba de ello son las siguientes imágenes que muestran el tipo publicidad que manejan muchas de las entidades financieras que operan en Colombia.



Fuente: Imágenes tomadas desde [www.bbva.com.co](http://www.bbva.com.co) y <https://www.citibank.com.co> y respectivamente

En este orden de ideas puede afirmarse que la rentabilidad que generan los productos financieros tradicionales de inversión, se circunscriben a los regalos que otorga la banca comercial en el país. De esta forma si tomamos como base el año 2011, podemos observar que la rentabilidad promedio para los CDT fue del 4.13% mientras que la inflación del año cerró en 3.73%, lo que permite afirmar que la rentabilidad real de estos productos son equivalentes al 0.4% anual. Adicionalmente sobre los rendimientos brutos se debe aplicar una retención en la fuente equivalente al 7%. Con base en la anterior aclaración podríamos citar dos ejemplos de inversión:

Inversión de \$100.000.000 a una tasa nominal del 3.73% durante un año. Las ganancias o rendimientos brutos equivalen a \$ 3.730.000, menos la retención en la fuente, obtendríamos \$ 3.468.900 de beneficio después de impuestos.

Inversión de \$100.000.000 a una tasa real (descontada con la inflación) del 0.40 % durante un año. Las ganancias o rendimientos brutos equivalen a \$ 400.000, menos la retención en la fuente, obtendríamos \$ 372.000 de beneficio después de impuestos.

Las cifras anteriores permiten asegurar que la rentabilidad se refleja en la calidad de los regalos que la banca comercial puede ofrecer, y no en una utilidad coherente a una inversión financiera. Finalmente es importante aclarar que las rentabilidades mostradas en los ejemplos se hacen incomparables cuando las cotejamos con los rendimientos que obtuvieron acciones de empresas como Fabricato (214%) o almacenes Éxito (11.18%) durante el mismo año.

### Fenómeno de las pirámides en Colombia.

El modelo financiero presentado por las pirámides en Colombia, es conocido técnicamente como el esquema Ponzi, denominado así por su creador Carlo Ponzi, quien lo aplico por primera durante los años veinte en Estados Unidos. El cual consiste en pagar unas rentabilidades muy altas a los inversionistas con dineros de nuevos interesados en invertir, desatando así una cadena en donde existe evidentemente un riesgo muy alto de incumplimiento, así como una estafa inminente.

Y aun cuando en Colombia se conocían antecedentes de fraudes financieros con este modelo, las personas del común vieron en ella una nueva alternativa de inversión.

Las siguientes cifras evidencian una capacidad e intención de ahorro e inversión de los colombianos: Captación Costa Caribe \$432.392'501.000 (Tomado del diario el tiempo fecha de publicación 12 de enero de 2009)

2.5 billones de pesos captaron las 'pirámides' en Putumayo, Nariño, Huila y Cauca (Tomado del diario el tiempo fecha de publicación 26 de noviembre de 2008)

En el 2008 DMG captó un billón 43 mil millones de pesos (Tomado del diario el tiempo fecha de publicación 26 de noviembre de 2008).

Captación tomadas en conjunto, 45,6 billones de pesos: Ese monto representa más de la mitad del recaudo de impuestos que espera recoger este año (2011) el gobierno o la mitad de la deuda externa total del país y alcanzaría para cubrir cuatro veces el costo de la tragedia invernal.

### El boom de la renta variable en Colombia.

Durante el año 2011 las compañías que usualmente transan en la bolsa de valores de Colombia. Han venido incrementando su nivel de emisiones, vinculando así no solamente a nuevos inversionistas corporativos, sino que también las personas del común han logrado interesarse por este tipo de inversiones.

De igual forma; compañías que nunca habían realizado emisiones para el público decidieron democratizar sus entidades realizando ventas masivas de sus acciones, a través de paquetes accionarios que fueron difundidos y comercializados de forma práctica por medio de entidades financieras. El siguiente cuadro muestra algunas de las emisiones realizadas durante el 2011 en Colombia.

Tabla 1: Emisión de Acciones 2011

EMISOR	VALOR	FECHA DE EMISIÓN
ECOPETROL	5.7 BILLONES DE PESOS	Jun- 2007
ISAGEN	0.5 BILLONES DE PESOS	Ene-2008
ISA	0.4 BILLONES DE PESOS	Nov-2009
DAVIVIENDA	0.4 BILLONES DE PESOS	Nov-2010
AVIANCA-TAVCA	0.5 BILLONES DE PESOS	Mar-2011
GRUPO AVAL	2 BILLONES DE PESOS	Mar-2011
NUTRESA	0.52 BILLONES DE PESOS	Oct-2011
EEB	0,77 BILLONES DE PESOS	Oct-2011
GRUPO SURA	3,5 BILLONES DE PESOS	Nov-2011
GRUPO EXITO	2.5 BILLONES DE PESOS	Nov-2011

*Fuente: Construcción propia a partir de la información recopilada en la investigación*

Finalmente; la necesidad de conocer sobre portafolios de inversión se ha convertido un tema obligatorio, pues el nuevo esquema planteado por la Ley 1328 del 2009, ha forzado a que las personas del común decidan sobre sus ahorros en los fondos de pensiones obligatorias.

### **DIFERENCIA ENTRE EL VALOR DE MERCADO Y EL VALOR CONTABLE.**

Es evidente que en la ciencia contable se adaptan metodologías a registros sistémicos a partir de directrices jurídicas, las cuales no siempre se ajustan plenamente a la realidad financiera. Para citar un caso específico, en Colombia se establece que los activos tales como vehículos deberán depreciarse en su totalidad, para tal efecto se estima que la vida útil es de 5 años (El artículo 8 de la ley 1111 de 2006, decreta que los contribuyentes que adquieran activos fijos depreciables a partir del 1° de enero de 2007 y utilicen la deducción por tal inversión, sólo podrán depreciar dichos activos por el sistema de línea recta) sin ningún valor de salvamento, de esta forma un vehículo que es adquirido por una compañía a un precio de 30.000.000 de pesos, pasados 2.5 años registrará un valor en libros de 15.000.000. Sin embargo esta disminución del 50%, puede diferir del valor comercial o de mercado. Pues es probable que el vehículo pueda ser vendido por un monto mayor o menor al reportado en la contabilidad.

Acudiendo nuevamente a la casuística financiera, puede surgir la necesidad de determinar ¿cuál es el valor, que en el mercado de recetas tiene el conocimiento en la preparación de un plato específico? Y aun cuando al remitirse al plan único de cuentas puede identificarse el rubro correspondiente, el problema radica específicamente en establecer un valor para el plato, coherente a su capacidad para generar flujos de dinero, para una empresa de comidas o un restaurante. Ahora vale la pena pensar en cómo la contabilización de un activo físico puede diferir ampliamente de la realidad, es de esperarse que la complejidad aumente cuando se trata de la valoración de una empresa. Así pues que uno de los principales problemas de la gestión financiera radica en la medición y no en el registro contable. Drucker (1995). Los siguientes gráficos muestran la evidente diferencia que existe entre el valor de mercado y el valor en libros de algunas de las acciones que tranzan en el mercado de valores colombiano.

## REVISION DE LITERATURA

A continuación se relacionan los principales argumentos teóricos y conceptos propios de la ciencia financiera en los que se circunscribe la problemática planteada. En este sentido; el documento espera revelar la importancia de la ciencia financiera, así como evidenciar las limitantes que posee la contabilidad tradicional de expresar en forma rigurosa los sucesos económicos y los valores de mercado. En la búsqueda de una conceptualización clara acerca de la valoración de financiera, se hace la propuesta de recrear cronológicamente, cómo; la preocupación de explicar los determinantes del beneficio de la empresa, están asociados a la medición del mismo. Por ello abordaremos la conceptualización teórica teniendo como referentes el pensamiento de la ciencia económica y la implementación de modelos de medición y valoración financiera de empresas, Lo anterior con la intención de ampliar la descripción y el análisis de los cuestionamientos hasta aquí expuestos.

### Orígenes de la valoración financiera.

En la ciencia económica se describe a un mercado competitivo como aquella relación entre demandantes y oferentes, en donde cada agente económico actúa como un tomador de precios (por tanto esta variable se considera exógena). De la misma manera el bien o servicio que se tranza en el mercado es idéntico, de este modo los consumidores son indiferentes a la elección de una oferta u otra.

Otra característica es la existencia de la libre entrada y salida de agentes, así como la movilidad de factores de producción. En consecuencia cada empresa puede ingresar o retirarse del mercado cuando lo desee.

Por su parte, la teoría de la utilidad establece que los compradores cuentan con una información cierta de todo lo que tenga que ver con sus decisiones de compra, ya que el supuesto contempla un conocimiento del total de los precios de los bienes y servicios que se tranzan en los mercados.

Involucrando el modelo de competencia perfecta al escenario financiero. Modigliani y Miller (1958), citado por González (2003) compara la definición del valor en el que una empresa maximiza su beneficio con el valor su mercado, en este sentido; el valor en el que se maximiza el beneficio es equivalente al valor de mercado, sin embargo en condiciones de incertidumbre no se cumple la identidad entre el valor del beneficio y el valor del mercado. Así pues que en ausencia de incertidumbre el beneficio se examina con base en la teoría de la utilidad, y es allí donde la subjetividad de la rentabilidad futura determina el coste que asumirá el capital.

FIGURA 6: Comparación del Precio de Mercado de la Acción

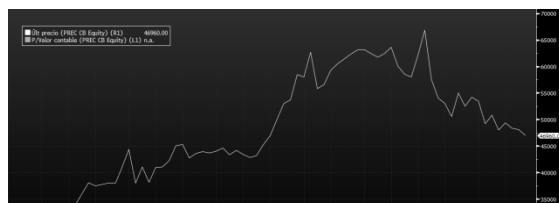


Grafico de la acción PREC Fuente: Bloomberg

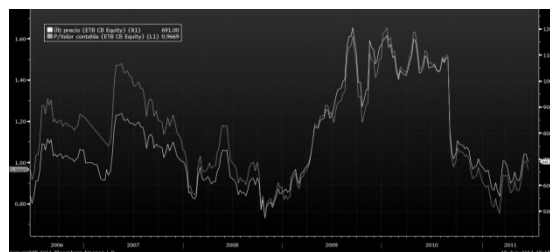


Grafico de la acción ISAGEN Fuente: Bloomberg

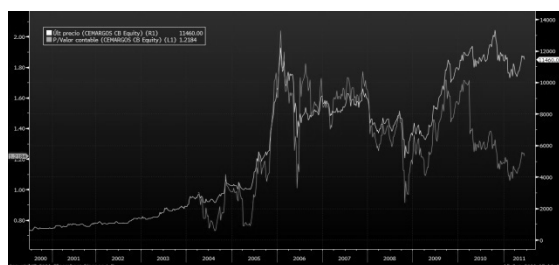


Grafico de la acción CEMARGOS Fuente: Bloomberg

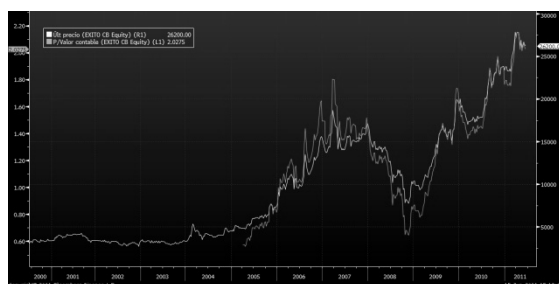
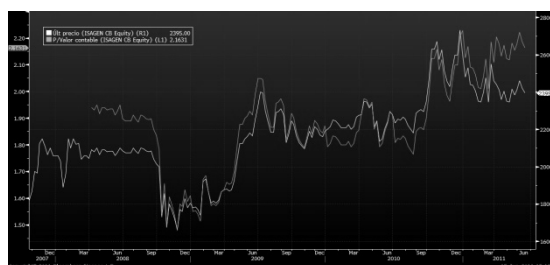


Grafico de la acción EXITO Fuente: Bloomberg

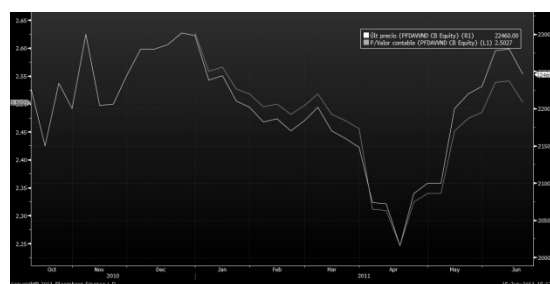


Grafico de la acción PFBDAVI Fuente: Bloomberg

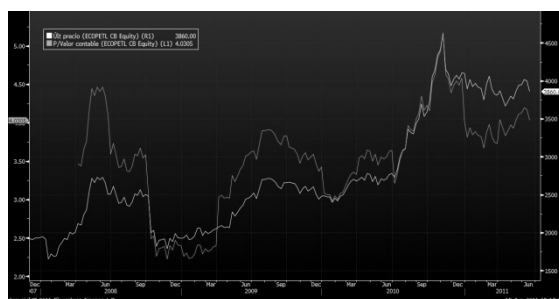


Grafico de la acción ECOPETROL Fuente: Bloomberg

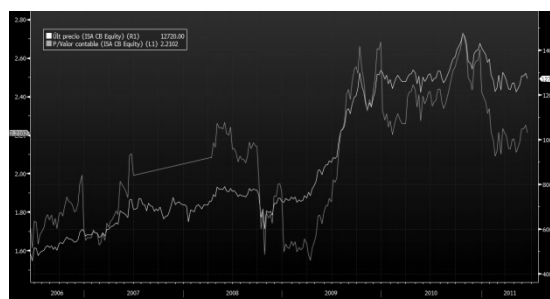


Grafico de la acción ISA Fuente: Bloomberg



El enfoque tradicional en la estructuración financiera de empresas, se basa fundamentalmente en dos tipos de decisiones. Inversión y endeudamiento, las cuales se circunscriben en escenarios de riesgo. En consecuencia las alternativas financieras buscan maximizar el valor de mercado, minimizando el riesgo y el costo de capital (Herrera Santiago, Limón Suárez y Soto Ibáñez: "Fuentes de financiamiento en época de crisis" en Observatorio de la Economía Latinoamericana, Número 67, septiembre 2006. en <http://www.eumed.net/cursecon/ecolat/index.htm>).

En este orden de ideas la función financiera de endeudamiento, puede elegir la opción de apalancarse con recursos propios (patrimonio) o de terceros (pasivos), y su decisión está enmarcada en aquella alternativa que le proporcione menor riesgo y menor costo de capital.

En razón al riesgo, el costo del financiamiento con terceros es inferior que si se hace con recursos propios, sin embargo el propósito consiste en encontrar el balance óptimo para una estructura de capital que garantice una decisión de inversión, es decir que el retorno de la inversión sea mayor a su costo de capital.

Es así como el teorema de Modigliani *ét al.* (1963) introduce nuevos elementos tales como los costos de transacción, asimetría de la información y la tasa impositiva de renta. Encontrando que el valor de la empresa no está en función del origen de sus fondos de capital (pasivo o patrimonio), ni de la ponderación que se le asigne a los mismos, tampoco de su política de dividendos. Sino de la capacidad de generar valor con los activos que posee.

Los anteriores postulados dan origen a lo que se conoce como la teoría del *Trade-Off*, la cual se fundamentan en el modelo de toma de decisiones de causalidad inversa, en donde los beneficios fiscales derivados de los gastos financieros presentan ventajas para las compañías. La disyuntiva planteada entonces por el *Trade-Off*; es aquella en donde se encuentra un nivel de endeudamiento, tal que los gastos financieros reduzcan la base gravable hasta encontrar un óptimo paretiano entre la probabilidad de quiebra mínima y el escudo fiscal generado por la deuda.

Por su parte la teoría del *Pecking order* arguye que las empresas establecen un orden al momento de tomar decisiones de financiamiento, de forma tal que priorizan el financiamiento interno por encima del externo. En este caso si se cuentan con recursos propios disponibles, se prefieren aquellos por encima de la financiación externa, estos solo se asumen en casos extremos. Finalmente; si la necesidad operativa de la empresa requiere una financiación externa, se preferirá la emisión de deuda en prioridad a la emisión de acciones, ya que la asimetría de la información obstaculiza la decisión de los nuevos socios a querer invertir en proyectos, pues los inversionistas prefieren no acarrear con el componente asociado al riesgo, ya que la disponibilidad de la información siempre está a favor de los directivos de la compañía (lo cual genera una discordia entre los directivos y los accionistas. A esta situación se denomina "Los costos de agencia".

#### Teorema de Modigliani & Miller

La teoría clásica de las finanzas se basa en la disyuntiva de inversión y financiación. Para las primeras (inversión). Evalúa cual portafolio es más conveniente para la empresa, a partir de la combinación de activos financieros que rindan más que su costo de capital. Para las segundas (financiación). Se debe propender por un equilibrio entre pasivos y patrimonio que maximice el valor de la empresa.

El teorema de Modigliani *ét al* (1958) establece, que no existe correlación perfecta entre la estructura del costo de capital y el valor de mercado de la empresa. Pues este último no es el resultado de la forma como se financias los activos, sino de las expectativas de ganancias de la empresa, y del nivel de riesgo actual de sus activos. Finalmente; el teorema de Modigliani *ét al* (1958) establece que existen beneficios para la

empresa cuando se encuentra financiada, ya que los intereses pueden deducirse al momento de pagar sus impuestos.

### Elección de Portafolios Bajo la Medición del Riesgo

Las propuestas teóricas contemporáneas de las finanzas sugieren una armonización de las variables: riesgo, rentabilidad futura y diversificación. En este sentido la teoría financiera considera el mercado de valores eficiente a partir de establecer que el precio de una acción refleja el comportamiento y plena información del emisor. Así pues que la decisión racional consiste en exigir una mayor rentabilidad, a aquellas acciones que presenten un mayor riesgo.

Dada la importancia de la medición del riesgo en el proceso de toma de decisiones financieras, Markowitz (1952) demuestra cómo se puede reducir el riesgo de un portafolio a través de la elección de acciones las cuales no presenten correlación<sup>4</sup>La correlación se expresa en términos covarianzas, dicho método recibe el nombre de análisis de media varianza, en el cual se valora la rentabilidad del portafolio dado un nivel de riesgo<sup>5</sup> entre sí. Dicha medición se realiza a través del cálculo de la varianza en la serie histórica de rentabilidades observadas.

En consecuencia la existencia de una alta correlación en un grupo de acciones que conforman el portafolio de un inversionista, impide una diversificación adecuada y genera por supuesto una exposición de la inversión al riesgo.

### **CONCLUSIONES**

Es evidente que existe una necesidad de conocer sobre temas financieros en Colombia, pues habitualmente el proceso de financiamiento e inversión implica tomar decisiones trascendentales para las personas del común. Durante el año 2011 las compañías que usualmente transan en la bolsa de valores de Colombia. Han venido incrementando su nivel de emisiones, vinculando así no solamente a nuevos inversionistas corporativos, sino que también las personas del común han logrado interesarse por este tipo de inversiones.

El fenómeno de las pirámides en Colombia, y las estadísticas presentadas evidencian una capacidad de ahorro e inversión, las cuales no se reflejan en el comportamiento de la renta fija. De la misma forma la teoría de la utilidad económica establece que los compradores cuentan con una información cierta de todo lo que tenga que ver con sus decisiones de compra, ya que el supuesto contempla un conocimiento del total de los precios de los bienes y servicios que se tranzan en los mercados. Dicho supuesto difiere en la práctica, puesto que en el mercado de valores se basa en elementos de especulación e incertidumbre.

Por otro lado las metodologías de valoración financiera facilitan los procesos de toma de decisiones no solamente para la adquisición y conformación de portafolios, sino que se hacen indispensables en las negociaciones de fusión y compra de compañías.

Es evidente que en la ciencia contable se adaptan metodologías a registros sistémicos a partir de directrices jurídicas, las cuales no siempre se ajustan plenamente a la realidad financiera. Esta conclusión se hace evidente cuando se coteja el valor de una acción en libros y su valor en el mercado de valores.

Bajo la perspectiva económica, el valor en el que se maximiza el beneficio es equivalente al valor de mercado, sin embargo en condiciones de incertidumbre no se cumple la identidad entre el valor del beneficio y el valor del mercado. Así pues que en ausencia de incertidumbre el beneficio se examina con base en la teoría de la utilidad, y es allí donde la subjetividad de la rentabilidad futura determina el coste que asumirá el capital.

El teorema de Modigliani y Miller (1963) aporta elementos a la teoría financiera tales como los costos de transacción, asimetría de la información y la tasa impositiva de renta. Encontrando que el valor de la empresa no está en función del origen de sus fondos de capital (pasivo o patrimonio), ni de la ponderación que se le asigne a los mismos, tampoco de su política de dividendos. Sino de la capacidad de generar valor con los activos que posee.

Las propuestas teóricas contemporáneas de las finanzas sugieren una armonización de las variables: riesgo, rentabilidad futura y diversificación. En este sentido la teoría financiera considera el mercado de valores eficiente a partir de establecer que el precio de una acción refleja el comportamiento y plena información del emisor

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## **BIOGRAFIA**

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# **BONDADES DE LA EFICIENCIA ENERGÉTICA Y LAS ENERGÍAS RENOVABLES EN EL SECTOR HABITACIONAL: CASO CD. JUÁREZ CHIHUAHUA, MÉXICO**

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## **RESUMEN**

*La culturización del uso de nuevas energías es un elemento necesario en la sociedad, es por lo anterior, que el siguiente proyecto busca hacer conciencia para hacer más efectivo el uso de energía. Conocer las alternativas paralelas a las tradicionales en el ámbito de la energía, sobre todo sin sacrificar cuestiones financieras fuertes, de sencillo manejo e instalación así como aplicable a espacios físicos adecuados como son las viviendas en áreas de clima extremo como lo es Cd. Juárez Chihuahua. Importante tener en cuenta que la evidencia de ahorro, es llevado a cabo en intervalos de tiempo, haciendo un comparativo de ahorro. El uso de las nuevas tecnologías no es nuevo, muchas construcciones no solo en nuestra ciudad, sino más allá del país, involucran en sus proyectos materiales ahorradores, así como maquinaria en uso y tiempo para racionar gastos de combustibles y agua, en fin, que se tiene ya la base para el uso de energías diferentes. El proyecto que presentamos es posible y los beneficios pueden ser aun mayores ya probado nuestro trabajo en donde no solo podemos trabajar con una sola tecnología de abastecimiento de energía, sino con una combinación de tecnologías a fin de reducir aún más los gastos que una familia en una vivienda pueda sufragar.*

**PALABRAS CLAVE:** Nuevas energías, ahorro, beneficios y familia.

## **GOODNESSES OF THE ENERGY EFFICIENCY AND THE RENEWABLE ENERGIES IN THE HABITATIONAL SECTOR: I ANNUL CD. JUÁREZ CHIHUAHUA, MÉXICO**

## **ABSTRACT**

*The habituation of the use of new energy is a necessary element in the society, it is for the above, that the following project seeks to do conscience to give more effect to the use of energy. Knowing the parallel alternatives to the traditional ones in the space of energy, most of all without sacrificing financial strong, simple- handling issues and installation as well as applicable to physical adequate spaces as they are the houses in aerial of excessive weather as he is Cd. Juárez Chihuahua. Important having in account that the evidence of saving, is taken to stub in spans, making one comparative of saving. The use of the new technologies is not new, a lot of constructions not only in our city, but beyond the country, they involve in his material thrifty projects, as well as machinery in use and time to ration expenses of fuels and water, in short, that he has the base for the use of different energy already. The project that we present is possible and the benefits can be even major right now once our work was tried where we can not only work with a single technology of supply of energy, but with a combination of technologies in order to reduce still more the expenses that a family in a house can defray.*

**KEYWORDS:** New energy, saving, benefits and family.

## INTRODUCCIÓN

De acuerdo a Morillón, D. (s/f) Ciudad Juárez, se encuentra enclavada en una zona desértica al norte del país, en la frontera con los Estados Unidos de Norteamérica, presenta un clima cálido seco extremoso, con veranos que alcanzan temperaturas máximas promedio hasta 36°C y con inviernos donde la temperatura puede llegar a mínimas promedio de -1.2°C, con veranos calientes y lluvias escasas y frío en invierno presentando heladas a nevadas. Tiene dentro de la mancha urbana un gran porcentaje de calles pavimentadas, esto genera lo que se conoce como islas de calor, mismas que producen el encajonamiento de las altas temperaturas al ser absorbido el calor por el pavimento durante el día para posteriormente ser, si a eso le sumamos que no hay suficientes áreas verdes dedicadas a usos como parques, jardines y camellones; y las pocas que existen catalogadas como tales no cuentan con la suficiente superficie cubierta de vegetación ni arborización, no existe en realidad un atenuante para las altas temperaturas que se lleguen a registrar.

Debido a la situación y clima de Ciudad Juárez, es menester para buscar la mejor manera de climatizar nuestra vivienda de una manera pasiva, es decir sin ningún medio mecánico, como aparatos de aire acondicionado o calefactores convencionales.

En la actualidad cada vez es más común escuchar de otras personas o de nosotros mismos exclamaciones de verdadero terror al recibir los recibos del servicio de electricidad y de gas natural y enterarnos del importe cada vez mas y mas elevado por un consumo que en realidad no tenemos modo de rebatirles si efectivamente lo consumimos o no, a pesar de que ya hemos sustituido todos los focos de nuestra casa los cuales eran incandescentes y que la CFE nos invita a cambiar por los nuevos focos fluorescentes compactos, y ni así logramos reducir el consumo de electricidad. Y en invierno no se diga, nuestro consumo de gas sube automáticamente a partir de octubre, que son meses que aun no habilitamos la calefacción central (los que tenemos), pero al acudir a la compañía de gas a hacer algún reclamo, los cajeros de la compañía de gas nos indican que esa es la causa por la que nuestro recibo marca más metros cúbicos del energético.

Al conocer la población en general las bondades de una cultura del ahorro de energía y el uso racional de la misma, ya que si bien es cierto que los aparatos electrónicos son cada vez un poco más eficientes, nosotros tendemos a consumir más, tal es el caso de los televisores, que hasta hace algunos años se tenía un área específica a colocar y ver un solo aparato de televisión en la casa, en estos días cada habitación tiene uno y por muy pequeño que sea este consume energía eléctrica, así podemos decir lo mismo de las computadoras y los aparatos reproductores de video (DVD).

Al crear conciencia sobre el ahorro de energía se busca también generar una necesidad ofrecer servicios enfocados a la eficiencia energética en el hogar, abarcando desde el diseño arquitectónico, consistiendo en lograr dar las orientaciones óptimas para aprovechar la radiación solar dependiendo de la zona climática en la que se encuentre la vivienda, el uso de sistemas constructivos con materiales térmicos, eco tecnologías, así como el uso de la vegetación caducifolia y perennifolia nativa y plantada en la región para control de asoleamiento y evitar pérdidas y ganancias de calor desmesuradas, asimismo crear una demanda de los sistemas fotovoltaicos y eólicos como principales fuentes de energía para su vivienda, e ir dependiendo cada vez menos y de ser posible dejar de depender en lo absoluto de los combustibles fósiles logrando grandes ahorros económicos, preocupándose cada vez menos de cuanto tendrá que reunir cada mes o bimestre para pagar los recibos de gas y de electricidad.

### Alcances y limitaciones

El presente trabajo de tesis pretende ofrecer con cifras los ahorros económicos que se pueden obtener después de poner en práctica algunas recomendaciones para la eficiencia energética, y mostrar como con la utilización de la tecnología de las energías renovables es posible dejar de depender e incluso se puede llegar a vender energía a la Comisión Federal de Electricidad.

El estudio se llevara a cabo en un período de dos años, lapso en el cual se llevarán a cabo las mejoras y equipamiento de la vivienda modelo.

La vivienda a estudiar tiene una superficie construida de 102.40 m<sup>2</sup> distribuidos en dos plantas, se encuentra localizada en Cd. Juárez en el área entre el Infonavit San Lorenzo y el campo de golf del Fracc. Campestre. La zona es de un nivel económico medio.

En base a los resultados obtenidos, se generarán estrategias de mercadotecnia por medio de manuales, volantes impresos y volantes electrónicos, que se enviarán a centros de trabajo previamente seleccionados.

### Viabilidad

Este estudio se considera viable, debido a que se pueden conseguir los recursos financieros suficientes estos se invertirán en un lapso propuesto más adelante en el equipamiento de la vivienda modelo.

En cuanto a los recursos humanos se cuenta con personal que será un servidor el cual estará llevando a cabo una bitácora grafica del avance de los trabajos de mejoras en la vivienda y posteriormente recogerá datos de consumo para generar estadísticas.

Así mismo los materiales que se utilizarán en el estudio serán proveídos por un servidor. En cuanto al tiempo requerido para la terminación del estudio se propone sea de dos años, tiempo en el cual se harán las mejoras en la vivienda modelo.

La información requerida en cuanto a los consumos se tomara como modelo la vivienda de un servidor, utilizando los datos de consumo de los 2 años anteriores a la fecha de inicio de equipamiento, y un año posterior a la instalación de las mejoras, para ver el comportamiento de la grafica de consumos tanto de gas como de electricidad.

## **MARCO TEÓRICO**

El presente trabajo de esbozo de marco teórico describe lo que a eficiencia energética y energías renovables se refiere, enfocándolo al sector habitacional. Empezaremos por exponer las definiciones de estos dos términos, ¿Qué es la eficiencia energética? ¿Que son las energías renovables?

(Rosagel y Rodríguez 2011). Para el año 2030 la demanda de energía a nivel mundial se incrementará en un 35% más que la demanda registrada en el 2005, según el estudio “Energía: suministro, demanda y eficiencia, una prospectiva global al 2030”, elaborado por Exxon Mobil.

Por esta razón se está poniendo especial atención en el concepto de eficiencia energética, la cual según la Massachusetts Technology Collaborative Renewable Energy Trust, se refiere a productos o sistemas que utilicen menos energía para funcionar, pero que entreguen la misma o más cantidad de trabajo o potencia que los sistemas o productos convencionales, resultando así un ahorro en dinero de por sí. Estos ahorros se consiguen sustituyendo los aparatos electrodomésticos y electrónicos “viejos” por unos certificados como ahorradores.

La eficiencia energética no significa obtener menor productividad o detener el progreso, o renunciar al confort, sino utilizar la energía de una manera racional obteniendo los mismos o mejores resultados.

En México se han implementado varios tipos de programas enfocados a la eficiencia energética con el apoyo de la CONUEE (Comisión Nacional para el Uso Eficiente de la Energía), el programa de horario de verano el cual entró en vigor en 1996, y la promulgación de las Normas Oficiales Mexicanas de eficiencia energética de motores eléctricos de corriente alterna, NOM-014-ENER-2004 y NOM-016-ENER-2010, con la Secretaría de Energía (SENER) el programa “Luz Sustentable” se pretende eliminar los focos de tipo incandescente por lámparas fluorescentes compactas, con el Fideicomiso para el Ahorro de Energía (FIDE) se pone en marcha el programa “Cambia tu viejo por uno nuevo”, el cual consiste en ofrecer financiamiento para los usuarios del servicio eléctrico que califiquen, a sustituir su aparato de aire acondicionado o bien su refrigerador por unidades nuevas y más eficientes. Energías renovables, que son y cuales con las más comunes

Estas son recursos energéticos que se recargan naturalmente pero que son de flujo limitado. Estas son virtualmente inagotables en duración pero limitadas en la cantidad de energía que esté disponible por unidad de tiempo. Los recursos energéticos renovables incluyen: solar, mini hidráulica, geotérmica, biomasa y eólica.

De acuerdo con la Secretaría de Energía (SENER) existen varias fuentes renovables de energía:  
Energía solar

#### Existen dos tipos de energía solar:

Fotovoltaica: Transforma la energía solar en energía eléctrica, por medio de celdas, paneles, conductores o módulos fotovoltaicos compuestos de arena de silicio que al reaccionar con la luz producen un voltaje. La capacidad de estos dispositivos dependerá del material con el que estén fabricadas.

Térmica: Utiliza la energía del sol para calentar fluidos contenidos en colectores o concentradores solares, algunos desarrollos de este tipo son utilizados en las plantas termoeléctricas para mejorar la eficiencia de producción de energía eléctrica, también sirve para calentar agua de albercas, o para calentar agua de uso domestico, para uso en calefacciones radiantes y aire acondicionado.

#### Energía mini hidráulica

Es generada en instalaciones de capacidad limitada, se produce al circular de un nivel a otro más bajo, natural o hecho por el hombre, entre dos puntos. En este proceso la energía eléctrica es producida al circular el agua por dentro de una turbina, haciendo girar la misma. La potencia generada en la turbina se transmite después a un generador eléctrico mediante un eje giratorio.

Se le considera renovable porque no agota la fuente primaria al explotarla y no emite contaminantes ni residuos.

#### Energía geotérmica

Esta energía proviene del núcleo de la Tierra en forma de calor. El tipo de yacimiento que se explota para generar electricidad es en donde se acumula agua de lluvia o de deshielo, y se filtra por fracturas en la tierra descendiendo hasta encontrar una fuente de calor, brotando después en forma de vapor.

### Biomasa

Es la que se obtiene de los desechos animales y vegetales. Se puede aprovechar de dos maneras: quemándola para producir calor o transformarla en combustible sólido, líquido o gaseoso.

Para generar electricidad se utilizan calderas que se conectan a máquinas de combustión interna y estas se conectan a un generador eléctrico. También de la biomasa se puede obtener gas, el metano el cual se produce por la descomposición llevada a cabo por las bacterias de los desechos orgánicos húmedos.

### Energía eólica

Esta consiste en la captación de viento por medio de aspas giratorias que hacen girar un generador por medio de un eje, esta es la energía mas estudiada y mas explotada actualmente, aunque al hablar de energía eólica nos viene a la mente los grandes molinos localizados en los llamados parques eólicos, como los que actualmente se encuentran construyendo en la zona del istmo de Tehuantepec, también es posible instalar micro generadores eólicos a nivel casero, cabe recordar que en las zonas rurales existen desde hace tiempo los llamados “papalotes” que se utilizan para bombear el agua que extraen del subsuelo. (Calderon, Arredondo, Gallegos, & Mayagoitia, 2011) Presentan en un estudio sobre la reducción de consumo eléctrico en viviendas en tres ciudades del norte de México, siendo estas Mexicali, Baja California; Obregón y Hermosillo, Sonora, las cuales se encuentran ubicadas en zonas desérticas, al igual que Ciudad Juárez, haciendo comparaciones entre viviendas construidas con sistemas tradicionales no eficientes y viviendas modelo con sistemas eficientes, consistentes en aislante térmico, focos ahorradores y sistemas de aire acondicionado eficientes.

Después de realizar los estudios concluyen que los altos consumos de la vivienda no eficiente, son en verano debido al uso excesivo del aire acondicionado y en invierno se ve reflejado en la iluminación.

También sacan en conclusión que aplicando solo estas tres factores de eficiencia los consumos se reducen trayendo como consecuencia un ahorro en el salario del trabajador y se reducen emisiones de CO2 a la atmosfera.

La Comisión Nacional del Fomento a la Vivienda (CONAFOVI) edita en 2006 una guía para el uso eficiente de energía en la vivienda, la cual puede ser consultada en la página de la Comisión Nacional de Vivienda (CONAVI), esta guía explica el panorama actual del consumo de energía en México, haciendo recomendaciones de sistemas mecánicos, pero también establece criterios para diseño arquitectónico basado en eco tecnologías y en sistemas del tipo pasivo, como buscar orientaciones optimas de acuerdo a la clasificación de las zonas climáticas del país.

(Ross, 1980) En la actualidad la industria de la construcción no edifica viviendas eficientes en sí, sino que más bien se dedica a tratar de dar a conocer e implementar información acerca de sistemas y medidas de ahorro de energía, quizá la concientización del usuario final de la vivienda y la educación energética de los constructores sean probablemente los más efectivo para lograr la meta que es la conservación de energía.

(Trechsel, 1977) Uno de los retos de la arquitectura en la actualidad es proveer un hábitat confortable aun bajo las condiciones más adversas de frio, calor, lluvia y nieve, el objetivo del estudio de la eficiencia energética es proveer herramientas para el diseño y construcción de espacios habitables con los mínimos requerimientos de energía.

El principal elemento que se ha estudiado en el sentido de consumo de la energía es la envolvente exterior de la edificación, es decir el aislante térmico. Los consumos excesivos de energía de una edificación dependerán directamente de la existencia, eficiencia y aplicación de esta envolvente.



La otra parte de la envolvente exterior son las ventanas, ya por la naturaleza de su material y su espesor no es tan térmico, ya que permiten el paso e intercambio de las temperaturas.

Luego de las envolventes, el siguiente punto a revisión para una correcta climatización de una edificación, vienen a lugar los equipos mecánicos, ya que dependiendo de su correcto cálculo, contribuirá o perjudicará al confort dentro de la vivienda.

En todas las edificaciones la climatización por medio mecánicos es el gran consumidor de los energéticos convencionales, por esta razón se acuñó el término arquitectura bioclimática, que trata de resolver los problemas de calentamiento y enfriamiento del interior de edificaciones de modo natural, llamándose también modo pasivo.

(Morillón Gálvez, )El bioclimatismo significa la relación directa entre el sistema constructivo, materiales y el clima local donde se construya.

Entre los preceptos que maneja la arquitectura bioclimática están, por ejemplo para la zona bioclimática de Cd. Juárez a nivel básico:

- Optimizar la ventilación
- Reducir las ganancias de calor del exterior en verano
- Propiciar la disipación nocturna del calor estructural de la edificación en verano
- Ganancias directas de calor en invierno
- Protección solar en verano

Incluyendo a la vegetación podríamos decir que si se tienen ventanas hacia el Sur y al Poniente se debe procurar poner árboles de hoja caduca para proteger del sol durante el verano.

Con todo esto nos encontramos con un término recientemente acuñado, “net zero-energy building” el cual se traduce como “edificio cero energía”, del cual en México ya existen unos pocos ejemplos piloto desarrollados por empresas promotoras grandes de vivienda, aplicando el concepto al sector habitacional.

Con estas acciones se pretende lograr el objetivo de dejar de emitir a la atmosfera los gases de efecto invernadero, y se pretende llevar a la población en general acceso a energías verdes y eficiencia energética en su vivienda.

En cuanto a las energías renovables se refiere para producir la energía necesaria para satisfacer las necesidades de una vivienda o comercio, mediante cualquier recurso renovable como el viento, solar, mareomotriz, hidráulica, etc. la Comisión Federal de Electricidad, ya tiene instrucciones de llevar a cabo contratos de interconexión.

Los cuales permiten a un usuario regular del servicio eléctrico, generar su propia energía eléctrica y si es posible vender el excedente a la CFE, mediante la instalación de un medidor bidireccional, en el cual se registrara la energía que entre o salga hacia la red, procediendo a calcular las diferencias entre estos dos concepto se cobrará o se pagará las diferencias a favor del usuario.

(Torres Roldán & Gomez Morales, 2006)Dicho todo esto nos debemos preparar para hacer la transición hacia las energías renovables, se han estado desarrollando leyes y con ellas se han incluido estímulos para todos aquellos que quieran y puedan hacerse de estas tecnologías, como el caso de la propuesta de un crédito fiscal del 30% para la inversión en equipos de energías renovables.

O bien la modificación que se hizo al artículo 40 de la Ley del Impuesto Sobre la Renta en donde indica que los contribuyentes del ISR que inviertan en este tipo de tecnología podrán depreciar el 100% de la inversión en un solo ejercicio.

Estamos en el momento justo para tomar la decisión adecuada de cómo podemos abordar esta ola en la que ya nos hallamos inmersos de cómo deberemos atacar cada uno desde nuestra postura tanto política, social y económica.

Los hechos están ahí, también las políticas, falta saber si nosotros nos convertiremos en actores activos en esta situación para que no nos cueste más a nosotros en lo económico ni al planeta.

Porque a final de cuentas todos estos esfuerzos y llamados que se han estado haciendo en realidad no son para salvar al planeta, sino que son para salvarnos a nosotros la humanidad, ya hemos visto con los eventos naturales que han aparecido últimamente en los medios de comunicación, lo frágiles que somos.

El planeta bien puede seguir sin nosotros y equilibrarse como mejor le parezca.

#### Resultados esperados

- Por medio del presente trabajo, se espera demostrar con estadísticas recabadas a partir de un lapso de dos años que es el tiempo en el cual se propone equipar la vivienda modelo, de sistemas eficientes así como mejoras de las envolventes tanto opacas como transparentes (muros y ventanas), una reducción de hasta de un 50%, en los consumos energéticos tanto de gas como electricidad.
- Acercar el uso de las tecnologías de las energías renovables a la población en general.

#### Aportaciones originales

- Producir un manual con un lenguaje claro y sencillo para generar en la población una cultura del ahorro de energía y uso racional de esta.
- Considerar las estadísticas desde el punto de vista del consumo de la energía en sus unidades medibles, y no en dinero ya que el costo por kilowatt-hora o por metro cubico va a seguir yendo en aumento durante el transcurso de la investigación.

#### Impacto social esperado

Con los resultados obtenidos a partir de la implementación de las acciones para obtener la eficiencia energética se espera que exista una aportación directa en la comunidad, así como la utilización de las energías renovables, al ir las desmitificando como algo a lo que no es posible tener acceso, acercándolo a la población en general y haciendo notar la repercusión en el presupuesto familiar directamente, al recalcar que la inversión sería solo una vez pero los ahorros serán para siempre.

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# ANALYSIS OF RESULTS OF EXAMINATION OF GRADUATE DEGREE (EGEL) AND ITS EFFECT ON THE ACCREDITATION PROCESS

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## ABSTRACT

*This study was the first developed about the implementation of the General Graduation Test (EGEL Examen General de Egreso for its acronym in Spanish) as a mandatory requirement for the automatic graduation of the students in bachelors from quality or accredited programs (such as the bachelors offered by the School of Administrative Science, which are accredited since 2002) for the Bachelor in Business Administration at the School of Administrative Science in Mexicali. For the above mentioned, it was necessary to make a review of the graduation ratings impact, in contrast to the EGEL passing ratings and its possible effects in the accrediting process. The followed steps were, first of all, the compilation of the National Evaluation Center (CENEVAL, Centro Nacional de Evaluación for its acronym in Spanish) frame; which is the institution in charge for regulation of national level in the EGEL, then the analysis of statistic results in the last two years in application of this test, and the application of an instrument to know the students' opinion about the test applied. Finally, with the obtained results, the conclusions related to the performance in the academic areas carried us to suggest necessary measures to improve the accreditation process of the bachelor program.*

**KEY WORDS:** Graduation test, graduation, accreditation

## INTRODUCCIÓN

El examen general de egreso (EGEL) se aplica en la Facultad de Ciencias Administrativas desde el año 2000 como una más de las opciones de titulación y está regulado por el Estatuto Escolar de la Universidad Autónoma de Baja California desde el año 2006, fecha en la que se estableció como obligatorio para todos los programas educativos de calidad. Desde entonces hasta la fecha se ha estado aplicando el examen general de egreso para todos los alumnos de la carrera de Licenciado en administración de empresas, a través del organismo a nivel nacional que regula dicho examen y que viene a ser el Centro Nacional de Evaluación para la Educación Superior, A.C. (CENEVAL). CENEVAL es quien elabora el examen general de egreso, por medio de la participación de académicos de diversas Facultades del área contable y administrativa de Instituciones de Educación Superior Mexicanas, además de ser la encargada de la aplicación y evaluación del examen, enviando los resultados a cada Universidad.

Desde el año 2006 hasta el año 2011 los resultados muestran que el índice de reprobación del examen general de egreso (EGEL) se ha ido incrementando, para la carrera de Licenciado en Administración de Empresas, debido a lo anterior es necesario hacer un análisis de los aspectos que abarcan su elaboración, aplicación y evaluación, además de hacer las propuestas necesarias al Estatuto Escolar de la Universidad Autónoma de Baja California ya que no se establece que deban de aprobar el examen de egreso para poder titularse. Lo anterior ha dado como consecuencia la falta de interés por parte de los alumnos en la preparación del examen general de egreso (EGEL) al considerarlo como un requisito para la titulación pero sin valor curricular. Debido a esta situación fue necesario hacer una revisión profunda de los resultados del examen general de egreso (EGEL) y sus posibles efectos en el proceso de acreditación de la

carrera de Licenciado en administración de empresas, ya que se está visualizando por parte del organismo acreditador que los resultados del examen general de egreso sean una parte determinante en la acreditación o no acreditación de las carreras de esta Facultad de Ciencias Administrativas. El problema a resolver en esta investigación fué determinar las causas del incremento en el índice de reprobación del examen general de egreso (EGEL) y su impacto en el proceso de acreditación de la carrera de Licenciado en Administración de Empresas. Los objetivos de la investigación fueron:

1. Analizar el índice de reprobación del examen general de egreso comparando el índice de titulación de la carrera de Licenciado en administración de empresas.
2. Identificar las áreas académicas deficientes para los alumnos.
3. Proponer las medidas correctivas para mejorar los resultados del examen general de egreso.

## REVISIÓN LITERARIA

Los exámenes generales para el egreso de licenciatura (EGEL), evalúan el nivel de conocimientos y algunas habilidades indispensables que debe poseer un recién egresado de los estudios de licenciatura.

En el área de educación, la evaluación es el proceso que permite valorar los aciertos, reconocer las fallas y detectar potencialidades. En México el organismo que se encarga de tal responsabilidad es el Centro Nacional de Evaluación para la Educación Superior, A.C. (CENEVAL), ofreciendo servicios de evaluación a escuelas, universidades, empresas, autoridades educativas, organizaciones de profesionales del país y otras instancias particulares y gubernamentales. La misión de CENEVAL es promover la calidad de la educación mediante evaluaciones válidas, confiables y pertinentes de los aprendizajes, que contribuyan a toma de decisiones fundamentales. La actividad principal de CENEVAL es el diseño y aplicación de instrumentos de evaluación de conocimientos, habilidades y competencias, así como el análisis y difusión de los resultados que arrojan. El examen general de egreso de licenciatura (EGEL) proporciona diversos beneficios tanto para el sustentante como para las instituciones formadores, empleadores y la sociedad en general. A las instituciones de educación superior les permite:

-Incorporar el examen como un medio para evaluar y comparar el rendimiento de sus egresados con un parámetro nacional, además de uso de instrumento como opción de titulación.

-Contar con elementos de juicio para realizar un proceso confiable, preciso y objetivo que apoye los procesos de planeación y evaluación curricular que les permita mejorar la formación académica de los profesionales, adecuando los planes y programas de estudio.

-Aportar información a los principales agentes educativos como son autoridades, instituciones, maestros, estudiantes y sociedad en general acerca del estado que guardan los individuos respecto de los conocimientos considerados como necesarios para integrarse al campo laboral.

-Conocer los resultados de las acciones nacionales tendientes a armonizar el dominio de la disciplina de los egresados de las diferentes instituciones universitarias de país.

El examen general de egreso (EGEL) evalúa que el egresado de la licenciatura en administración cuente con una visión integral de la empresa y su entorno, que tenga capacidad de generar estrategias y tomar decisiones para el logro de objetivos de forma eficiente mediante el proceso administrativo. Las áreas que conforman el examen general de egreso (EGEL) son: el área básica la cual incluye los fundamentos de administración, finanzas, contabilidad, recursos humanos, mercadotecnia, operaciones y métodos cuantitativos. La segunda área es la de apoyo la cual incluye economía, derecho, informática, psicología y sociología. La tercera área es la de conocimiento final integrado que incluye la creación y administración

de negocios, evaluar y tomar decisiones sobre la información financiera, formulación y evaluación de proyectos de inversión, reclutar, seleccionar, motivar, capacitar y evaluar a los recursos humanos, evaluar el plan de mercadotecnia, control de inventarios, toma de decisiones sobre costos y administración de la producción. La cuarta área incluye los ámbitos de desempeño que incluye: el ámbito nacional e internacional, sectores privado, público, social e independiente y la investigación y docencia.

Las habilidades que se evalúan en el examen general de egreso (EGEL) son: proponer y aplicar soluciones, liderazgo, negociación y comunicación, aplicación de tecnología, competencia para actuar en un contexto global, combinar conocimientos de otras disciplinas y trabajo en equipo. Las actitudes que se evalúan en el examen general de egreso son: actuar con ética, educación continua, actuar de manera crítica y propositiva, mejora continua y desarrollo, generar y difundir el conocimiento, trabajo bajo presión e incertidumbre, responsabilidad social, disciplina y socialización. El alcance del examen general de egreso (EGEL) es contribuir con el grado de idoneidad de cada egresado con respecto a un estándar de formación nacional, establecer el nivel de eficacia de los distintos programas y modalidades de formación profesional que administran las Instituciones de educación superior y proporcionar los indicadores de rendimiento a partir de los cuales, los organismos acreditadores pueden identificar los méritos de cada programa de licenciatura en cada institución educativa. Los resultados del examen general de egreso (EGEL) se presentan por tres niveles de desempeño: sobresaliente (DSS), satisfactorio (DS) y aun no satisfactorio (ANS). Con base en estos resultados se estableció un concentrado de los resultados por los años 2010-2011 de la carrera de Licenciado en administración de empresas: de 546 alumnos que aplicaron el examen general de egreso solo 204 tuvieron desempeño satisfactorio (DS) y 12 desempeño sobresaliente (DSS). El examen general de egreso (EGEL) conlleva diversos beneficios tanto para el sustentante como para las instituciones formadoras, empleadores y la sociedad en general.

Al sustentante le permite: Conocer el resultado de su formación en relación con un estándar, mediante la aplicación de un examen, confiable y válido, probado nacionalmente. Conocer el resultado de la evaluación en cada área del conocimiento, por lo que puede ubicar aquellas donde tiene un buen desempeño, lo cual puede orientarlo tanto en la elección de estudios de posgrado, como opciones laborales donde se encuentra mejor capacitado. Beneficiarse curricularmente al contar con un elemento adicional para integrarse al mercado laboral. A las instituciones de educación superior (IES) les permite: Incorporar el EGEL como medio para evaluar y comparar el rendimiento de sus egresados con un parámetro nacional, además del uso del instrumento como opción de titulación.

Contar con elementos de juicio para analizar un proceso confiable, preciso y objetivo, que apoye procesos de planeación y evaluación curricular que les permita emprender acciones capaces de mejorar la formación académica de los profesionales, adecuando los planes y programas de estudio. Aportar información a los principales agentes educativos (autoridades, instituciones, maestros, estudiantes, sociedad en general) acerca del estado que guardan sus individuos y poblaciones, respecto de los conocimientos considerando necesarios para integrarse al campo laboral. Conocer los resultados de las acciones nacionales tendientes a armonizar el dominio de la disciplina de los egresados de las diferentes instituciones universitarias del país. A los empleadores y a la sociedad les permite: Contar con una forma objetiva de medir el desempeño de los egresados en administración respecto del perfil nacional de su disciplina. Conocer con mayor precisión el perfil de los candidatos a contratar y de los que inician su ejercicio profesional mediante elementos objetivos de juicio para contar personal de calidad profesional, acorde con las necesidades nacionales. Presentar el EGEL, y obtener un testimonio de desempeño satisfactorio o sobresaliente, no condiciona la expedición del título ni de la cedula profesional por parte de la institución de educación superior a la que pertenece el egresado. Para efectos de titulación, en su caso, cada centro educativo establece el nivel o resultado requerido y los trámites necesarios.

Como lo muestra la siguiente figura, la parte central del documento la constituye la descripción del examen: que es, su estructura y sus resultados. Esta explicación complementa con información útil

respecto a la forma en que se desarrollan las sesiones. Como apoyo para su preparación, se incluyen ejemplos de reactivos, sugerencias y bibliografía. Todos estos aspectos están íntimamente relacionados para lograr buenos resultados. Este panorama le permitirá ubicar cada capítulo y establecer su relación con el resto de los apartados. Características del examen general de egreso (EGEL): Es un instrumento de evaluación que por sus características puede describirse como un examen:

objetivo: tiene criterios de calificación unívocos y precisos. Estandarizado: cuenta con reglas fijas de diseño, elaboración y aplicación. De ejecución máxima (de poder): exige el máximo rendimiento en las tareas que se le piden que ejecuten al sustentante, contiene reactivos de diferentes niveles de dificultad cognitiva y tiene un tiempo límite suficiente para poder contestarse en su totalidad. De opción múltiple: cada reactivo se acompaña de cuatro opciones de respuestas de las cuales solo una es correcta y tres son distractores. Orientado a criterios: lo que permite comparar el resultado obtenido por el sustentante con los estándares predefinidos. Que evalúa resultados de aprendizaje: no se refiere a los insumos ni a los procesos para lograr ese aprendizaje. El EGEL se redacta en idioma español, por lo que comprende solo a individuos que puedan realizar esta evaluación bajo esta condición lingüística. Los sustentantes con necesidades físicas especiales serán atendidos en función de su requerimiento especial.

El EGEL contiene preguntas acerca de las normas jurídicas y profesionales que hayan entrado en vigor seis meses antes de la fecha de aplicación del examen. El examen puede contener reactivos sobre aspectos que correspondan a normas jurídicas que aun no siendo vigentes pueden ocuparse en el ejercicio profesional actual. Que evalúa el examen general de egreso (EGEL): Evalúa el nivel de conocimientos y algunas habilidades que debe poseer un egresado de la licenciatura en administración de acuerdo con un perfil referencial de validez (PRV). El sustentante que presentara el examen general de egreso (EGEL-A): Es el egresado de la licenciatura en administración que cuenta con una visión integral de la empresa y su entorno. Tiene capacidad de generar estrategias y tomar decisiones para el logro de objetivos de forma eficiente mediante el proceso administrativo. Se desempeña debe ser con base en el conocimiento integral de su disciplina, debe conducirse con ética y responder a los requerimientos de la sociedad, en los ámbitos nacional e internacional. Los egresados en administración son personas que se encuentran en etapa final de sus estudios o los han concluidos pero aun no están titulados.

Objeto de estudio de la administración: la empresa es el objeto de estudio, es la parte central de la disciplina. Consiste en la delimitación de estos elementos esenciales de que se ocupa la administración: la estructura de la empresa, su conducción, su organización y funcionamiento eficiente en la consecución de los propósitos fundamentales para lo que fue integrada. Estos principios se aplican generalmente a empresas con fines de lucro, no obstante, se pueden utilizar en organizaciones que sin propósitos de lucro se constituyan con los recursos humanos y materiales para cumplir objetivos especiales. Los ejes principales del examen general de egreso para la licenciatura en administración son: el área básica y de apoyo. El conocimiento de la administración está conformado por los ejes curriculares, los cuales son líneas de contenidos que pasan por el conjunto de áreas; cada eje los conforma un elemento del proceso administrativo. Las áreas se dividen en: básicas, integradas por el conocimiento para administrar cada área funcional de la empresa, y de apoyo, que brindan una formación multidisciplinaria. Todas forman el contexto de conocimientos del egresado. Los ejes sobre los que se analiza el objeto de estudio de la administración son los elementos del proceso administrativo: planeación, organización de una empresa. Estos ejes atraviesan cada área funcional de la empresa, y son la herramienta fundamental de desarrollo en todos los procesos: financieros, de dirección, personal, operación, planeación y organización. El área básica se identifica con las áreas funcionales de las empresas sobre las que actúa el administrador. Constituye la parte primordial y de sustento de la administración de un negocio. Son:

Fundamentos de administración

Dirección



Finanzas

Recursos humanos

Mercadotecnia

Operaciones

El área de apoyo es el estudio y evaluación del entorno en la administración resulta fundamentalmente para su ejercicio, toda vez que este proporciona los elementos para la toma de decisiones en cada una de las áreas básicas de la disciplina. En este sentido, el entorno puede ser interno y externo y se encuentra dividido al menos en: económico, social, legal, político y tecnológico. Las subáreas de apoyo proporcionan elementos que caracterizan cada aspecto del entorno para su evaluación.

Economía

Derecho

Informática

Psicología y sociología

La importancia de las disciplinas de apoyo radica en la forma en que se emplean en la administración creando un entorno sujeto de estudio y evaluación para la toma de decisiones en cada una de las áreas básicas. El conocimiento final integrado identifica los aspectos centrales del conocimiento que se va a evaluar. Estos elementos demuestran las capacidades o aptitudes que le permitirán a un egresado participar de manera activa en el mercado laboral y contribuir al desarrollo de su disciplina y de su sociedad. La evaluación del conocimiento final integrado en las áreas básicas pueden anunciarse de la siguiente forma: 1) para la dirección general, la creación y administración de negocios; 2) para las finanzas y la contabilidad; la manera de tomar decisiones y evaluar la información financiera, así como la formulación y evaluación de proyectos de inversión; 3) en el caso de los recursos humanos, reclutar, seleccionar, motivar, capacitar y evaluar al personal; 4) para el área de mercadotecnia, la evaluación de planes de mercadotecnia; 5) en operaciones y métodos cuantitativos, el control de inventarios, la toma de decisiones sobre costos y la administración de la producción. Tomando en cuenta siempre que la actuación del administrador ocurre en el ámbito multidisciplinario.

En este examen el egresado demostrara que asimiló las prácticas y principios de esta disciplina, evaluándose hasta el conocimiento final integrado, dejando al proceso de certificación profesional aquellos aspectos relacionados con los ámbitos de desempeño. En este caso se observa que será capaz de aplicar los conocimientos propios de la disciplina en los sectores privado, público, social e independiente, en los ámbitos nacional e internacional. Así como en la investigación y la docencia. Habilidades Las habilidades que aquí se enuncian constituyen, al igual que el conocimiento final integrado, parte esencial de la formación de los egresados en administración; no obstante, el EGEL puede medir solo algunas de ellas, ya que se ve limitado en esta función por la clase de reactivos que se pueden aplicar. El examen pone énfasis en la evaluación del conocimiento final integrado más que en las habilidades. La relación de estas habilidades entre sí y con los conocimientos propios de la disciplina resulta vital para la formación de individuos con mayores y mejores competencias; por lo que, aun cuando el EGEL no evalué todas ellas, es compromiso de las instituciones de educación superior considerarlas en la formación de sus alumnos y estas habilidades son las siguientes:

-Proponer y aplicar soluciones

Por la actividad que desempeña, el egresado en administración requiere de la habilidad para generar soluciones a problemas de persona, financieros, de mercadotecnia, administración y de operaciones, de manera eficiente y eficaz; así crear procedimientos y sistemas de trabajo y control interno ágiles que permitan un mejor desempeño de sus actividades.

-Liderazgo, negociación y comunicación El egresado de esta licenciatura debe ser conciliador, un líder para identificar y orientar las acciones hacia el logro de objetivos, agente de cambio, capaz de identificar nichos de oportunidad, integrador y director de grupos, así como excelente capacidad de comunicación oral y escrita.

-Aplicación de tecnología Debe ser capaz de utilizar con destreza el software aplicado a la administración, para la solución de problemas en su área de competencia y en general las tecnologías de la información y la comunicación para interactuar en un mundo globalizado.

-Competencia para actuar en un contexto global Deberá tener conocimiento de diversas culturas, incluyendo idiomas, para interactuar profesionalmente en el ámbito internacional.

-Combinar conocimientos de otras disciplinas La habilidad para actuar en equipos multidisciplinarios complementa la formación del egresado. De los cruces disciplinarios puede obtener elementos tanto como criterio, comprensión y evaluación no solo de problemas relacionados directamente con sus áreas de trabajo, sino también de todo aquello que influya en su entorno.

-Trabajo en equipo Para un adecuado desempeño, requiere trabajar en equipo tanto en el área en que se desempeña, como interactuando con otras áreas o componentes de su sistema.

-Actitudes Estas características del individuo también forman parte del bagaje del egresado y son, al igual que algunas de las habilidades, elemento clave, que deben considerar las universidades al momento de formar a sus egresados, pese a que estos no sean evaluados a través del EGEL.

-Actuar con ética El egresado de administración requiere guiar su actuación con el deber y responsabilidad moral que debe quedar de manifiesto en cada momento en que intervengan.

-Educación continua Es responsabilidad profesional del egresado actualizarse en forma continua.

-Actuar de manera crítica y propositiva Debe actuar con un sentido analítico, crítico y propositivo.

-Mejora continua y desarrollo Debe buscar la satisfacción de los requerimientos de los clientes y de las partes interesadas, así como imbuir una cultura de la mejora continua dentro de la organización.

-Generar y difundir el conocimiento Deberá desarrollar una actitud de apertura que lo lleve a compartir, proponer y construir conocimientos, técnicas y métodos susceptibles de ser promovidos en la docencia y la investigación.

-Trabajo bajo presión e incertidumbre Exige de la versatilidad y creatividad para la toma de decisiones asertiva, en ambiente de alta presión. Poseer además alta tolerancia a la frustración y a la ambigüedad.

-Responsabilidad social El egresado está comprometido a contribuir y participar en la mejora y desarrollo de la sociedad.

-Disciplina Su desempeño debe ser con orden y constancia, encaminado al logro de metas organizacionales.

-Socialización.El egresado deberá contar con un buen manejo de las relaciones humanas.

Que es perfil referencial de validez Lo anteriormente expuesto conforma el perfil Referencial de Validez para el EGEL, el cual se define como un estándar de conocimientos y habilidades que debe poseer el sustentante del EGEL y sobre el cual se diseña el examen.

Quien elabora el perfil Referencial de Validez El perfil Referencial de Validez es elaborado por el CENEVAL de acuerdo con lo dispuesto por el consejo Técnico, cuenta con la revisión y actualización técnica del comité Académico y redactores altamente calificados de instituciones de educación superior del país y gremios profesionales como la Asociación Nacional de facultades y Escuelas de Contaduría y Administración (ANFECA), el colegio Nacional de Licenciados en Administración (CONLA) y la Academia Mexicana de Auditoría Integral y al Desempeño (AMAID).La base jurídica en la cual se determina la validez del examen general de egreso (EGEL), es el Estatuto Escolar de la Universidad Autónoma de Baja California del año 2006 y el cual establece lo siguiente: ARTÍCULO 105. Para obtener el título profesional a nivel de licenciatura se requiere:

I. Haber cubierto el total de los créditos del plan de estudios del programa respectivo;

II. Haber terminado y acreditado el servicio social comunitario, y liberado el profesional;

III. Satisfacer los demás requisitos establecidos en la normatividad universitaria aplicable, y

IV. Cumplir con lo dispuesto por el artículo 106, en lo relativo a las modalidades de titulación, salvo que el programa educativo cursado este considerado como de buena calidad al momento de egresar el alumno.

ARTÍCULO 106. Para la obtención del título de la licenciatura, y salvo lo dispuesto por el presente estatuto respecto a los programas educativos considerados de buena calidad, los alumnos podrán acogerse a las modalidades de titulación ofrecidas por la universidad, siendo estas:

I. Aprobar el examen profesional, con apego a lo dispuesto en el reglamento respectivo y demás normas complementarias.

II. Obtener la constancia de Examen General de Egreso de Licenciatura aplicado por el centro de Nacional de Evaluación para la Educación Superior, A.C., que acredite el índice Ceneval Global mínimo requerido por la Universidad, al momento de su expedición, o su equivalente en otro examen de egreso que autorice al Consejo Universitario.

III. Haber alcanzado, al final de los estudios profesionales, un promedio general de calificaciones mínimo de 85;

IV. Haber cubierto el total de los créditos del plan de estudios de una especialidad o 50% de los créditos que integran el plan de estudios de una maestría, cuando se trate, en ambos casos, de programas educativos de un área del conocimiento igual o afín al de los estudios profesionales cursados.

V. Comprobar, de conformidad con los criterios de acreditación que emita la unidad académica encargada del programa, el desempeño del ejercicio o práctica profesional ; por un periodo mínimo acumulado de dos años, contados a partir de la fecha de egreso;

VI. Aprobar el informe o memoria de la prestación del servicio social profesional, en los términos previstos por la unidad académica correspondiente, y

VII. Las demás modalidades de titulación establecidas en los planes de estudio a nivel licenciatura.

Criterios de calidad de los programas y planes de estudio. ARTÍCULO 150. Los programas educativos en todos los niveles estarán sujetos a un proceso de evaluación permanente y sistematizado, con el propósito de mantener o elevar la buena calidad de sus planes y programas de estudio.

ARTICULO 151. La evaluación de los programas educativos se llevará a cabo por las unidades académicas que imparten los programas educativos, conjuntamente con las coordinaciones que tengan a su cargo vigilar el desarrollo del programa en los términos señalados en el estatuto General. La evaluación se efectuará cada dos años o de manera extraordinaria cuando así lo determine el rector.

ARTICULO 152. Los trabajos de evaluación a que se refiere el artículo anterior comprenderán: la valoración curricular; el desempeño del personal académico y alumnos inscritos al programa; la infraestructura física y equipamientos existentes; los apoyos académicos y servicios administrativos de atención a los alumnos, los demás indicadores estándares determinados en las disposiciones complementarias. ARTICULO 153. La Universidad deberá solicitar la colaboración de expertos de reconocido prestigio, cuerpos académicos, colegios de profesionistas, organismos locales, nacionales o internacionales especializados, y la opinión de los ex alumnos, para poyar los proyectos de creación, reestructuración, actualización, actualización y evaluación de los programas educativos y planes de estudios. ARTICULO 154. La Universidad considerará como programas educativos acreditados de buena calidad:

I. Los programas de técnico superior universitario y de licenciatura que estén acreditados por un organismo acreditador o evaluador reconocido nacional o internacionalmente, en virtud de cumplir con los indicadores y estándares de calidad según las evaluaciones realizadas por dichos organismos, y

II. Los programas de posgrado que estén incluidos en los registros o padrones de los programas de buena calidad de un organismo integrador, evaluador o acreditador, reconocido nacional o internacionalmente.

## METODOLOGÍA

Esta fue una investigación aplicada de carácter cuantitativo, ya que se elaboró un cuestionario para aplicarlo a una muestra de alumnos que tuvieron: un desempeño sobresaliente, un desempeño satisfactorio y un desempeño aún no satisfactorio, durante el periodo de marzo del año 2011 que fueron los alumnos potenciales a egresar de la última generación de Licenciados en administración de empresas.

La información anterior se contrastó con la estadística de titulados del año 2011 y los resultados del examen general de egreso (EGEL) durante el mismo periodo de evaluación.

Además se procedió a analizar el desarrollo de las áreas académicas de los alumnos, concernientes al área disciplinaria y terminal, para poder obtener las conclusiones correspondientes.

## RESULTADOS

Los resultados preliminares de esta investigación fueron que los resultados obtenidos en el examen general de egreso (EGEL) del mes de marzo de 2011, el 62% de los alumnos obtuvieron un desempeño no satisfactorio (ANS), el 37% obtuvieron un desempeño satisfactorio (DS) y el 1% un desempeño sobresaliente. Las áreas de conocimiento en que fue más bajo el aprovechamiento fueron: administración organizacional y gestión de calidad y administración de las finanzas. El índice de titulación de la última generación que egreso de Licenciados en administración de empresas del periodo 2007-1 al 2011-1 fue del 59% de un total de 83 alumnos.

## CONCLUSIONES

Considerando que es mayor el porcentaje de titulados, que el porcentaje de alumnos que obtuvieron un desempeño satisfactorio junto con los que obtuvieron un desempeño sobresaliente, es necesario aplicar el Estatuto Escolar con mayor rigurosidad ya que no debe permitirse la titulación de los egresados que no hayan aprobado satisfactoriamente el examen general de egreso (EGEL), además de que hay que hacer una revisión del contenido de las materias que incluyen las dos áreas de más bajo aprovechamiento como fueron: la de administración organizacional y gestión de la calidad así como la de administración de las finanzas, verificando que estén incluidos todos los temas que se ven en el examen, así como revisar los perfiles de los docentes que imparten las materias de esas dos áreas para efectuar los cambios respectivos y que se pueda mejorar el aprovechamiento de los alumnos y esto se refleje en el incremento de alumnos que obtengan un desempeño satisfactorio en el examen general de egreso (EGEL). Lo anterior dará como resultado que durante el proceso de acreditación de la carrera se pueda constatar la calidad de los egresados en base a los resultados de dicho examen.

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# LA INVESTIGACIÓN SOBRE GESTIÓN DEL TALENTO HUMANO EN LA INDUSTRIA AEROESPACIAL EN MÉXICO

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## RESUMEN

*El presente artículo tiene como objetivo analizar los trabajos publicados sobre gestión de talento humano aplicada al sector aeroespacial en México. El propósito de este estudio es plantear estrategias de investigación que permitan una aproximación a la gestión del talento humano que realiza la industria aeroespacial. Es un estudio descriptivo de tipo documental transversal en el que se realiza una revisión de algunos planteamientos teóricos sobre la naturaleza de la investigación cualitativa y cuantitativa. Se analizan diversos diseños de investigación mixta y las diferentes tradiciones o estrategias de investigación cualitativa. Así también se identifican algunas publicaciones que, hasta el momento, se han realizado sobre la industria aeroespacial en México y se analizan las estrategias de investigación utilizadas en ellas. Algunos hallazgos del presente trabajo fueron la escasa investigación existente sobre la gestión del talento humano en la industria aeroespacial en México y la falta de consenso sobre el número de empresas que conforman la industria aeroespacial, particularmente en Baja California. Lo anterior resulta significativo si se considera que la industria aeroespacial cuenta con más de 40 años en esa región. Con base en los resultados de este trabajo, se presentan algunas reflexiones finales y se plantea un diseño de investigación.*

**PALABRAS CLAVE:** industria aeroespacial, gestión del talento, investigación cuantitativa, investigación cualitativa

## THE RESEARCH ON MANAGEMENT OF THE HUMAN TALENT IN THE AEROSPACE INDUSTRY IN MEXICO

### ABSTRACT

*This article aims to analyze papers published on human talent management in the aerospace industry in Mexico. The purpose of this study is to raise research strategies to approach the management of the human talent that performs the aerospace industry. A transversal descriptive study was conducted to review some theoretical approaches on the nature of the qualitative and quantitative approaches. Several designs of joint research and the different traditions or qualitative research strategies are discussed. Some papers which, so far, have been published on the aerospace industry in Mexico and the research strategies used in them are analyzed, as well. Some findings of this work were that there is very little research on the management of the human talent in the aerospace industry in Mexico, and that there is lack of consensus on the number of companies that comprise the aerospace industry, particularly in Baja California. This is significant considering that the aerospace industry has been in that area for more than 40 years. Based on the results of this work, some concluding reflections and a proposal of a research design are presented.*

**JEL:** M12

## INTRODUCCIÓN

En las dos últimas décadas la industria aeroespacial ha mostrado tener mayor relevancia a nivel mundial, dado el crecimiento en la conectividad de las líneas comerciales de aviación, el creciente interés internacional por tener satélites artificiales en el espacio y el aumento del uso de armamento cada vez más sofisticado para usos militares, entre otros. A decir de Carrincazeaux y Frigant (como se citó en Hualde y Carrillo, 2007:11), la industria aeroespacial se ocupa de “actividades productivas destinadas al diseño y construcción de aeroplanos, helicópteros, *launchers*, misiles naves espaciales y satélites; así como el equipo del que dependen éstos, además de los motores y los equipos electrónicos utilizados a bordo.”

La industria aeroespacial mexicana, no está ajena a este grado de sofisticación de la industria aeroespacial mundial, pues se encuentra en una marcada expansión. En los últimos 20 años, México se ha convertido en el primer receptor mundial de inversiones para manufacturas de la industria aeroespacial, ya que captó cerca de 33 mil millones de dólares, un volumen mayor que Estados Unidos, China, Rusia y la India. Con ello, el país se convirtió en un sitio estratégico para esa actividad, informó la consultora Deloitte (Martínez, 2010: párrafo 1). Así el crecimiento de esta industria en México, representa una gran oportunidad de empleo para los mexicanos. Sin embargo, se hace conciencia que estas actividades productivas requieren la aplicación de una tecnología que en ocasiones avanza a pasos agigantados, lo que implica una carrera por la actualización en el nivel de especialización de los trabajadores que las realizan. En México, no siempre el entrenamiento de los técnicos resulta suficiente para cubrir las necesidades de especialización de estas empresas. Al respecto, Salieri, Santibañez y Fuentes (2010) comentan que...

*El entrenamiento de técnicos podría resultar insuficiente, particularmente en el norte de México. Los únicos programas especializados existentes en el norte del país (de reciente incorporación) son los del CENALTEC y del ITSON. Aunque las empresas contactadas localizadas en estas regiones no parecen exigir por el momento altos niveles de capacitación previa a la contratación, la falta de recursos capacitados podría constituir una barrera a la transición hacia segmentos de mayor valor agregado (p. 4).*

Lo anterior resulta trascendente, dada la alta concentración de la industria aeroespacial en el norte de México. Hualde y Carrillo (2007:79), afirman que la industria aeroespacial fue establecida desde hace 40 años en Baja California y es precisamente esta entidad federativa la que “en la actualidad cuenta con el mayor número de plantas en México.” En el mismo sentido y con base en un estudio realizado sobre la industria aeroespacial en México, el Consejo Mexiquense de Ciencia y Tecnología [COMECYT] (s.f.), informa que “Baja California cuenta con la mayor concentración de empresas, que representan 26% de la industria nacional, incluyendo dos empresas con operaciones de ingeniería y de diseño.” (p. 9).

Por su parte la Secretaría de Desarrollo Económico de Gobierno del Estado de Baja California señala en su portal oficial que “con más de 40 firmas establecidas, Baja California representa una concentración única con el 35% del total de compañías en México, que ensamblan y manufacturan partes y componentes aeroespaciales. La mayoría de estas empresas se concentran en el corredor Mexicali-Tecate-Tijuana.”

Sin embargo, según datos del Instituto Nacional de Estadística y Geografía [INEGI, 2011] sólo existen en Baja California 11 empresas dedicadas a la fabricación de equipo aeroespacial. Se puede observar que no existe consenso en cuanto al número de empresas que conforman la industria aeroespacial en esta entidad federativa. En Baja California se observa, en consecuencia, un fenómeno en la industria aeroespacial de múltiples aristas. Las empresas se enfrentan, entre otras cosas, al hecho de la escases de técnicos especializados, a la necesidad de capacitar al personal con que se cuenta para que se mantenga actualizado y al reto de mantener en la empresa al personal que han capacitado, pues la piratería ahora existe a través de una guerra por el talento humano. Una adecuada gestión del talento humano se vuelve primordial. Lo anterior detona interrogantes sobre la gestión del talento humano que realiza la industria aeroespacial en México. Sin embargo, al momento no hay respuestas concretas, pues según lo señalan



algunos estudiosos del tema, “En México existe un creciente desarrollo de la industria aeroespacial, pero se carece de estudios y cifras exactas al respecto” (Hualde y Carrillo, 2007, pág. 67). Resulta evidente que se requiere investigar este fenómeno dada su importancia para la economía de México.

Por tanto, como primer paso hacia el estado del conocimiento sobre este tema, el objetivo del presente artículo es analizar los trabajos publicados sobre la gestión de talento humano aplicada al sector aeroespacial en México. Como objetivos específicos se establecen 1) revisar algunos planteamientos teóricos sobre la naturaleza de la investigación cualitativa y cuantitativa, 2) determinar de qué manera se ha realizado la investigación sobre la gestión del talento humano en la industria aeroespacial en México, y 3) identificar los principales hallazgos de estas investigaciones. Se espera que este artículo sirva para guiar los pasos de los investigadores que pretendan adentrarse en este tema, al ofrecerles estrategias de investigación con un sustento teórico y práctico.

## REVISIÓN LITERARIA

Para iniciar este recuento comenzaremos por realizar una revisión de algunos planteamientos teóricos sobre la naturaleza de la investigación cualitativa y cuantitativa, pues debemos reconocer que el vertiginoso cambio social y la pluralidad de estilos de vida, entre otros, han creado contextos inéditos bastante complejos, en donde el uso de uno u otro método pueden resultar limitados. Se hace necesario que los investigadores sean sensibles a estos cambios y sean capaces de aplicar de manera flexible las estrategias que resulten más idóneas para adentrarse en esta complejidad. No es de sorprender por tanto, que en las últimas décadas, la investigación cuantitativa se haya visto de alguna manera rebasada y que el interés en la investigación cualitativa haya crecido. La investigación cualitativa pone en práctica un conjunto de complejas prácticas interpretativas coherentes con las también complejas formaciones sociales. Al respecto, Flick (2009) expone la importancia de estudiar los significados subjetivos, las experiencias y prácticas diarias, así como las narrativas y el discurso.

Existe una marcada diferencia entre las ideas centrales que fundamentan la naturaleza de la investigación cualitativa como de la investigación cuantitativa. Denzin y Lincoln (2000) señalan que al realizar una investigación cualitativa se enfatiza la naturaleza de la realidad construida socialmente, la relación íntima entre el investigador e investigado, mientras que al realizar una investigación cuantitativa se enfatiza la medida y análisis de las relaciones causales entre las variables. Actualmente la disputa por la supremacía entre ambos métodos de investigación ha llegado a un buen término, pues ahora se reconoce que no son excluyentes sino complementarios. La aplicación de una investigación mixta brinda al investigador una visión más amplia del fenómeno estudiado. Autores como Blaxter, Hughes y Tight (2008) al hablar sobre la combinación de ambos modos de investigar han señalado lo siguiente:

*La investigación cuantitativa y cualitativa se combinan para ofrecer una imagen general. La investigación cuantitativa puede emplearse para subsanar las lagunas que surgen en un estudio cualitativo porque, por ejemplo, el investigador no puede estar en más de un lugar a la vez. Alternativamente, puede suceder que no todos los problemas sean asequibles únicamente a la investigación cuantitativa o únicamente a la cualitativa (p. 100).*

Resulta pertinente analizar a continuación diversos diseños de investigación mixta y las diferentes tradiciones o estrategias de investigación. Miles y Huberman (como se citó en Flick, 2009), exponen cuatro diseños en los que se pueden integrar el método cuantitativo y cualitativo. En el primer diseño, se realiza una recogida continua de ambas clases de datos. En el segundo diseño, la recogida de datos se realiza de manera paralela a través de investigación cualitativa y cuantitativa. A decir del citado autor, este diseño contempla tres etapas u oleadas como él les llama. En una primera oleada se investiga a través de investigación cuantitativa, luego se dan significado a los datos obtenidos en la

investigación cualitativa y se realiza la segunda oleada de investigación cuantitativa, posteriormente se dan significado a los datos obtenidos en la investigación cualitativa y finalmente se realiza la tercer oleada. En el tercer diseño se realiza una exploración a través de investigación cualitativa, seguido de la aplicación de un cuestionario a través de investigación cuantitativa y finalmente se realiza una profundización y evaluación de los resultados a través de investigación cualitativa.

En el cuarto diseño se inicia con una encuesta a través de la aplicación del método cuantitativo, seguido de un estudio de campo a través del método cualitativo y finalmente la realización de un experimento a través del método cuantitativo. Los diseños anteriores muestran que un estudio puede estar conformado tanto por enfoques cualitativos como cuantitativos en las diversas etapas del proceso de investigación. El uso de ambos métodos se puede secuenciar. Asimismo se puede triangular la investigación cualitativa y cuantitativa, esto es, combinar ambos métodos para compensar las debilidades de uno y otro. Creswell y Plano (2007) explican que en la realización de un diseño de investigación mixta, se deben tomar en cuenta las habilidades que tenga el investigador para realizar una investigación utilizando ambos métodos.

Asimismo se debe tomar en cuenta el factor tiempo, pues el recolectar datos a través de ambos métodos obviamente implica más tiempo. Cuando se aplica la investigación cualitativa en estos diseños mixtos, es importante recordar que existen diversas tradiciones o estrategias de investigación cualitativa. Así Creswell (1998) menciona que hay cinco tradiciones: biografía, fenomenología, la teoría fundamentada, etnografía y estudio de caso. Los procedimientos específicos de análisis de datos que se utilizan en estas tradiciones son: manejo de datos, leer y escribir memos, describir, clasificar, interpretar y representar o visualizar. A decir del precitado autor, aunque las cinco tradiciones de investigación realizan similares procedimientos específicos en cuanto a manejo de datos y escritura de memos, se observa que en los procedimientos de descripción, clasificación, interpretación y representación difieren (ver Tabla 1).

Por su parte Flick (2007), menciona otras estrategias de investigación como el análisis del discurso en donde los procedimientos se refieren no sólo a las conversaciones cotidianas, sino también a otros tipos de datos como por ejemplo, las entrevistas o los informes de medios de comunicación. Flick (2007) menciona además otras posiciones teóricas como los estudios de trabajo y la psicología discursiva. A decir de Padgett (2008), en la actualidad la investigación cualitativa abarca toda una familia de métodos, en donde como en cualquier familia, algunos miembros se frecuentan más que otros. Así se puede observar que mientras que unos miembros de la familia se han dejado de ver por largo tiempo, como la etnografía, los casos de estudio y la teoría fundamentada, otros como el análisis de la narrativa, el constructivismo y también los enfoques fenomenológicos son nuevos en el escenario.

Cuando se aplica la investigación cuantitativa, en estos diseños mixtos, es importante recordar que en la investigación cuantitativa existen a decir de Hernández, Fernández y Baptista (2010) diseños de “investigación experimental e investigación no experimental. A su vez, la primera puede dividirse de acuerdo con las clásicas categorías de Campbell y Stanley (1966) en: preexperimentos, experimentos “puros” y cuasiexperimentos. La investigación no experimental la subdividimos en diseños transversales y diseños longitudinales” (p. 121).

Tabla 1: Procedimientos Específicos En Cuanto A Manejo De Datos Por Tradición De Investigación Cualitativa

<b>Etapas/Tradición</b>	<b>Biografía</b>	<b>Fenomenología</b>	<b>Teoría Fundamentada</b>	<b>Etnografía</b>	<b>Estudio de Caso</b>
manejo de datos	Crear y organizar archivos de datos	Crear y organizar archivos de datos	Crear y organizar archivos de datos	Crear y organizar archivos de datos	Crear y organizar archivos de datos
leer y escribir memos	Leer a través del texto, hacer notas al margen y formar códigos	Leer a través del texto, hacer notas al margen y formar códigos	Leer a través del texto, hacer notas al margen y formar códigos	Leer a través del texto, hacer notas al margen y formar códigos	Leer a través del texto, hacer notas al margen y formar códigos
Descripción	Del grupo meta de experiencias	Del significado de la experiencia para el investigador	No lo realiza	De la fotografía de la situación (actores, lugares, etc.)	El caso y su contexto
Clasificación	material contextual	unidades de significado	contextos estrategias, etc.	buscando regularidades en el tema y patrones	categorías
Interpretación	Teoriza hacia el desarrollo de patrones y significados	Desarrolla una descripción textual, estructural y general de las experiencias (saca la esencia)	Desarrolla una matriz condicional	Interpreta y hace sentido de los hallazgos	Desarrolla generalizaciones.
Representación	Presenta una narración enfocándose en procesos y teorías	Presenta narración de la esencia de la experiencia	Presenta propuestas	Hace una presentación de una narración aumentada por tablas, figuras y diálogos	También hace una presentación de la narración aumentada por tablas y figuras.

*En esta tabla se observa que en la etapa de manejo de datos y en la de leer y escribir memo, el procedimiento para el manejo de datos es igual. (Resumido de Creswell 1998:148-149).*

Al llegar al final de este apartado y a manera de sumario, se puede afirmar que la propuesta de Creswell (1998) parece ser más acertada, dada la descripción concreta y sencilla de los procedimientos para la aplicación de la investigación cualitativa. De igual manera se puede afirmar, sin la intención de minimizar los beneficios que ofrece la investigación cuantitativa, que también la investigación cualitativa ofrece una amplia gama de posibilidades de estrategias de investigación, con la que se puede interpretar de una manera muy sensible y detallada las relaciones sociales. Sin duda, el poder observar un fenómeno a través de ambas lentes (investigación cualitativa e investigación cuantitativa) con una investigación mixta, le ofrece al investigador una visión más clara de la realidad que se pretende interpretar.

## METODOLOGÍA

La presente investigación es de corte cualitativo. Es un estudio descriptivo de tipo documental transversal en el que se realiza una revisión de algunos planteamientos teóricos que hasta el momento se han vertido sobre la naturaleza de la investigación cuantitativa y cualitativa, así como los diversos diseños de investigación mixta y las diferentes tradiciones o estrategias de investigación cualitativa y cuantitativa. A la luz de los planteamientos teóricos revisados, se analizaron las estrategias de investigación utilizadas en estudios sobre la gestión del talento humano en la industria aeroespacial en México, específicamente en Baja California. Para localizar y seleccionar las publicaciones sobre el tema de estudio, se revisaron bases de datos como EBSCO HOST, la página oficial del Instituto Nacional de Estadística y Geografía (INEGI); portales de internet como Gestipolis.com, deGerencia.com e Infoespacial.com; repositorios de tesis de universidades como el de la Universidad Michoacana de San Miguel de Hidalgo, del Instituto de Altos Estudios Nacionales; libros, folletos, revistas especializadas como Metalmecánica, y periódicos como RRHHdigital. Se hace la precisión que las publicaciones sobre la gestión del talento humano en la industria aeroespacial en México fueron muy escasas, por lo que se tuvo que recurrir a analizar las publicaciones sobre la gestión del talento humano y de la industria aeroespacial de manera separada, así también se recurrió a analizar publicaciones sobre el tema realizadas en otros países.

El análisis de las publicaciones se llevó a cabo en cada caso, determinando el método de investigación utilizado e identificando las unidades de análisis, así como las técnicas de investigación aplicadas. Con los datos obtenidos en esta indagatoria, se realizaron reflexiones sobre los hallazgos de las publicaciones revisadas y se pudieron plantear estrategias de investigación que resultan de utilidad para profundizar en la investigación de este tema.

## RESULTADOS

A la luz de las propuestas teóricas revisadas, se pueden mencionar a continuación algunas estrategias de investigación identificadas en publicaciones sobre la gestión del talento humano y la industria aeroespacial, así como algunos hallazgos vertidos en las mismas. Para iniciar la presentación de resultados comenzaremos por decir que en las publicaciones revisadas sobre gestión del talento humano, se pudo observar un predominio de aplicación del método cualitativo. Prácticamente en todas las publicaciones se realizó un estudio descriptivo de tipo documental para caracterizar la gestión del talento humano (Ver tabla 2). Destaca la nota publicada en Mas Noticias/Chihuahua, ya que se refiere precisamente al desarrollo del talento humano en la industria aeroespacial. En el documento se presentan los resultados de una entrevista al Secretario de Economía de Chihuahua, en la que confirma la próxima vinculación que tendrá el estado de Chihuahua con *Wichita State Collage*, considerada como la capital de la industria aeroespacial en el mundo. Esta vinculación se dará para desarrollar “planes de estudio en carreras de ingeniería aeronáutica, mecatrónica, mecánica, especialidades en el desarrollo del currículo que necesita la industria aeronáutica con las universidades locales” (párr. 7).

Fueron realmente muy pocas las publicaciones sobre gestión del talento humano realizadas en México, sólo una de ellas abordaba la gestión del talento humano aplicada a la industria aeroespacial. En el caso de dos investigaciones revisadas, una de Ecuador y otra de Colombia, se identificó la aplicación de un método mixto, en donde se realizó investigación documental y entrevistas, así como también trabajo de campo para la aplicación de una encuesta.

Entre los estudios revisados sobre la industria aeroespacial en México, destaca la investigación realizada por Hualde y Carrillo (2007), la cual aplica un método mixto para estudiar a una muestra de 23 empresas ubicadas en Baja California (Ver Tabla 3). Como parte de la investigación cuantitativa, aplica la técnica de encuesta y analiza los datos mediante medidas de tendencia central. Además realiza un análisis cualitativo de los datos para darles sentido, sin embargo en el estudio no se indica cuál de las tradiciones de investigación cualitativa se aplicó. Algunos hallazgos de esta investigación fueron que las empresas estudiadas representaron un 60% del empleo total de la industria aeroespacial en la entidad y 70% de los establecimientos. Se pudo determinar en este estudio que...

las empresas ocupan en promedio 17.8 por ciento de técnicos del total de empleados por establecimiento...en promedio, se emplean a 23 ingenieros por establecimiento, esto representa alrededor de 7.6 por ciento del empleo total y un considerable 22.5 por ciento del segmento de empleo calificado (p.107).

Asimismo destaca el estudio realizado por Salieri, Santibañez y Fuentes (2010) el cual a través de método cualitativo, por medio de entrevistas e investigación documental, logra ilustrar en el mapa los estados que han desarrollado la industria aeroespacial en México (Ver Tabla 3).

Tabla 2: Publicaciones Sobre La Gestión Del Talento Humano

Autor	Año	País	Fuen- Te	Titulo	Método Aplicado	Unidad Análisis	De	Técnicas Aplicadas
Flor Araque, D. F. y Proaño Valenzuela, K.P.	2011	Ecuador	T	Diseño de un modelo de gestión de talento humano para la empresa Sharp del Ecuador S.A.	Mixto	Modelos de Gestión del Talento Humano	de	Análisis documental, encuesta y entrevista
Mas Noticias/ Chihuahua	2011	México	P	Proyectan planes de estudio en talento humano para la industria aeroespacial: Alberto Chretin	Cualitativo	Planes de estudio	de	Entrevista
Salieri, G., Santibañez, L., Fuentes, A.	2010	No se indica	W	Estudio de las necesidades de capital humano de la Industria Aeroespacial en México	Cualitativo	Necesidades de capital humano		Entrevista e investigación documental
Núñez Ríos, J.	2010	México	T	Análisis del proceso de gestión del talento humano en hoteles cuatro estrellas	Cuantitativo	101 hoteles de 4 estrellas ubicados en la delegación Cuauhtemoc		Muestreo estadístico, encuesta
Felix, S.	2010	No se indica	R	Planes para retener al talento humano: ¿Tan mal está su empresa?	No se indica	No se indica		No se indica
Saldarriaga Ríos, J.G.	2008	Colombia	R	Gestión humana: tendencias y perspectivas	Cualitativo	La administración del talento humano		Análisis documental, categorización descriptiva y entrevista
Mora Bautista, L. F.	2008	Colombia	T	Propuesta para la gestión del talento humano y la comunicación en CNT Sistemas de Información S.A	Mixto	CNT Sistemas de Información S.A		Encuesta y Entrevista
Ballivian D., R. A. y Gonzales. C. T.	2006	No se indica	W	Los nuevos modelos de gestión del principal activo de una empresa	Cualitativo	Modelos de gestión		Entrevista
Lorenzo García, R.	2006	Cuba	R	¿A qué se le denomina talento? Estado del arte acerca de su conceptualización	Cualitativo	talento		Revisión documental, conceputación, Modelación
Vásconez, F.	2002	Ecuador	T	La administración del talento humano eficiente y eficaz del registro civil para la satisfacción de necesidades del cliente interno y externo, optimizando el desarrollo sostenible del Ecuador.	Cuantitativo	117 empleados que laboran en la unidad sur Turubamba.		Muestreo estadístico, encuesta
Medina Orozco, A. M.	2001	Ecuador	T	Estado del Arte en la medición de la gestión del talento humano	Cualitativo (el ciclo hermenéutico)	medición en cada una de las funciones y prácticas de la G.T.H.		Investigación documental

En esta tabla se observa que sólo dos de los documentos revisados tratan el tema de la gestión del talento humano en la industria aeroespacial. L= libro, R= revista, F= folleto, P= periódico, W= portal de internet, T= tesis

El citado estudio pone de manifiesto las principales carencias en cuanto a capital humano, según lo refieren los entrevistados. La principal carencia lamentada por los entrevistados es la falta de técnicos con capacitación de CNC. “Algunas empresas han desarrollado programas de entrenamiento en colaboración con instituciones educativas (en Baja California: CECATI, CECITE y el Tecnológico de Mexicali) para poder capacitar a sus propios empleados, aun cuando la capacitación toma más de un año” (p. 24). Como se puede observar en la Tabla 3, sólo tres publicaciones presentan investigaciones relacionadas a la gestión del talento humano en la industria aeroespacial en México (Hualde y Carrillo, 2007; Carrillo y Hualde, 2009 y Salieri, Santibañez y Fuentes, 2010).

Tabla 3: Publicaciones Sobre La Industriaaeroespacial.

Autor	Año	País	Fuente	Título	Método Aplicado	Unidad Análisis	De	Técnicas Aplicadas
Martínez, J.	2011	Canadá	R	Centripetal Forces In Aerospace Clusters In Mexico	Cuantitativo	Clusters México	En	Encuesta Y Entrevista
Salieri, G., Santibañez, L., Fuentes, A.	2010	No Se Indica	W	Estudio De Las Necesidades De Capital Humano De La Industria Aeroespacial En México	Cualitativo	Necesidades De Capital Humano	De	Entrevista E Investigación Documental
Martínez, V.	2010	México	R	Es El País Atractivo Para Inversión Aeroespacial: Deloit. Manufactureras Nacionales Deben Aprovechar El Crecimiento De Ese Sector, Afirma.	Cualitativo	1 Persona		Entrevista
Carrillo, J. Y Hualde, A.	2009	México	L	Potencialidades Y Limitaciones De Sectores Dinámicos De Alto Valor Agregado. La Industria Aeroespacial En México	Cuantitativo	23 Empresas Aeroespaciales En Baja California		Encuesta
Hualde, A. Y Carrillo, J.	2007	México	L	La Industria Aeroespacial En Baja California. Características Productivas Y Competencias Laborales Y Profesionales.	Mixto	23 Empresas Aeroespaciales En Baja California		Encuesta
Massachusetts Office Of International Trade & Investment	2007	Eeuu	I	Mexican Aerospace Industry	Cualitativo	No Se Indica		Investigación Documental: Fuentes Primarias Y Secundarias.
García Bernal, M.A.	2002	México	T	Fusión De La Aleación Ligera Al-4.5 Mg Y Análisis De Sus Propiedades Superplásticas De Aplicación Aeronáutica Y Aeroespacial.	Cuantitativo	Aleación De Aluminio	De	Experimentación
Consejo Mexiquense De Ciencia Y Tecnología	S.F.	México	F	Desarrollo De Un Plan Estratégico Para El Fortalecimiento Y Articulación De La Cadena De Valor De La Industria Aeronáutica En El Estado De México.	No Se Indica	5 Áreas De Crecimiento Para La Industria Aeroespacial		No Se Indica

En esta tabla se observa que son escasos los estudios sobre la industria aeroespacial en Baja California. En la mayoría de las publicaciones se proporcionan los resultados del estudio, pero no se indica de manera específica el método de investigación utilizado.

L = Libro, R= Revista, F= Folleto, P= Periódico, W= Portal De Internet, I= Informe

## CONCLUSIONES

Con base en la revisión de los planteamientos teóricos realizada en este estudio, en cuanto a la naturaleza de la investigación cualitativa y cuantitativa, se concluye que el poder observar un fenómeno a través de ambas lentes (investigación cualitativa e investigación cuantitativa) reduce la opacidad de un fenómeno. La investigación mixta, por tanto, resulta aplicable para el estudio del tema en comento.

La revisión de publicaciones sobre la gestión del talento humano en la industria aeroespacial en México, permitió dar sustento práctico a una propuesta de estrategias de investigación, pues el identificar en los estudios revisados algunas debilidades metodológicas, coadyuva a que las estrategias propuestas se realicen de manera depurada. Un ejemplo de las debilidades encontradas, fue la poca información proporcionada en las publicaciones revisadas sobre el diseño de investigación y en su caso la tradición o estrategia de investigación aplicada. Destaca el hecho que sólo en una publicación se haya mencionado la

aplicación del método mixto de investigación, pero sin especificar la tradición de investigación cualitativa ni las técnicas aplicadas. La revisión de publicaciones permitió también determinar la manera en que se ha venido realizando la investigación sobre este tema. Resultó evidente que las publicaciones sobre gestión del talento humano revisadas, en su mayoría fueron realizadas a través de investigación cualitativa, mientras que en las publicaciones sobre la industria aeroespacial se observó la aplicación de investigación mixta y un predominio de investigación cuantitativa.

Aunado a lo anterior, la revisión de publicaciones sobre el tema materia de estudio, permitió identificar los principales hallazgos de estas investigaciones. Se pudo identificar por ejemplo, que a pesar que la industria aeroespacial no es de data reciente en México, se ha realizado muy poca investigación sobre este tema, y menos aún sobre el tema de gestión del talento humano en la industria aeroespacial en México. Específicamente en Baja California, fue evidente que no existe consenso en cuanto al número de empresas que conforman la industria aeroespacial, pues mientras Hualde y Carrillo (2007) y la Secretaría de Desarrollo Económico de Gobierno del Estado de Baja California señalan que son aproximadamente 40 empresas, INEGI (2011) identifica sólo a 11. Se puede concluir, por tanto, que el tema materia de estudio ofrece grandes retos, partiendo del hecho que no existe consenso en cuanto a las características que determinan que una empresa sea considerada parte de la industria aeroespacial, lo que da como consecuencia este sesgo tan grande en el tamaño del universo, situación que sin duda impacta a cualquier investigación en cuanto al cálculo de la muestra, para que en verdad sea representativa.

Al finalizar el presente trabajo en el que se ha analizado la investigación sobre la gestión del talento humano de la industria aeroespacial en México, se hace conciencia que el tema no se ha agotado, pues se trata de un fenómeno que presenta múltiples oportunidades de investigación: la escases de técnicos especializados, la necesidad de capacitar al personal con que se cuenta para que se mantenga actualizado y el reto de mantener en la empresa al personal que se ha capacitado, son sólo algunas.

Para guiar los pasos de quienes pretendan abordar el tema de la gestión del talento humano en la industria aeroespacial, se plantean las siguientes estrategias de investigación: se propone un diseño de investigación mixta, en el que se realice una exploración a través de investigación cualitativa, seguido de la aplicación de un cuestionario a través de investigación cuantitativa y finalmente que se realice una profundización y evaluación de los resultados a través de investigación cualitativa, es decir, el tercer diseño propuesto por Miles y Huberman (como se citó en Flick, 2009). Para la exploración a través de investigación cualitativa, se propone que el estudio se lleve a cabo a través de la tradición de teoría fundamentada, dado que esta tradición de investigación cualitativa permite un análisis de datos sistemático, el cual inicia desde el momento mismo en que se obtienen. Este procedimiento de comparación constante permite recoger, codificar y analizar datos simultáneamente, no sucesivamente, lo que agiliza el establecimiento de conclusiones. Para la aplicación del cuestionario a través de investigación cuantitativa, se propone que se realice un muestreo probabilístico estratificado por zonas del país o por ciudades que integran la entidad federativa estudiada. Para realizar la profundización y evaluación de los resultados a través de investigación cualitativa, se propone que se retomen los resultados obtenidos en la investigación cuantitativa y se les dé sentido desde la teoría fundamentada, triangulándolos con información documental o de otras fuentes. Se espera que este trabajo sirva de base para subsecuentes investigaciones.

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# EFFECTO QUE INFLUYE LA RELACIÓN DE COMPAÑEROS DE TRABAJO, CON LA SATISFACCIÓN LABORAL EN UNA EMPRESA METAL-MECÁNICA

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## RESUMEN

*En la presente investigación tiene como finalidad medir la relación laboral del equipo de compañeros de trabajo en una empresa metal-mecánica de la Cd. de Frontera, Coahuila, resulta de vital importancia evaluar el efecto de la interacción de los motivos del individuo, de los incentivos que le provee la organización y de las expectativas despertadas en la relación. ¿Existe correlación en el equipo de compañeros de trabajo con el clima laboral satisfactorio? (Maslow, 1991) la motivación es constante y compleja, prácticamente es una característica casi universal en toda organización. La metodología es de carácter mixto cualitativa ya que se acudió a la información documental y cuantitativa donde las técnicas utilizadas fueron entrevistas, además la investigación presenta la aplicación de 34 encuestas a los trabajadores, y se complementa con fuentes de carácter documental que han investigado sobre este tema. Según (Alles, 2002) se puede obtener propuestas que solucionen mejorar el desempeño de producción. Al analizar los resultados encontrados se da a conocer el desempeño específico y el factor de comportamiento de los compañeros de trabajo, en base a estadísticas se elaboran propuestas que resultan de vital importancia para la empresa.*

**PALABRAS CLAVE:** Compañeros de trabajo, Clima laboral, Motivación, Desempeño

## SUMMARY

*In the present investigation aims to measure the employment relation ship of team co.workers in a metal working company from the city of Frontera, Coahuila, is vital to assess the effect of the interaction of the motives of the individual, the incentives that provides the organization and the expectations raised in the relationship. Is there a correlation in team of co-workers with the working environment satisfactory? (Maslow, 1991) and constant motivation is complex, practically an almost universal feature in every organization. The methodology is mixed qualitative since it went to the documentary and quantitative information where the techniques used were interviews, research also shows the application of 34 surveys of employees, and is supplemented by documentary sources that have investigated this subject. According to (Alles,2002) can be solved to obtain proposals to improve production performance. In analyzing the results disclosed specific performance and the behavior factor ofco-workers, based on statistics are made proposals that are vital importance for the company.*

## INTRODUCCIÓN

Hoy en día para las empresas en general les interesa saber si sus empleados se sienten dentro de un clima laboral satisfactorio, además de bajar el índice de rotación de personal, capacitar al personal, es de suma importancia siempre y cuando logren permanencia dentro de la organización. Según (Maslow, 1975) la motivación del personal es vital importancia. Se debe satisfacer una necesidad inferior previa, finalmente a medida que ascendemos en la pirámide, nuestras necesidades cambian de objetivos y pasan a ser necesidades de falta o privación a ser necesidades de crecimiento o autorrealización.

### Planteamiento Del Problema

El problema principal es medir mediante un instrumento de clima laboral, si influye la relación de compañeros de trabajo con en la satisfacción laboral de los trabajadores en una empresa Metal-Mecánica Identificar las alternativas de motivación en la relación laboral.

### Objetivo General

Determinar el efecto que influye la relación de compañeros de trabajo con la satisfacción laboral de los trabajadores en la empresa metal mecánica. Determinar si existe correlación en el equipo de compañeros de trabajo con el clima laboral satisfactorio. Determinar si los trabajadores disfrutan el trato con los compañeros de trabajo.

### Preguntas De Investigación

*¿Existe correlación en el equipo de compañeros de trabajo con el clima laboral satisfactorio?*

*¿Efecto que influye la relación de compañeros de trabajo con la satisfacción laboral?*

*¿% de los trabajadores que disfrutan el trato con los compañeros de trabajo en la empresa?*

### **MARCO CONTEXTUAL**

Coahuila es el tercer estado más grande del país, se encuentra localizado en el noreste de México comparte frontera con estados unidos de Norteamérica de 512 kilómetros, su extensión territorial es de 151,571 km. su población es de 2,748,391 según datos del Inegi 2010. de los cuales el 49.63% son Hombres y el 50.37% son mujeres con un PIB estatal de 36.3 % comercio, restaurantes y hoteles 20.4% y servicios 16.9%, Frontera cuenta con 75,215 habitantes.

### **REVISIÓN LITERARIA**

(Maslow, 1991) la motivación es constante y compleja, prácticamente es una característica casi universal en toda organización. Según (Alles, 2002) se puede obtener propuestas que solucionen mejorar el desempeño de producción. Al analizar los resultados encontrados se da a conocer el desempeño específico y el factor de comportamiento de los compañeros de trabajo, en base a estadísticas se elaboran propuestas que resultan de vital importancia para la empresa

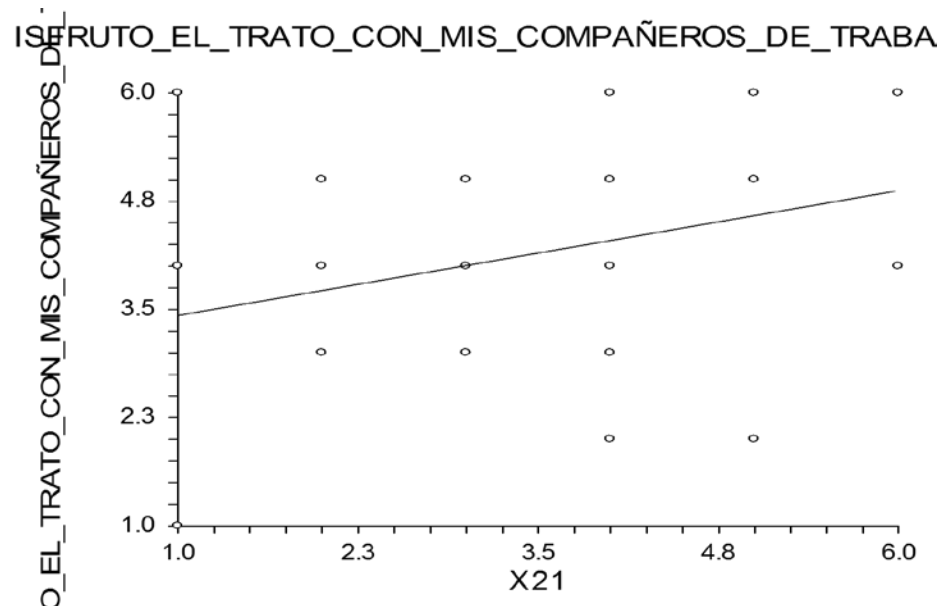
### **MARCO REFERENCIAL**

Para Abrajan Castro, Contreras Padilla y Montoya en su investigación mencionan que la satisfacción laboral es un elemento de gran utilidad para las organizaciones ya que a través de su medición muestra la importancia de la experiencia del capital humano. Sin embargo no influye en la satisfacción laboral, en el artículo de B. López- Araujo menciona que los compañeros de trabajo y supervisores no influye en la satisfacción laboral, es decir amortigua la relación y el estrés por sus dos fuentes de presión. En una entrevista a tres empleados de la empresa metal-mecánica se llega a la misma conclusión de investigaciones anteriores, ya que la relación de compañeros es excelente en esta empresa se ayudan unos con otros cuando terminan su labor, sin embargo no se sienten satisfechos ya que no cuentan con ninguna motivación económica cuando existe labor extra de trabajo de entrega inmediata.

### **METODOLOGIA**

Es de carácter mixto cualitativa ya que se acudió a la información documental y cuantitativa donde las técnicas utilizadas fueron entrevistas, además la investigación presenta la aplicación de 34 encuestas a los trabajadores, y se complementa con fuentes de carácter documental que han investigado sobre este tema

## RESULTADOS



¿Existe correlación en el equipo de compañeros de trabajo con el clima laboral satisfactorio?

Figura 1 Se observa que no existe correlación en la satisfacción laboral y en relación con los compañeros de trabajo.

Run Summary Section			
Parameter	Value	Parameter	Value
Dependent Variable	DISFRUTO_EL_TRATO_CON_MIS_COMPANEROS_DE_TRABAJO	Rows Processed	32
Independent Variable	X21	Rows Used in Estimation	32
Frequency Variable	None	Rows with X Missing	0
Weight Variable	None	Rows with Freq Missing	0
Intercept	3.1415	Rows Prediction Only	0
Slope	0.2884	Sum of Frequencies	32
R-Squared	0.1123	Sum of Weights	32
Correlation	0.3351	Coefficient of Variation	0.2919
Mean Square Error	1.538674	Square Root of MSE	1.240433
Linear Regression Report			
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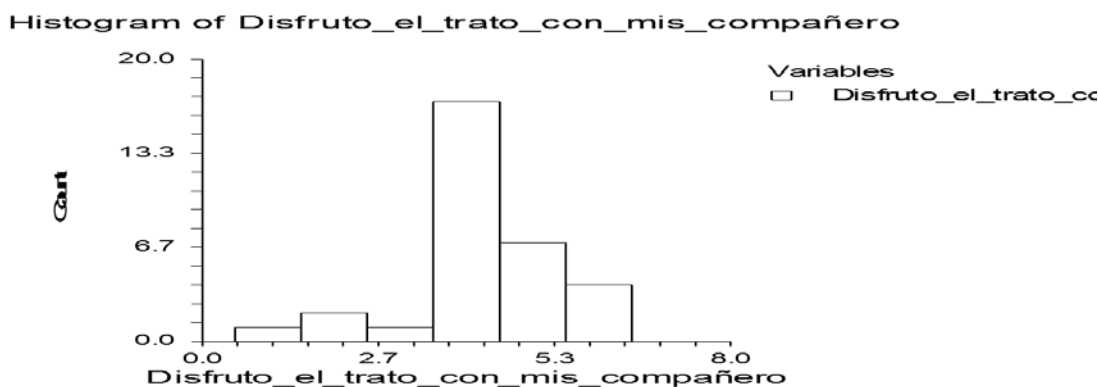
$y = disfruto\_el\_trato\_con\_mis\_compañeros\_de\_trabajo$   $x = x21$

Figura 2: En esta figura los resultados encontrados fueron de un 85% los empleados de la empresa metal-mecánica disfrutaban del trato de los compañeros de trabajo.

Donde X21 es Satisfacción laboral, según instrumento.

## CONCLUSIÓN

En los datos encontrados de acuerdo al instrumento validado, se observa claramente en los histogramas que un 85% de los empleados encuentra satisfecho con la relación entre los compañeros de trabajo sin embargo no existe efecto que influye en la satisfacción laboral de la empresa metal-mecánica. En entrevistas con 3 empleados informan que la relación de compañeros de trabajo es excelente y cuando el trabajo se carga para algunos en equipo le ayudan los que terminan su labor. En cuanto a la satisfacción laboral disfrutan su empleo pero se sienten desmotivados cuando existe carga extra y no se les reconoce su participación.



## PROPUESTA

Teniendo una excelente relación en los compañeros de trabajo y supervisores se recomienda a los directivos implementar recursos económicos motivacionales cuando exista una carga de trabajo extra.

## BILIOGRAFÍA

Keywords – Coworkers, working environment, motivation, Performance.

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 Líneas de investigación: Clima organizacional, satisfacción laboral, Triple Hélice y Clúster Turístico.

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# **ESTANCIAS INFANTILES SEDESOL: ORGANIZACIONES QUE APRENDEN. UNA INTERVENCIÓN PARA LA GESTIÓN DEL CONOCIMIENTO DESDE LA TRIPLE HÉLICE.**

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## **ABSTRACT**

*A company that does things that it was not doing before will have incorporated knowledge. If this one is managed from the dynamic intervention that the triple helix paradigm proposes, linking University-Enterprises-Government Relations, we are talking about innovations that derive knowledge transference beyond the simple links. SEDESOL's Child Care Centers, in Mexico and particularly in Durango's State, are embedded in a complex reality related to the poverty and marginalization. The goal of this research is to show the obtained results from the involvement or intervention of the Economy, Accounting and Administration Faculty, ("Facultad de Economía, Contaduría y Administración de la UJED") through the implementation of a Management System for SEDESOL's Child Care Centers. The result is encouraging, since it can appreciate what kind of knowledge is easier to incorporate for this type of microbusinesses and to describe factors involved in such learning. Specific circumstances that either allow or inhibit organizational learning were identified and how this type of interventions may develop change and improvement.*

## **SEDESOL'S CHILD CARE CENTERS: LEARNING ORGANIZATIONS. AN INTERVENTION FOR THE KNOWLEDGE MANAGEMENT FROM THE TRIPLE HELIX**

## **RESUMEN**

*Una empresa que hace cosas que antes no hacía, habrá incorporado conocimiento. Si este, es gestionado desde la intervención dinámica que propone el paradigma de la triple hélice, relacionando universidad, empresa y estado, se está hablando de innovaciones que derivan transferencia de conocimiento más allá de la simple vinculación. Las Estancias Infantiles de SEDESOL, en México y particularmente en el Estado de Durango, están incrustadas en una realidad compleja relacionada con la pobreza y marginación. El objetivo de este trabajo de investigación es mostrar los resultados obtenidos de la intervención de la Facultad de Economía, Contaduría y Administración, a través de la implementación de un Sistema de Gestión para Estancias Infantiles de SEDESOL. El resultado es alentador, pues puede apreciarse qué conocimientos son más fáciles de incorporar para este tipo de microempresa y describir factores involucrados en tal aprendizaje. Se pudieron identificar circunstancias específicas que facilitan o inhiben el aprendizaje organizacional y como este tipo de intervenciones puede impulsar el cambio y la mejora.*

**PALABRAS CLAVES:** Gestión del conocimiento, Aprendizaje organizacional y Triple Hélice.

## INTRODUCCIÓN

Este proyecto de investigación se deriva de los resultados obtenidos en la implementación de un sistema de gestión para Estancias Infantiles (EI) de SEDESOL, antes de establecer el procedimiento a seguir, se realizó un diagnóstico de las entidades analizadas, lo que constituye además la base para la primera etapa del procedimiento propuesto. Para ello se revisaron dos apoyos clave: el instrumento de Diagnóstico Inicial y el de Diagnóstico Final. La culminación de las etapas iniciales permitió conocer los principales aprendizajes más fáciles de adquirir para las EI participantes en el Proyecto que influyeron en el aprendizaje organizacional de las mismas, derivado de la aplicación de un modelo de sistema de gestión de calidad, por lo que el resultado de los elementos analizados en el diagnóstico inicial y final constituyeron el punto de partida para el diseño y la aplicación de este estudio de investigación, el cual forma parte de la línea de investigación: “Tópicos selectos de administración empresarial”, del cuerpo académico “Estudios empresariales desde la perspectiva económico administrativa” de la Facultad de Economía Contaduría y Administración de la UJED.

En consecuencia, el objetivo general de éste análisis es identificar los principales aprendizajes adquiridos durante la aplicación del sistema de gestión y medir el nivel de aprendizaje organizacional obtenido por las EI de SEDESOL con miras a proponer los cambios necesarios para hacer del aprendizaje organizacional un proceso continuo en ellas. Hipótesis.- Se partió del supuesto de que existe un aprendizaje organizacional de la Estancias Infantiles de SEDESOL a través de la implementación del Sistema de Gestión. Para este avance se plantearon las siguientes preguntas de investigación: ¿La implementación del sistema de gestión permitió el aprendizaje organizacional de las Estancias Infantiles de SEDESOL?

¿Para cual de los elementos del modelo del sistema de gestión hay condiciones más favorables para el aprendizaje en las EI de SEDESOL?

¿Para cual elemento del modelo del sistema de gestión hay condiciones menos favorables para el aprendizaje en las EI de SEDESOL?

## REVISIÓN LITERARIA

Considerando que el conocimiento o “capital cognitivo” y su tasa de incremento son las claves de éxito en el Siglo XXI, no sólo del crecimiento económico, sino también del lugar que países, regiones y ciudades ocuparán en el orden futuro de territorios “ganadores y perdedores” en el juego competitivo de la globalización. (Boisier, 2001), las empresas en todos los niveles deberán considerar el aprendizaje organizacional, para al menos mantenerse vigentes en el mercado. Información y conocimiento no son lo mismo y el aprendizaje individual respecto al colectivo tampoco tiene el mismo proceso ni las mismas implicaciones. “El círculo virtuoso: hacer más de lo mismo cada vez mejor” (Soto & Sauquet) era suficiente como concepto de aprendizaje en la época de Henry Ford y Taylor, pero la evolución de los individuos y por consecuencia de las organizaciones que estos son capaces de crear, indica que hoy son necesarios procesos colectivos y colaborativos que nos llevan a concebir el aprendizaje colectivo como un suceso más complejo que la suma de los aprendizajes individuales. En un mundo perfecto existirían organizaciones perfectas, en el real no. Es bastante con crear una organización apenas mejor que la competencia para subsistir. “Pero si además del corto plazo se aspira a un futuro, es necesario también ser capaz aprender más rápido que el resto. Sea lo que fuere que una empresa produzca, si aspira a subsistir, deberá producir e incorporar conocimiento” (Soto & Sauquet).

Conocimiento para las empresas y para los individuos es más que poseer libros. “Una empresa habrá incorporado conocimiento cuando pueda hacer cosas que antes no hacía” (Soto & Sauquet) La información es el insumo y el conocimiento lo que posibilita el cambio y el cambio la mejora.



Conocimiento entonces, tal como lo dijo Drucker, se vuelve en un recurso dominante y decisivo como factor de producción (Drucker, 1993). Un sistema de gestión hace posible la medición de desempeño en los niveles de procesos, lo que genera un impacto importante en la cultura de la organización, a diferencia de la medición a nivel de resultados. Este impacto se debe a que la medición de desempeño en este nivel, es un poderoso agente de cambio en las organizaciones, como ha sido ampliamente demostrado en el sector privado. (Rummler & Brache, 1995).

### Aprendizaje Organizacional.

Es muy difícil afirmar que las empresas y los individuos aprenden de la misma manera, sin embargo por similitud podríamos afirmar que las organizaciones aprenden cuando a partir de la realización de las actividades que los miembros de una organización ejecutan de manera constante, se obtiene una mejora ya sea por un perfeccionamiento de procedimientos internos o porque la interrelación entre los objetivos, los recursos y el sistema relacional se hace, a nivel organizativo, menos disfuncional. (Sallán, 2000). Implica que la respuesta cambia ante la misma situación. Una parte fundamental del proceso de aprendizaje de una organización es la obtención de conocimiento de sus colaboradores.

Según lo dice George P. Huber: “Para la adquisición del conocimiento de los individuos en una organización hay solo una parte en la que ella puede influir, en la otra parte podrá influir muy poco o nada tal es el caso de aspectos como la experiencia personal y emocional, la capacidad de reflexión y asimilación, la experiencia adquirida en el pasado y la formación académica”.

Sin embargo pese a esta limitante hay otros elementos en los que la organización, si puede intervenir positivamente, entre ellos, está la capacitación y la gestión del conocimiento, en éste estudio nos estaremos refiriendo al aprendizaje individual que cada individuo puede adquirir a través de las herramientas que proporcione la organización colaborando, entonces si, como parte estratégica del aprendizaje organizacional.

### Niveles Del Aprendizaje Organizacional.

Es importante revisar diferentes ópticas del aprendizaje, a partir del aporte de la psicología, con relación a él, existen tres enfoques dominantes, que son: Conductual o del Comportamiento en el que la empresa es un sistema racional que aprende a través de la experiencia, desarrollando nuevas respuestas y acciones en base a la interpretación de estímulos internos y o externos y considerando el papel limitante de las rutinas organizativas, tanto en número de respuestas posibles como por las respuestas estandarizadas. Cognitivo que señala como punto de partida del aprendizaje en la organización, la transformación de una estructura cognitiva dada como consecuencia de nueva información. El aprendizaje se ve como un proceso a través del cual se desarrolla conocimiento sobre las relaciones acción-resultado y sobre la influencia del entorno en dichas relaciones. Posteriormente, dicho conocimiento es distribuido a lo largo de la organización, comunicado entre los diferentes miembros, consensuado e integrado dentro de los procedimientos de trabajo y la estructura. Conductual-Cognitivo que representa la integración de las dos perspectivas anteriores, tal como un grupo de reconocidos científicos sociales ha venido planteando (Argyris y Schon, 1978; Fiol y Lyles, 1985; Miller, 1991; Easterby-Smith, 2000) y que representa la línea dominante en el abordaje actual del fenómeno. Bajo este enfoque, el aprendizaje es un proceso que requiere la adquisición de conocimientos y el desarrollo de esquemas conceptuales compartidos entre los miembros de la organización que permitan su diseminación y utilización, produciendo como resultado tanto nuevos marcos de referencia cognitivos dentro de los cuales tomar decisiones, como nuevos comportamientos, lo que permite mantener o mejorar la actuación de la empresa. (Naranjo Herrera & Gallego Giraldo, 2009).

Una organización es un sistema de relaciones sociales, coordinadas en un marco estructurado, cuyo desempeño se sustenta en el trabajo de equipos formados alrededor de objetivos a alcanzar, sobre la base de la utilización de recursos y de una cultura propia, que interactúa constantemente con el entorno. Los cinco grandes procesos de aprendizaje organizacional que identifica Garvin: (David A., 2000).

En palabras de Garvin: “Una organización que aprende es una organización experta en crear, adquirir y transmitir conocimiento, y en modificar su conducta para adaptarse a esas nuevas ideas y conocimiento”. (David A., 2000). Para que las EI logren pasar de una organización tradicional a una que aprende es importante entender el valor que tiene el conocimiento en el proceso y empezar a gestionarlo tal es el caso de la aplicación que se realizó en la EI de SEDESOL, implementando un sistema de gestión de calidad, al respecto Garvin señala: “Si falta el aprendizaje, las empresas –y las personas- simplemente repetirán las antiguas prácticas, el cambio seguirá siendo superficial y las mejoras serán fruto de la casualidad o duraran poco” (David A., 2000) Por esta razón el eje del cambio para las organizaciones es el aprendizaje, “es decir, el proceso mediante el cual la organización adquiere la capacidad de aprender, adaptarse y cambiar incesantemente”. (Robbins S. & Coulter, 2005).

### El Modelo De La Triple Hélice.

El modelo de triple hélice pretende que la participación activa de la Universidad sea un elemento capaz de provocar la generación del conocimiento jugando un papel fundamental con su relación empresa y gobierno, no solo vinculándose sino ir mas allá provocando a través de la sinergia de las acciones comunes un impulso de cambio de estadio en cada uno de los participantes para avanzar hacia nuevas situaciones.

## **METODOLOGÍA**

Tomando en cuenta que se parte de un proyecto en el que se implementó un sistema de gestión de calidad en las Estancias Infantiles de SEDESOL, se trata de un estudio cualitativo, transversal y de tipo experimental. La población total del proyecto incluye a 39 EI, 39 alumnos participantes como asesores (a través de la presentación de servicio social de pasantes y de prácticas profesionales), 6 profesoras coordinadoras de equipos e instructoras del proyecto. Todos ellos de la Facultad de Economía Contaduría y Administración de la Universidad Juárez del Estado de Durango. Las etapas del procedimiento son: Implementar el Sistema de Gestión de EI de SEDESOL. Se tuvo acceso respondiendo a la convocatoria de SEDESOL para el “Programa de Estancias Infantiles para apoyar a Madres Trabajadoras” donde solicitaban la presentación de un proyecto que incluyera la participación de alumnos de servicio social y prácticas profesionales, obteniendo así un recurso financiero de \$327,500 para el pago de becas a alumnos y maestros participantes y adquisición de materiales. Análisis e Interpretación de Resultados. El estudio general es un análisis de la gestión del conocimiento en este tipo de intervenciones y este es un avance de una de las diferentes lecturas que ha implicado dicho análisis.

El Sistema de Gestión, es una adaptación del modelo diseñado por el Ing. Mauricio Rodríguez Martínez y sus colaboradores de la empresa Lajapyme, S.A. de C.V., ([www.lajapyme.com](http://www.lajapyme.com)) con base en el Sistema Dia LAJACONET, ([www.lajaconet.com](http://www.lajaconet.com)), desarrollado por el experto brasileño Carlos S. Andriani y adecuado al sector turismo por los consultores “M”, siendo SECTUR la propietaria de todos los derechos. El sistema ya adaptado se conforma por una estructura de 5 elementos y 13 técnicas:

1. Calidad Humana. Se busca establecer reglas claras y fomentar el liderazgo participativo, que genere un ambiente propicio para elevar la moral y la disciplina del equipo de trabajo, estableciendo un sistema humanista a partir de las metas organizacionales.
2. Satisfacción del Cliente. Se busca entender el mercado en el que participa una Estancia Infantil, para crear estrategias adecuadas de marketing.
3. Estandarización de procesos. Identificar los procesos estableciendo formatos para su estandarización, logrando así la disminución de desperdicios y garantizando calidad en el servicio.

4. Sistema de Información financiera. Desarrollar un sistema de información y análisis financiero para mejorar el proceso de toma de decisiones, concentrar los esfuerzos en los puntos clave e incrementar los resultados de la empresa.

5. Planeación y mejora continua. Proporcionar a la EI una herramienta de Planeación Estratégica acorde a su estructura, que permita establecer la filosofía de la empresa y desarrollar sistemas de información y análisis financiero para llevar un verdadero control de la misma.

La implementación se llevó de acuerdo a las siguientes acciones:

Tabla 1: Acciones realizadas

Evento	No	Participantes	Lugar
Sesiones de capacitación	5	PP y SS, REI, DS, SD	FECA-UJED
Reuniones de alineación	8	PP y SS, DS	FECA-UJED
Visitas a estancias infantiles	16	PP y SS, REI, CEI	Estancias infantiles
Visitas de diagnóstico	2	PP y SS, REI, CEI	Estancias infantiles
Visitas de evaluación	1	PP y SS, REI, CEI	Estancias infantiles
Evaluación cruzada	1	PP y SS, REI	Estancias infantiles
Sesión de informe	1	PP y SS, REI, DS, SD	FECA-UJED
Sesión de evaluación a PP y SS	1	PP y SS, SD	FECA-UJED
Sesiones de retroalimentación y planeación	8	DS	FECA-UJED

*En esta tabla se describen las acciones realizadas durante la aplicación del Sistema de Gestión en las Estancias Infantiles de SEDESOL. PP se refiere a los alumnos de Practicas Profesionales, SS a los alumnos prestadores de Servicio Social, REI a los Responsables de las Estancias Infantiles, DS al Personal Docente de la Facultad y SD a las autoridades de SEESOL*

Se recopiló información usando los siguientes instrumentos: Formatos del Sistema. Para construir las memorias de los procesos Formatos de Diagnóstico. Inicial y Final Formatos de Evaluación. Se aplicaron test a colaboradores y responsables de EI Formatos de Evaluación Cruzada. Se aplicaron entre los PP y SS como medio calificación del desempeño del estudiante. Bitácora de experiencia. Cada estudiante y cada profesor participante recopiló memorias de la implementación. Todos estos formatos dan origen a lecturas diversas de la implementación y se está en proceso de análisis de esos datos. Para este avance en particular se utilizarán los datos arrojados entre el Diagnóstico Inicial y el Diagnóstico Final ya que son los que nos permiten conocer el estado de cada EI sin un sistema de gestión de calidad y el que resulta una vez terminada la implementación del sistema de gestión. El formato de Diagnóstico, que está vinculado con el Sistema de Gestión, asume la evaluación de los 5 elementos y tiene los siguientes criterios:

Tabla 2: Formato de Diagnóstico.

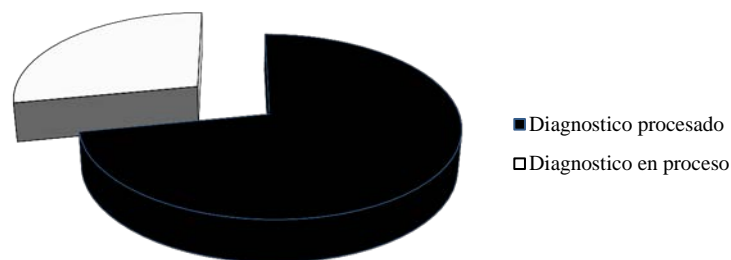
Elemento	Subelemento	Ponderación	Máxima puntuación por elemento
1	9	5	45
2	9	5	45
3	9	5	45
4	9	5	45
5	4	5	45

*En esta tabla se muestra el Formato de evaluación del Diagnóstico utilizado en el Sistema de Gestión. La puntuación máxima alcanzable después de la implementación del sistema de gestión es de 200 y la mínima de 100*

## RESULTADOS

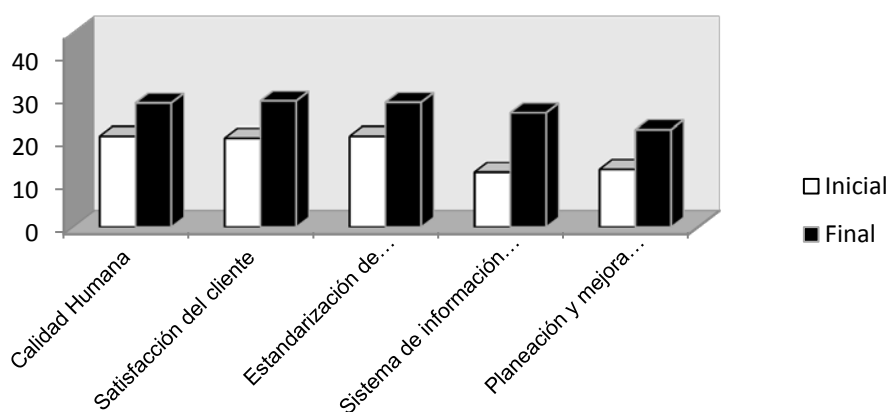
Retomando las preguntas de Investigación: La implementación del sistema de gestión permitió el aprendizaje organizacional de las estancias infantiles de SEDESOL ¿Para cual de los Elementos del Modelo Sistema de Gestión hay condiciones más favorables para el aprendizaje en las EI de SEDESOL? ¿Para cual de los Elementos del Sistema de Gestión hay condiciones menos favorables para el aprendizaje en las EI de SEDESOL?. Participaron 39 estancias infantiles, de las cuales se ha terminado de procesar el 46% de los diagnósticos (18 estancias).

Figura 1: Participantes



En esta figura se muestra una representación gráfica de la muestra total, indicando en porcentajes el diagnóstico procesado y el diagnóstico en proceso.

Figura 2: Resultado promedio de aprendizaje en las estancias por elemento.



En esta figura se muestran los resultados obtenidos en el diagnóstico inicial y final aplicado a las Estancias Infantiles SEDESOL en los 5 elementos. Se observa como el elemento de planeación y mejora continua es el que presenta más dificultad para la gestión del conocimiento, siendo el de sistema de información el que presenta un paso más grande.

La máxima puntuación que se puede alcanzar en el elemento de Calidad humana es 45. Las EI iniciaron con un promedio global de 21 y alcanzaron en el diagnóstico final un promedio de 28. En este punto hay dos EI que inician con una puntuación alta y terminan con una baja. Sobresale una que inicia con una calificación baja y termina rebasando el promedio. Para el siguiente elemento, se puede observar un promedio de arranque de 20.55 y un promedio final de 29.11. Se destaca una con un arranque muy inferior al promedio y rebasando al final al promedio. No hay decrementos en los diagnósticos. Hay una estancia que se conserva en la misma puntuación al inicio y al término del SGC y otra con un avance de apenas 1 punto. Para el Elemento 3, El promedio de arranque es de 21 (de 45) y se termina con un promedio de 28.77. una de las estancias inicia con un mejor desempeño y termina con una disminución. En cambio dios son EI que inician con desempeños muy por debajo del promedio y terminan rebasándolo.El siguiente elemento es el 4, donde hay un arranque de 12.72 y el promedio final es de 26.33. Se aprecia que la mayoría de las EI tuvieron un avance significativo, con excepción de una que se mantuvo igual en ambos diagnósticos y otra que decrece considerablemente su promedio. El último elemento, tiene una puntuación máxima de 20, se hizo la equivalencia a 45 para hacerlo comparable en la grafica. Aquí el promedio inicial es de 5.94 y el final de 10. La 15 se mantiene en su desempeño por debajo del promedio y la EI presenta un decremento de 5 puntos.

Tabla 3: Desviación estándar

	Desviación estándar	
	Inicio	Fin
Calidad Humana	5.50	9.91
Satisfacción cliente	6.40	7.11
Estandarización procesos	6.50	6.76
Sistema de información financiera	6.21	9.29
Planeación y mejora	9.61	12.96
TOTAL	6.84	9.21

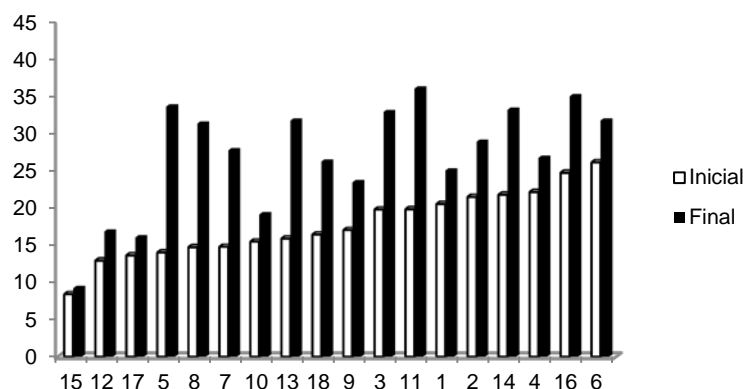
En la tabla anterior es interesante observar como en lugar de homologar el conocimiento entre las estancias, la desviación estándar aumenta, por lo que es mayor la variación entre las evaluaciones de las estancias en el diagnostico final, no siendo significativa la diferencia en el cambio en Satisfacción del cliente y estandarización de procesos en contraposición con los otros elementos

Tabla 4: Incrementos por empresas

INCREMENTOS							
EI	Calidad humana	Satisfacción cliente	Estandarización procesos	Sistema de información financiera	Planeación y mejora	Incremento promedio	S
15	4	1	-1	0	0	0.80	1.92
17	0	6	0	6	0	2.40	3.29
10	-8	4	10	10	2	3.65	7.39
12	2	12	13	-12	5	3.90	10.06
1	2	0	0	16	5	4.50	6.69
4	9	5	5	4	0	4.60	3.21
6	6	2	8	12	0	5.60	4.77
9	-19	5	1	18	27	6.40	17.57
2	16	8	5	8	0	7.40	5.81
18	12	7	6	24	0	9.80	9.01
16	14	8	7	11	11	10.25	2.80
14	8	8	9	14	18	11.40	4.45
7	11	22	18	25	-11	12.95	14.51
3	6	10	16	20	14	13.10	5.39
13	14	10	13	22	20	15.85	5.07
11	16	8	4	26	27	16.20	10.35
8	12	18	7	19	27	16.60	7.57
5	19	20	19	22	18	19.60	1.52
Promedio	6.89	8.56	7.78	13.61	9.00	9.17	6.74
S	9.35	6.17	6.12	9.92	11.55	5.61	4.29

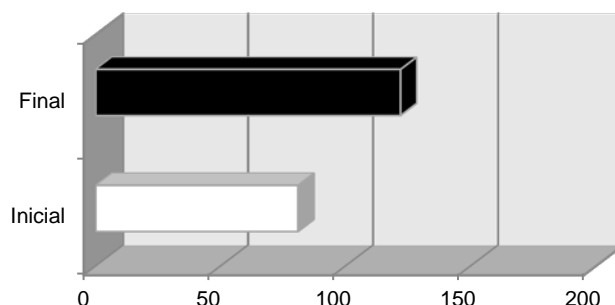
El objetivo de esta tabla es mostrar la falta de consistencia en los incrementos por elemento y por empresa. Las EI están ordenadas en función del incremento promedio de los 5 elementos en orden ascendente. Se observa una menor dispersión en los elementos de Satisfacción del cliente y estandarización de procesos, siendo la más alta la de planeación y mejora continua, siendo este elemento el de mayor dificultad para la generación de conocimiento. No se observa asociación alguna entre el nivel de promedio de incremento y el nivel de variación de los elementos por empresa

Figura 3: Promedio general por EI



En esta grafica se observa la falta de patrón o asociación entre el estado inicial y el incremento total por empresa. Las Ei están ordenadas de acuerdo a la evaluación del diagnostico inicial

Figura 4: Evaluación Diagnostico Promedio total al inicio y al final



*En esta figura se muestran los resultados obtenidos en el Diagnóstico total aplicado a las Estancias Infantiles SEDESOL.*

En la gráfica de “Diagnóstico Total de Estancias Infantiles SEDESOL 2011”, se aprecia que el promedio de puntos alcanzados según el Diagnóstico Inicial, es decir, antes de implementar el SGC es de 81.11 y el final es de 122. Ninguna estancia presenta decrementos. Hay crecimientos apenas perceptibles, como en una de ellas, pero otros sobresalientes. Considérese que el Modelo Adaptado del SGC considera una puntuación mínima de 100 y una máxima de 200.

## CONCLUSIONES

Si se revisa el desempeño global de las EI utilizando los Diagnósticos Inicial y Final, se puede observar que las EI tienen una puntuación promedio por debajo de la mínima admitida por el Modelo Adaptado del SGC. El desempeño al final, supera apenas por 20 puntos la calificación mínima y aún está a 20 de alcanzar la puntuación máxima. Este significado es relevante pues refleja que aún hay mucha oportunidad de aprendizaje y de mejoras en procesos dentro de estas microempresas, en lo general. Sí, un Sistema de Gestión de Calidad, implementado con tal estructura como la de este proyecto, refleja adopción de aprendizajes y mejoras en las organizaciones, según lo demuestran los resultados y las gráficas. Si se observa específicamente las EI que inician con un promedio superior a la media, como la 1, 3, 7, 8, 16 y 18, se puede concluir que conservan un estadio natural al aprendizaje. Una organización que tiene condiciones para aprender, aprenderá más rápido que otra que no tiene estos hábitos.

Observando la estancia 15, se puede ver que hubo un incremento en su puntuación final, respecto al inicial bastante pobre. En este caso en particular, se tiene información de condiciones sumamente adversas, como es el desinterés de la responsable y la inconsistencia para adaptar el SGC. Los elementos mas aprovechados por las EI son el 4: Sistema de Información Financiera y el 5: Planeación y Mejora Continua. Aunque los desempeños terminales no son los ideales, hay una mejora casi del 50%. Esto no significa que fueron los mas fáciles de aprender, muy por el contrario, refleja la carencia actual de las EI de SEDESOL en Durango de elementos para manejar una organización de estas dimensiones en condiciones de salud financiera y mas aún, la falta de visión futura. Se puede decir que un elemento más fácil de aprender, es aquel para el que naturalmente ya se tiene disposición o al menos se parte de un conocimiento previo, como lo refleja la gráfica. Tales elementos son el 1: Calidad Humana, el 2: Satisfacción del Cliente y el 3: Estandarización de Procesos. Las EI si bien en su mayoría no tienen procesos estandarizados o no cuentan con sistemas como un CRM (*Costumer Relationship Management*), por lo menos si tienen la consciencia de tratar de dar el mejor servicio a sus usuarios y de que se debe desperdiciar lo menos posible. Como un dato adicional a este análisis, en la Sesión de Presentación de Resultados, las Responsables de EI mencionaban que el aprendizaje más significativo había sido entre

otros de las 5's. Con la información obtenida se realizarán análisis posteriores sobre la asociación entre las características propias de cada EI y los resultados obtenidos

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# LA INNOVACIÓN COMO PROCESO INTERACTIVO. ESTUDIO DESCRIPTIVO DEL SISTEMA REGIONAL DE INNOVACIÓN DE COAHUILA

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## RESUMEN

*La innovación es un proceso multidimensional en el que interactúan diferentes instituciones y agentes, se sustenta en diversos enfoques y se desarrolla a nivel macro, meso y micro. De ello se deriva la complejidad de su análisis y necesidad de su interpretación desde la armonía de lo tecnológico, económico y social, la correlación entre esfuerzos y resultados mediados por la capacidad y la actitud para su gestión integral y las interacciones e intersección en los sistemas de innovación. Por ello, el objetivo del trabajo es describir las características del proceso interactivo de innovación a nivel organizacional y del sistema regional de Coahuila. La metodología contempla dos momentos: análisis, con la técnica de triangulación, de los estudios diagnósticos previos que incluyen dentro del objeto de investigación el comportamiento de la innovación; estudio empírico, con un análisis orientado a las interacciones dentro del sistema regional de innovación, mediante entrevistas a gestores de 17 empresas medianas del sector industrial, donde se comparan los resultados de la innovación, sus interacciones internas y externas con las prácticas de gestión tecnológica. Los resultados permiten afirmar que existen evidencias de que las empresas que tienen Dpto., invierten y realizan I+D se apoyan en las relaciones con los agentes del sistema regional de innovación, a pesar del predominio de lo académico en la investigación de las universidades; y las pocas prácticas de gestión tecnológica reflejan la falta de innovación en el modelo de negocio, lo cual influye en la permanencia y sostenibilidad del éxito de la innovación.*

**JEL:** 032

**PALABRAS CLAVE:** innovación interactiva, gestión tecnológica, sistemas regionales de innovación

## INTERACTIVE PROCESS INNOVATION. DESCRIPTIVE ESTUDY OF REGIONAL INNOVATION SYSTEM COAHUILA

### ABSTRACT

*Innovation is a multidimensional process in which different institutions and agents interact, is based on various approaches and develops at macro, meso and micro levels. Thus come its analysis complexity and a need for an interpretation from the harmony between technology, economics and social development, a correlation of efforts and results measured by capabilities and an attitude towards its overall management and its interactions and intersections with innovation systems. Therefore, this paper objective is to describe the characteristics of the innovation's interactive process at an organizational and regional level in Coahuila. The methodology involves two stages: Analysis, using a triangulation technique of previous diagnostic studies in which innovation behavior is included as part of the research subject; empirical study, by means of an analysis focused on interactions within the regional innovation system using interviews with managers of 17 medium-sized industrial enterprises, in which*

*compares the innovation performance, its internal and external interactions with technology management practices. The results suggest that there is evidence that companies with a R+D department, invest in it and rely on relationships with the regional innovation system agents, despite the dominance of universities' academics in research; and the few management practices show the lack of technological innovation in business, which influences the permanence of the success and sustainability of innovative activity.*

**KEYWORD:** interactive innovation, technology management, regional innovation systems

## INTRODUCCIÓN

La innovación reconocida como una variable estratégica de competitividad, no siempre genera los beneficios económicos y sociales esperados. Dado su carácter dinámico como proceso e interacción la innovación requiere de prácticas de gestión tecnológica al interior de la organización y en la relación con los agentes del entorno, por lo que su éxito está condicionado por una serie de variables internas como estrategia, capacidad de la mano de los empleados, alianzas con agentes del sector y del entorno en general, asumir prácticas propias de la gestión tecnológica, entre otras.

Desde fines del siglo XX y en las primera década del XXI han cobrado mayor relevancia los estudios en torno la gestión tecnológica como un proceso multifacético que permite el éxito de la innovación. Autores como Freeman (1982), Seurat y Morin (1998), Hidalgo Nunchera, A. et al (2002), Nieto, M (2003), Caloghirou, Kastelli y Tsakanikas (2004) Castañón, R y J. L. Solleiro (2007), Bueno Campos, et al (2010), coinciden en plantean que la innovación es un proceso complejo que exige una red de interacciones hacia el interior de la organización y hacia el entorno tecnológico, económico y social.

De ahí, una visión más amplia de la innovación que abarca la logística, la organización, la distribución y la comercialización, los cambios incrementales generados en el ámbito interno (OCDE, 2005); así las empresas crean sus propios subsistemas de innovación articulado desde la demanda y se difunden los modelos de innovación de corte interactivo entre las diversas etapas que intervienen en el proceso. El presente trabajo es resultado de una investigación desarrollada en PYME del Estado de Coahuila, donde se muestra el comportamiento de la innovación desde las variables relacionadas con la interacción con el entorno y su relación con las prácticas de gestión tecnológica.

El trabajo se estructura de la siguiente manera: un apartado sobre la revisión de los estudios empíricos realizados en las PYME en diferentes regiones de México, que identifican el comportamiento de las interacciones para promover la innovación; un segundo apartado menciona la metodología seguida en el estudio y uno tercero donde se analizan las principales resultados de un análisis de estudios previos de la innovación y sus interacciones con el entorno y un estudio empírico más orientado a las interacciones de la innovación y su relación con la gestión tecnológica en una muestra de empresas medianas del sector industrial en el sistema regional de innovación de Coahuila.

## REVISIÓN DE LITERATURA

Siguiendo el enfoque de la innovación como cambio y acción, Bueno Campos et al (2010) ha desarrollado, dentro de las concepciones de la gestión estratégica de la tecnología en las organizaciones y del SIN sustentada en la teoría de los recursos y capacidades, un modelo holístico de evaluación de la innovación que responda a la multidimensionalidad y complejidad del concepto y proceso. En su esclarecimiento conceptual enfatiza en los agentes sociales y la función socioeconómica de la innovación y la necesidad de su gobierno eficiente y eficaz en el desarrollo y progreso de la sociedad basada en el conocimiento. Desde la perspectiva meso y macro, la innovación aparece como un proceso permanente de creación de valor basado en el conocimiento, de y para la sociedad en su conjunto, con el objetivo de generar desarrollo sostenible (Bueno Campos et al, 2010). Por otro lado, la comunicación con el entorno

es importante en dos sentidos: entre los agentes del sector industrial para garantizar que los esfuerzos innovadores respondan a necesidades latentes o demandas existentes en el mercado minimizando el riesgo tecnológico o comercial; y con agentes externos, como complementariedad científico - tecnológica y de coste - financiación, mediante la cooperación con universidades e instituciones de investigación y desarrollo tecnológico, y con instituciones gubernamentales y agencias públicas y privadas que apoyan la innovación. Las empresas innovadoras procuran un aprendizaje interactivo con su entorno. (Lundvall, 1992), con el fin de identificar la demanda existente en el mercado y anticipar la demanda futura, así como ser líderes, o seguidores al menos, del desarrollo tecnológico en su sector industrial y áreas convergentes. La teoría de los sistemas de innovación - basada en un concepto holístico— plantea la creación de sinergias debido a la interacción entre sus agentes, que, a su vez, generan un proceso de aprendizaje colectivo, y la cooperación aparece como uno de sus mecanismos. Por ello, la innovación es reconocida hoy como una actividad de cooperación realizada en colaboración con otras empresas, universidades o centros de investigación y desarrollo (Tomlinson, 2000), con lo cual las redes de innovación y los cluster adquieren importancia como instancias para caracterizar y evaluar la innovación. El estudio de la cooperación y sus efectos no ha sido objeto de investigación difundido.

En evaluaciones sobre políticas de fomento cooperación en el campo de la innovación realizados en España se manifiesta que aunque es positivo y ha ido en aumento el apoyo público a la cooperación innovadora, se detectan insuficiencias tales como, muchos proyectos son mas concertados que cooperados, con contratación de servicios y participación marginal de instituciones públicas basado en un enfoque de clientelismo, con pocos agentes, impulsados por formalismos o uso de apoyos más que por que por necesidad real de cooperación ante carencias de capacidades de innovación. Además sólo se examinan dos o tres indicadores sin que se mida realmente el efecto de la cooperación. Se sugiere que el asunto no puede ser examinado sólo mediante encuestas. (Heijs, 2002).

## METODOLOGÍA

La investigación es de tipo cualitativa, enfocada al análisis de las interacciones del proceso de innovación desde la organización y dentro del sistema regional de innovación, que consta de dos partes:

- ✓ El análisis, con la técnica de triangulación como estrategia pertinente para la investigación en las Ciencias Sociales (Rodríguez, O 2005), de los estudios diagnósticos previos que con temáticas más amplia, incluyen como objeto de investigación el comportamiento de la innovación, en el que intervienen empresas de la misma área geográfica (Estado de Coahuila) y sectores (industrial y servicios) aunque diversas según el tamaño, con instrumentos de investigación diferentes, pero con un sustento común: la metodología de medición de la innovación de los Manuales de Oslo y Bogotá y realizadas en el mismo período 2008-2009. Los datos utilizados están contenidos en: cuestionario aplicado a las empresas sobre la gestión del conocimiento y la innovación en Torreón, Coahuila, (Llanes et al 2009); la encuesta aplicada sobre el análisis estratégico en el desarrollo de las MIPYME en Coahuila (Medina et al, 2011) y la encuesta sobre infraestructura científica tecnológica y humana aplicada al sector empresarial, instituciones académicas y dependencias de gobierno del Estado (Noyola, 2012). El objetivo del análisis es contrastar los resultados obtenidos en cuanto a la situación existente sobre el papel que desempeñan las interacciones internas y externas en la innovación en el Estado de Coahuila, para extraer similitudes y diferencias y ofrecer una perspectiva más amplia y objetiva del tema de la innovación en la región. El planteamiento hipotético consiste en argumentar que la actividad de I&D diferencia el nivel y las características de las interacciones que se dan en el proceso de innovación en las empresas.
- ✓ El estudio empírico de naturaleza exploratoria y descriptiva, con un análisis orientado a las interacciones en el sistema regional de innovación, mediante entrevistas a gestores de PYME, en

dos localidades: 12 empresas medianas del sector industrial manufacturero en la región sureste del Estado y 5 empresas del sector industrial de la frontera norte, donde se caracteriza el comportamiento innovativo, comparando los resultados y las interacciones internas y externas con las prácticas de gestión tecnológica. Dado el número reducido de empresas y las características del estudio en esta etapa de la investigación, no se pretende generalizar. Los objetivos específicos son: a) Describir las características de la actividad innovativa e innovadora en el sector industrial manufacturero y las prácticas de gestión tecnológica y b) Establecer la correlación entre las variables de la gestión tecnológica y las acciones de interacción que sustentan la innovación. El planteamiento hipotético consiste en argumentar que la ausencia de prácticas de gestión tecnológica en las PYME manifiesta la no presencia de innovación del modelo de negocio, lo cual incide en la casi nula interacción de las empresas con los agentes del sistema regional de innovación.

## RESULTADOS

### Análisis De La Innovación Como Interacción En El Sistema Regional De Innovación De Coahuila.

En el estudio de la gestión del conocimiento y la innovación, mediante la encuesta aplicada a 123 gerentes de la alta dirección de empresas de Torreón, de sectores industriales y de servicios, mostró, coincidiendo con la propia teoría de la administración estratégica, confirma desde la percepción de la alta dirección la importancia de los conocimientos para la creación del valor y de la calificación y talento de los empleados para el éxito empresarial, con una asociación significativa y positiva entre estas variables. ( $\Gamma=0.637$ ;  $p<0.05$ ). No obstante, evidencia insuficiencias en su visión estratégica en cuanto a establecer vínculos y acuerdos de colaboración con instituciones externas como Universidades, Cámaras de Comercio u otras, tarea pendiente para el sector empresarial en la mejora de la eficacia de la gestión de la innovación en la Comarca Lagunera, ante la pobre comunicación universidad-empresa, confianza y difusión de los trabajos que desarrollan. (Llanes et al, 2009).

El estudio diagnóstico de la infraestructura científica, tecnológica y humana en el Estado de Coahuila, abarcó una muestra estructurada de 173 empresas e instituciones que realizan actividades científicas y tecnológicas en el sector industrial y de servicios, comprobó que la colaboración entre empresas y el entorno se comportó según su modalidad de la siguiente manera por orden de importancia: “Proyectos de Investigación y Desarrollo”, “Asistencia técnica, ensayos, pruebas y diseño”, “Capacitación”, “Acceso a información comercial y cambios organizacionales” y “acceso a nuevas fuentes de financiamiento”. A diferencia de las empresas, las IES tienen como actividades frecuentes los convenios de colaboración con centros de investigación o empresas de consultoría, la formación permanente del personal calificado (becas y/o entrenamiento y capacitación especializados) y la investigación propia para la innovación, que aportan más del 50% del total de las actividades de I+D+i. Las empresas declaran que la inversión en I+D+i proviene de fuentes internas, lo que resulta contradictorio con el hecho de que, el 73% de las empresas encuestadas han recibido algún tipo de apoyo público (financiero, fiscal, asistencia técnica, promoción) en sus actividades de innovación y un 81% apoyos públicos para sus actividades de ciencia y tecnología. El origen del apoyo público es 50 % federal y el 22.9% estatal.

*El estudio de las MIPYME del Estado de Coahuila:* las 372 MIPYME muestran que el 62,4% tienen una orientación reducida hacia la realización de acuerdos o alianzas inter-empresariales, a pesar de la importancia que en lo teórico y en la práctica se le atribuye a la cooperación. A nivel de tipos de alianzas o acuerdos concretos, se observa que las actividades comerciales (67,6%) y las de producción y prestación de servicios (63,9%) destacan por ser las áreas donde las empresas más se prestan al establecimiento de alianzas o acuerdos. Por el contrario, sólo el 20,3% y el 27,4% de las MIPYME cooperan para actividades de compartir almacenes, transportes, etc. y para el desarrollo de nuevas tecnologías, respectivamente. A medida que es mayor el tamaño de las empresas, también se incrementa

el número de acuerdos que éstas efectúan para cualquiera de las actividades analizadas (Medina et al, 2011). La encuesta no incluyó dentro de las variables e indicadores de las alianzas el área de proyectos de I+D.

Estudio Empírico Del Proceso De Interacción En La Innovación Y La Gestión Tecnológica En Las Pyme Del Sureste Y Norte Del Sistema Regional De Innovación De Coahuila.  
Sobre Proceso De Interacción En La Innovación.

Desde el enfoque de la medición de la innovación en encuestas nacionales (Manual de Oslo, 2005 y Manual de Bogotá, 2002) estas empresas son catalogadas como “innovadoras”. Pero nuestro propósito es analizar hacia el interior de la organización qué y cómo se realizan las actividades y esfuerzos en el proceso dinámico de innovación. Dentro de las interacciones que se dan en el proceso de innovación, a partir de procesar sólo las empresas innovadoras, podemos destacar:

*Relación con el cliente:* Un aspecto importante presente en la mayoría de las empresas es la relación con el cliente, como motor del proceso de innovación; es decir, la *proximidad y conocimiento del cliente* son factores claves en la innovación de las PYME (Barañano, 2003). En este mismo sentido, los requerimientos de los clientes obtuvo el primer lugar por orden de importancia dentro de las motivaciones para la innovación, seguida por factores de posicionamiento en mercado, costos y calidad.

*Acceso a información para la innovación de agentes externos:* Medido a través de dónde y cómo encontrar ideas, conocimientos, contactos, mercado y datos para mejorar la innovación en la empresa. Se encontró que las principales fuentes de ideas creativas para las innovaciones en orden de importancia decreciente son: 1) los clientes, 2) los proveedores, 3) Internet, 4) revistas y 5) libros.

*Búsqueda y acceso de fuentes alternativas de financiamiento:* En el análisis se presenta una correlación de 0.989\*\* entre el número de trabajadores de las empresas y el personal dedicado a la innovación. El porcentaje de la inversión en I+D sobre las ventas fue de un 21.25 y la gran mayoría de ellas (96%) no cuenta con un departamento o área especial para realizar estas actividades.

*Comunicación eficaz entre agentes:* En cuanto a las convocatorias de proyectos con financiamiento y las regulaciones de apoyo a la innovación por el gobierno, se denota falta de información y comunicación. En este sentido se encontró que ninguna de las empresas de la muestra ha empleado este crédito en sus gastos en investigación y desarrollo tecnológico.

*Alianza en proyectos de innovación con agentes del sistema regional de innovación:* Se encontró que solamente 10% de la muestra tiene una alianza con otra organización para el desarrollo de las innovaciones, todas ellas son específicamente los mismos proveedores quienes los impulsan, apoyan y capacitan para desarrollar nuevos productos o mejorar sus procesos. Asimismo, se observó en el análisis la nula relación que tienen con las instituciones de educación o centros de investigación.

*Colaboración y sinergias entre los trabajadores dentro de los proyectos de I+D+i:* En las entrevistas se evidenció, que aunque el 83.3% declararon que tenían organizados grupos para la innovación y la participación de los trabajadores está valorada en media-alta, los proyectos no son una forma muy extendida para la organización de la innovación en las empresas, siendo la forma que permite trabajar en equipo, que generan sinergias desde la percepción y objetivos de diferentes áreas de la empresa y diversas profesiones, el establecimiento de plazos, así como el desempeño de roles según avanza en cada etapa el proyecto.

Sobre La Evaluación De La Gestión Tecnológica.

Con el fin de profundizar en los factores internos de la empresa, vinculado a las capacidades para la gestión de la tecnología y el conocimiento se utilizó el modelo nacional de Gestión Tecnológica (FNGT, 2008) y el Test de Perfil de Excelencia Tecnológica (J.Morin y R. Seurat, 1998). Las 20 empresas fueron calificadas como innovadoras en la encuesta de innovación, al tener resultados en productos o procesos, realizar esfuerzos adicionales en cuestión de innovación.

En base a las frecuencias con un intervalo de confianza de 0,90, en general se evidencia una insuficiente gestión de los recursos tecnológicos, ya que el nivel de la mayoría de las funciones se ubica en un nivel bajo, con nula acción en el inventario tecnológico y un nivel medio en la gestión por competencia. Existe un programa de desarrollo tecnológico, pero no se conoce por el escaso diálogo entre los departamentos técnicos y de marketing, este aspecto es muy significativo atendiendo a las interacciones que tienen que darse dentro de los proyectos de innovación entre personas y áreas involucradas.

La evaluación de la gestión tecnológica, mediante el Modelo Nacional de Gestión Tecnológica (FNGT, 2008) que se diferencia del instrumento anterior por la incorporación de la visión de la planeación estratégica y la orientación a los proyectos de innovación tecnológica, el proceso que se siguió, fue a través de una autoevaluación con el relato de las evidencias y después se hace la asignación del puntaje obtenido en cada una de las categorías por grupo de investigación. En las dos primeras categorías predomina el carácter informal y poca o nula documentación de soporte que permita avalar las respuestas de las actividades con las cuales estas empresas logran el Conocimiento Estratégico de sus clientes, proveedores, mercados y competidores y realizan ejercicios de Planeación estratégica. En cuanto a la gestión estratégica y el patrimonio tecnológico se evidencia un mayor nivel de organización y la existencia de procedimientos implementados y documentados, aunque con pobres resultados en comparación con la competencia en la última categoría en lo referente a patentes. En lo referente a Resultados e Impacto en la comunidad tiene resultados positivos, sobre todo financieros y económicos.

## CONCLUSIONES

La investigación realizada pretende también profundizar con un nuevo enfoque, que va mas allá de las encuestas que constatan indicadores de innovación, orientado a la gestión de la innovación como proceso interactivo que abarca el modelo del negocio en su integridad, en la organización y la región como sistema. En este sentido resalta el estudio exploratorio sobre la gestión tecnológica, no abundante en la bibliografía del contexto mexicano, desde una visión de la administración estratégica acorde al contexto de la sociedad del conocimiento y muy importante para convertir la innovación en variable de la competitividad en las regiones. El vínculo con el entorno constituye una de las variables que facilita la cooperación entre empresas y diferentes agentes del sistema regional de innovación y sobre todo, un mecanismo que permite afrontar actividades de investigación e innovación que no son posibles para una sola empresa tanto en la complementariedad financiera como científico tecnológica. En relación con el primer planteamiento hipotético, los estudios previos han permitido determinar, que aunque en el contexto mexicano y en particular en el sistema regional de innovación de Coahuila son escasas las interacciones entre agentes según estudios anteriores (OCDE, 2009, FAEDPYME, 2009, Llisterri J.J., et al, 2011) en el caso de las empresas que tienen formalizadas sus actividades de I+D+i se da colaboración en torno a los proyectos de investigación e innovación.

Sin embargo, en el estudio empírico, todas las empresas, medianas por el tamaño, del sector manufacturero e innovadoras por sus resultados, se observan esfuerzos en I+D+i medidos por el personal dedicado a la misma y las inversiones, un dinamismo en el proceso de innovación medido por la frecuencia de lanzamiento de innovaciones (8,4) y la duración del ciclo de innovación (5,6), la realización de innovaciones tanto a los productos como en procesos, aunque no tienen estructuras departamentales de

I+D. Lo anterior confirma también, que allí donde se realizan actividades de I+D o de innovación formalizadas las relaciones con los agentes del sistema regional de innovación son más efectivas.

Se pudo comprobar que existen diferentes modelos que sustentan la gestión de la innovación. De manera particular se utilizaron dos de ellos, y se pudo constatar, por opinión de los empresarios y de los participantes, que resultó ser muy accesible a pesar del carácter novedoso de la temática en el ámbito empresarial, ya que brindan los soportes necesarios para su correcto manejo y entendimiento. Un aspecto relevante es que se mostraron interesados en continuar con la implementación de prácticas similares que mejoren el conocimiento de clientes, del mercado y de sus proveedores, de oportunidades de comunicación y colaboración en el entorno regional con otros actores, y perfeccionen la planeación y administración estratégica y tecnológica, entre otros aspectos. De manera general, se puede aseverar que el conocimiento y la innovación demandan de las organizaciones fortalecer y mejorar las técnicas y estilos de dirección que promuevan la creatividad e innovación a través de una intensa y eficaz comunicación y cooperación interna y externa.

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# CONSTRUCCIÓN DE UN PERFIL DE LAS MUJERES EMPRENDEDORAS EN TORREÓN, COAHUILA, MÉXICO

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## RESUMEN

*El mundo empresarial y de las decisiones económicas es, por tradición y cultura, un mundo masculino. Son escasas las referencias y autores que han abordado estas disciplinas desde una perspectiva de género, analizando las implicancias, diferencias, aportes e impactos que provoca la incorporación de mujeres al ámbito productivo, y más específicamente a la actividad emprendedora. En ese marco, esta investigación tiene como objetivos específicos: Construir un perfil de las mujeres emprendedoras en Torreón, Coahuila, México. Se aplicó una encuesta a 66 empresarias y el procesamiento se realizó utilizando el paquete estadístico SPSS, a fin de analizar cuatro dimensiones: la emprendedora, el entorno, la organización y el proceso de creación, según el Modelo de Gartner. En esta ponencia se muestra el perfil construido para la emprendedora con sus datos sociodemográficos. Los resultados muestran que: el promedio de edad es de 47, con un 77 % de 31 a 55 y un 33 % de 40 a 47 años, el 68 % tiene estudios universitarios, superando los niveles de comportamiento de los países de altos ingresos, predomina en un 47 % la conjunción de motivos (Necesidad y oportunidad) para emprender un negocio, seguido de la Necesidad (27 %), el sector de sus empresas es mayoritariamente comercio y servicios, y el 77 % de las mujeres emprendedoras tienen dependientes económicos.*

**CÓDIGO JEL:** J16

**PALABRAS CLAVES:** Emprendedurismo / Enfoque De Género

## BUILDING A PROFILE OF WOMEN ENTREPRENEURS IN TORREON, COAHUILA, MEXICO

### ABSTRACT

*The business and economic decisions is by tradition and culture, a man's world. There are few references and authors who have addressed these disciplines from a gender perspective, analyzing the implications, differences, contributions and impacts caused by the incorporation of women into production, and more specifically to entrepreneurial activity. In this context, this research has the following objectives: To develop a profile of women entrepreneurs in Torreon, Coahuila, Mexico. A survey to 66 entrepreneurs and processing was performed using SPSS, to analyze four dimensions: the entrepreneur, the environment, organization and process of creation, according to Gartner Model. This paper shows the profile built for the entrepreneur with demographic data. The results show that: the average age is 47, with 77% of 31 to 55 and 33% of 40 to 47 years, 68% have college degrees, surpassing the performance levels of high-income countries, dominated by 47% a combination of reasons (the need and opportunity) to start a business, followed by the need (27%), the industry is mostly their business trade and services, and 77% of women entrepreneurs have dependents economical.*

**KEY WORDS:** Entrepreneurship / Gender

**JEL CODE:** J16

## INTRODUCCION

El género se define como “una categoría que ayuda a decodificar las características que se les atribuyen a las personas por cuestión de sexo”, ha implicado varias cuestiones y dificultades, como por ejemplo: ¿Cómo definir a la mujer, basándose en rasgos que no sean solo los físicos?. Una gran parte de los estudios de género están encaminados a establecer políticas de igualdad para construir sociedades más justas sin distinciones entre hombres y mujeres, por lo que, “la equiparación entre hombres y mujeres llegará cuando nadie hable de estudios de género, de acciones positivas, programas de paridad, *mainstreaming* de género y de todas las futuras medidas sociales que se tomarán encaminadas a la desaparición de la desigualdad entre géneros en las sociedades de hoy en día”. (Ramírez Belmonte, 2008).

Desde hace varias décadas se han desarrollado estudios de género desde diferentes perspectivas, y durante los años 80 se llevó a cabo un interesante debate sobre el concepto género, impulsado desde el feminismo anglosajón, como un instrumento útil en los análisis de las Ciencias Sociales y para el rediseño de políticas. (Fernández Poncela). En el Informe del 2010 del Programa de Naciones Unidas para el Desarrollo en México, se plantea en lo referente al empleo, “que el establecimiento de una economía competitiva requiere igualdad en la remuneración y en las condiciones laborales entre mujeres y hombres, así como la eliminación de la segregación en el acceso a puestos y determinación de ocupaciones por motivos de sexo. En 2007 se reportó un 41.4% de participación femenina y un 78.2% de participación masculina Sin embargo, el porcentaje de mujeres empleadoras fue tan sólo el 2.5% de la población económicamente activa femenina, cuando para los hombres fue del 6.5%”. (PNUD. México., 2010)

A mediados de los años 80 (del siglo XX) en países como Estados Unidos, Reino Unido y Canadá, aparecieron las primeras investigaciones que consideraron al individuo emprendedor por su género, y en ellas se planteaba que las mujeres no creaban empresas o que no había diferencias de actuar con respecto a los hombres. Lamolla en el 2005 explica que durante el período de 1980 a 1987 en la revista académica “Frontiers of Entrepreneurship” solo se publicaron 13 artículos escritos por mujeres de un total de 277. (Valencia Silva M. M., 2010) Sin embargo la situación ha ido cambiando. Ya existe otra visión y mayor conciencia acerca de estos temas y las políticas de los organismos internacionales y las de los gobiernos, intentan mejorar el escenario, para crear nuevas fuentes de oportunidades para las mujeres en el ámbito educativo, laboral y en general, en la sociedad. En ese sentido, esta investigación pretende hacer una modesta contribución, al plantearse como objetivo general: Construir un perfil de las mujeres emprendedoras exitosas en Torreón, Coahuila, México.

## REVISIÓN LITERARIA

En las últimas décadas se observa un incremento de la atención hacia los problemas de la mujer y en los esfuerzos para mejorar la situación de discriminación sufrida durante siglos. En particular nos ocupan los estudios dirigidos a la participación de las mujeres en las actividades productivas, concretamente su papel como emprendedora de nuevos negocios. En España, por ejemplo, las Cámaras de Comercio, la Fundación INCYDE y el Instituto de la Mujer, con el apoyo del Fondo Social Europeo, parten de que catorce de cada cien mujeres ocupadas (en un trabajo remunerado) ha creado su propio puesto de trabajo, su propio negocio, para hacer un profundo análisis de los obstáculos que enfrentan las mujeres a la hora de crear sus empresas, su perfil, las diferencias de género y las políticas de apoyo. (Cámaras de Comercio. Fundación INCYDE. Servicio de Estudios., 2007) Un interesante estudio de la investigadora Lidia Heller, publicado por la CEPAL, examina las continuidades y transformaciones en la participación de la mujer latinoamericana en actividades productivas, en un sentido amplio: se incluyen pequeñas y medianas

empresas (PYME) y micro emprendimientos. Entre las conclusiones de su estudio se destaca que la información presentada confirma que las tasas de participación de mujeres en el mercado laboral se han incrementado durante la última década en la mayoría de los países de la región, sin embargo persiste la segregación por género en ocupaciones de baja productividad. Ellas siguen concentradas mayoritariamente, en áreas de la economía informal, como el trabajo doméstico, trabajo familiar no remunerado, ocupaciones que ofrecen un empleo precario, de baja calidad, irregular o sin remuneración, por lo cual tienen escaso o nulo acceso a la seguridad social o a la protección social. Es aún muy escasa la proporción de mujeres empleadoras en la mayoría de los países de la región. (Heller, 2010)

Otras investigaciones han estado encaminadas a identificar características y competencias de las mujeres empresarias en un afán por construir perfiles en distintos contextos y atendiendo a diferentes variables. Así por ejemplo, un estudio en México señala las siguientes características y competencias asociadas: Compromiso (Estrategia empresarial orientada a la organización y relaciones más que a las innovaciones tecnológicas y tendencia a buscar más la cooperación que la competencia), Participación (Trabajo en equipo), Intuición (Visión), Creatividad (Capacidad de planificación y Flexibilidad), Adaptabilidad (Capacidad para balancear tareas y actividades), Reflexión (determinación en la toma de decisiones), Actitud oportuna (Facilidad para la comunicación interpersonal), Independencia (Liderazgo), Trabajadora (Negociación y comunicación efectiva y Búsqueda de la eficacia y la eficiencia), Seguridad en si misma e independencia (Gran capacidad para delegar autoridad y tolerancia a la frustración). (Romo Rojas, Suárez Salazar, & Llamas Batres, 2007)

Un perfil de mujeres emprendedoras en Argentina se centra en determinar para mujeres exitosas el grado de existencia de las siguientes características personales: autoeficacia, foco de control, necesidad de logro, así como la presencia y grado de participación de mentores en el desarrollo personal y profesionales; y variables culturales. (Rábago, D'Annunzio, & Monserrat). En Chile, plantean que la experiencia, la propiedad y el tipo de emprendimiento que poseen actualmente (capaz de explicar un 21,93 % del perfil) pone de manifiesto la existencia de mujeres con alta experiencia en labores de emprendimiento; las características sociodemográficas (capaz de explicar un 13,69% del perfil) presenta a las mujeres con alto nivel socioeconómico y educacional sobre 30 años de edad y casadas, participando activamente en emprendimientos; educación, edad y jefatura de las emprendedoras (capaz de explicar un 11,59 % del perfil) muestra dos perfiles opuestos; y la educación, región y afiliación a grupos y sociedades (capaz de explicar un 9,93 % del perfil) también muestra dos perfiles antagónicos. (Pizarro S., Amorós E., Guerra G., & Leguina R., 2009) En México, en noviembre del 2003, se efectuó el Primer Encuentro Nacional de Mujeres Empresarias, organizado por el Instituto Nacional de las Mujeres (INMUJERES). En ese marco se aplicó un cuestionario a 178 mujeres provenientes de todas las zonas del país, aunque con predominio de la zona centro (64.6%). Algunos de los resultados de este estudio revelan: la mayoría de las empresas (41 %) en el sector servicios, seguidas por el comercio (27 %); predominio de las microempresarias (55 %), cuatro de cada cinco empresas creadas por mujeres fueron fundadas por ellas mismas, solo un 13.9 % fue heredada de los padres; el motivo predominante para emprender es por necesidad (42 %). La mayoría de las empresarias declaró ser socia de su empresa (55 %) sobre todo con socios familiares, mientras que un 45 % son propietarias únicas de su empresa. (Instituto Nacional de las Mujeres. México.)

Ese estudio refiere el Perfil de la Mujer Empresaria en México construido por Gina Zabłudovski. (Zabłudovski, 1993). Al referirse al incremento de la participación de la mujer en los puestos directivos, esta autora plantea que en la década de los 90, se observó un avance significativo en la presencia de mujeres como funcionarias del sector privado y público, ya que éste aumentó del 14.8 % en 1991, a 19,6 en 1995, y a 24.6 % en el año 2000. (Zabłudovski, Las mujeres en los cargos de dirección en México.)

Hasta donde nuestro conocimiento alcanza, no está definido un Perfil de la Mujer Emprendedora en general en México, ni en sus estados, lo que justifica la necesidad de esta investigación, que muestra un resultado parcial para una muestra intencionada en la ciudad de Torreón, y que como parte de un proyecto

de investigación mayor sobre la Autonomía y el empoderamiento económico de las mujeres, pretende continuar y sistematizar con investigaciones posteriores, la construcción y comparación de los perfiles de mujeres emprendedoras, en esta ciudad, la comarca lagunera y el Estado de Coahuila, entre otros propósitos. (Guerrero Ramos & Armenteros Acosta, 2010)

## METODOLOGÍA

El análisis documental de estudios previos constituye la base para analizar y sistematizar los precedentes de esta investigación, en los aspectos teórico y metodológico. Para la investigación empírica, mediante la recolección de información y su posterior análisis, se hicieron algunas adaptaciones a un Cuestionario validado en la tesis doctoral de referencia. Como guía para las características de las emprendedoras (“female entrepreneurship”) se utilizó el mismo método que Valencia Silva, quien se apoya en el Modelo de creación de empresas de Gardner en las dimensiones: “la emprendedora (individuo)”, “el entorno”, los estudios enfocados a nivel de la “organización”, y finalmente el “proceso” de creación de la empresa. (Valencia Silva M. M.) Se aplicó el cuestionario en forma de entrevista a 66 empresarias, tratando de tener representatividad de los sectores industrial, comercial y de servicios. Para el procesamiento y obtención de gráficos univariados se utilizó el Excell y posteriormente se exportó esta base de datos al SPSS, a fin de recategorizar algunos campos y realizar otros análisis para preguntas dicotómicas como por ejemplo la de Resultados se utilizó la Prueba de Kolmogorov-Smirnov. Para la construcción del Perfil de las Mujeres Emprendedoras en Torreón, Coahuila México, además de la tesis mencionada y otros estudios citados en el texto, se toma como particular referencia el Global Entrepreneurship Monitor (GEM), que desde el 2004 estudia el emprendedurismo femenino (“female entrepreneurship”) y que ofrece su más reciente estudio sobre este aspecto en el 2010. (Global Entrepreneurship Monitor)

## RESULTADOS

Se plantea que la mujer en las sociedades capitalistas desarrolladas sufre, efectivamente, las consecuencias de un sistema cuyos objetivos y modelos de éxito están definidos por la cultura dominante del varón, y es legítimo que desde posiciones feministas se clame por el cambio del sistema y por enfoques metodológicos que permitan un análisis del sistema que no se limite a reproducirlo. Pero mientras tanto la sociedad continúa su actividad diaria, y quizás los objetivos y los modelos de éxito cambien como consecuencia del desarrollo social, intelectual y profesional de la mujer. (Peris-Ortíz, Peris Bonet, & Ribeiro Soriano, 2010) En los países de menor desarrollo son aún más necesarios este tipo de estudios, dada la necesidad de rescatar a la mujer de siglos de atadura y sumisión, en los marcos de una sociedad de grandes tradiciones machistas. En este caso nos basamos en el Modelo de Gartner, citado en la metodología, que comprende cuatro aspectos, a saber, la emprendedora, el entorno, la organización, y el proceso de creación de la empresa. La ponencia a publicar en las memorias contiene los resultados más trascendentes relativos a “La Emprendedora”, los resultados en las otras dimensiones y la visión concentrada del perfil son sometidos a arbitraje para publicación en las revistas del IBFR.

En el apartado de la Emprendedora, siguiendo el Modelo de Gartner se hace referencia a las variables sociodemográficas que caracterizan a este grupo de emprendedoras. De las 66 emprendedoras encuestadas, 57 para un 86 % son de Torreón, 6 (9 %) de Gómez Palacios, y 3 (5 %) de la ciudad de Lerdo, Durango. Esto porque el estudio se pretende ampliar a la Comarca Lagunera más adelante, pero en el presente la muestra es por tanto, representativa para la ciudad de Torreón. Tenemos 4 personas consideradas dentro de la dinámica de los emprendedores jóvenes con una amplitud de edad de 24 y 31 años, y 11 de las que se consideran mayores de edad, es decir, mayor de 55 años, el promedio de edad de las encuestadas es de 47 años y esto nos permite pensar que se tiene una madurez como emprendedoras o empresarias. El Global Entrepreneurship Monitor (GEM), que desde hace 12 años realiza y procesa encuestas en todo el mundo sobre las actitudes, actividades y aspiraciones de los emprendedores, durante el 2010 encuestó 175,000 en 59 economías. Cuando GEM analiza este tema de la edad plantea que el

grupo de edad de 44 años de edad, es la categoría de edad más prevalente en las economías impulsadas por la innovación (Global Entrepreneurship Monitor) , lo que coincide con los resultados de nuestro estudio explicados anteriormente; y valdría la pena investigar más profundamente, ya que las economías impulsadas por la innovación están más asociadas a países desarrollados en general, lo cual no es el caso de México. En lo referido al estado civil, el 59 % de la muestra estudiada son casadas o viven en pareja, mientras que el 21 % son solteras, el 14 % divorciadas o separadas, y un 6 % es viuda. El 76 % afirma tener hijos mientras el 24 % no los tiene. Se corresponde en general con el perfil que tienen los emprendedores, casados y con hijos. (Valencia Silva M. M.)

Los resultados de este estudio coinciden con otros en afirmar que el nivel de educación tiene un impacto positivo sobre la entrada inicial de una empresa y su resultado futuro y con el estudio de referencia ya que en ese el 65 % de las empresarias tienen Educación Superior coincidiendo con la media española (Valencia Silva M. M.), y en este caso el 68 % de la muestra tiene este tipo de estudios. Mientras que la experiencia profesional es considerada como un factor clave estructural que tiene gran impacto sobre la habilidad de las mujeres para crear un negocio y mejorar sus resultados.

“La mayoría de los estudios han concluido que las mujeres empresarias tienen mayor nivel de formación reglada que los empresarios varones pero menor nivel de formación específica para realizar actividades empresariales. (Romero, 1990; Lee y Rogoll, 1997)”... y también parece existir consenso en que “las mujeres empresarias acceden a la carrera empresarial con menor experiencia laboral que los empresarios varones, lo cual unido a su menor formación específica dificulta el desarrollo de la empresa y su orientación sectorial. (Alsos y Kolvereid, 1998)”. (Rodríguez Gutiérrez & Santos Cumplido, 2008)

Valencia Silva afirma que se puede decir en general que el motivo de las empresarias para crear una empresa es para aprovechar una oportunidad de negocio, siendo una minoría las que lo hacen por necesidad, aunque se observa en los países de bajos ingresos que el porcentaje de emprendedores por necesidad se incrementa. Su estudio en España reveló que un 29 % lo ha hecho tanto por necesidad como oportunidad, y solo un 8 % lo hace por necesidad. (Valencia Silva M. M.)

La realidad en Latinoamérica es totalmente diferente, y así lo confirma un estudio realizado en el 2010 para América Latina, donde se reconoce que en su mayoría, las mujeres se convierten en empresarias más por necesidad que por vocación, y el mayor reto que enfrentan es superar el rezago en diversas áreas, fundamentalmente en la conciliación entre familia-trabajo, por lo que se considera que el tipo de políticas públicas debe ser diferenciado para impulsar las PYMES de hombres y mujeres”. (Secretaría Permanente del SELA, 2010) En el estudio que se presenta predomina una combinación de ambos motivos, aunque en el análisis por separado es mayor en un 5 %, (27 %) el Motivo Necesidad que el de Oportunidad (23%).

Algunas características personales como su estado civil, si existen personas que dependen de ella son factores también que afectan sus motivaciones. Las investigaciones de la actividad emprendedora con enfoque de género han demostrado en primer lugar, que entre las características de las empresas impulsadas por mujeres destacan su menor dimensión media respecto a las de los varones y su decidida orientación hacia actividades de servicios tradicionales, especialmente comercio, hostelería y servicios personales. (Clark y Janes, 1992). En la investigación realizada se confirma lo anteriormente expresado, y que constituye consenso en las investigaciones en lo referido a que los sectores predominantes en los que emprenden las mujeres son el de comercio y los servicios, siendo éste último el de mayor atracción (41 %). En cuanto a los dependientes Económicos de estas mujeres emprendedoras analizadas, en su mayoría tienen hijos o familiares mayores que dependen de ellas. La tabla 1 resume el Perfil de las Mujeres Emprendedoras en Torreón, Coahuila, México en la dimensión EMPRENDEDORAS con sus características sociodemográficas.

Tabla no. 1: Resumen del perfil de las Mujeres Emprendedoras en Torreón, Coahuila, México. Dimensión EMPRENDEDORA.

CARACTERÍSTICA	EXPRESIÓN EN EL PERFIL DE LAS MUJERES EMPRENDEDORAS EN TORREÓN
EDAD PROMEDIO	Promedio de edad – 47
EDUCACION	77 % de 31 a 55, 33 % de 40 a 47 años.
MOTIVACIONES	68 % tiene estudios universitarios, superando los niveles de comportamiento de los países de altos ingresos.
SECTOR DE SUS EMPRESAS	Predomina en un 47 % la conjunción de motivos, seguido de la Necesidad (27 %)
DEPENDIENTES ECONÓMICOS	Servicios (41 %), Comercio (33 %)
	El 77 % de las mujeres emprendedoras tienen dependientes económicos. (Hijos o familiares)

La edad promedio en 47 años y el 68 % con estudios universitarios tiene un comportamiento similar a los países desarrollados, a diferencia de los Motivos, que en los países desarrollados es por Oportunidad, y aquí prevalece la conjunción de motivos (necesidad y oportunidad) seguido de la necesidad. Los sectores se comportan igual que en la mayoría de los estudios (Servicios y Comercio), al igual que la alta frecuencia de mujeres emprendedoras con dependientes económicos.

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# INEFICIENCY MARGIN IN SMALL ENTERPRISES: THE IMPORTANCE OF TRAINING AND STRATEGIC MARKETING

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## ABSTRACT

*This paper, deals with the relevance of training to improve the rate of success concerning entrepreneurs activities. In fact, without such a training, it is hard to avoid the failure of these projects. Actually, three out of five new entrepreneurs activities end up in failure. So it is proposed to focus training on each step of any entrepreneurs business plan.*

**KEYWORDS:** Entrepreneurs, Training, Business Plan, Strategy and Management.

## INTRODUCCION

Este trabajo trata de contribuir con algunas directrices orientadoras sobre el tema, las que deben ser consideradas y estudiadas antes de iniciar el emprendimiento y hacer la inversión y no, cuando el emprendedor haya perdido el interés o su negocio no haya resultado y por ende, se desmotive.

Muchos de los nuevos negocios fracasan al primer año y algunos logran sostenerse apenas, mediante un escaso margen de ganancias; sin embargo, también hay algo que distingue a aquellos que triunfan y tienen las habilidades de emprender con éxito. Los emprendedores saben que crear un emprendimiento, de forma seria y duradera, supone un gran desafío. Además, debe estar dispuesto al cambio y tener la disposición constante en el ámbito personal, por lo que resulta conveniente hacerse una auto evaluación para saber si se tiene la capacidad de adaptarse, positivamente, al cambio, determinando si se está en condiciones de asumir la responsabilidad correspondiente y con ello, el riesgo para afrontar los innumerables obstáculos que van surgiendo durante el proceso de creación y la puesta en marcha del emprendimiento.

Es lógico pensar que, de acuerdo a las facultades, capacidades y características propias de cada persona, se podrían determinar el éxito y/o fracaso de un emprendimiento o nuevo negocio. Más aún, si a ello le agregamos las herramientas de gestión pertinentes, la posibilidad de éxito debería aumentar. Es importante entonces, que la iniciativa y la buena idea sean llevadas, primeramente, al papel para diseñar la empresa o productos a comercializar. Al plasmar y escribir el propio proyecto de negocio, el emprendedor transmitirá su motivación, su auto convencimiento de querer hacer un proyecto viable y capaz de ponerlo en marcha. Este ejercicio, dará confianza, fortalecerá y potenciará las habilidades y características de este nuevo empresario.

## MARCO TEORICO

Las cifras de fracaso de las PYMES (Pequeña o Mediana Empresa) son abrumadoras en cualquier país en que éstas se analicen. Las estadísticas indican que, en promedio, el 80% de las, pequeñas y medianas empresas fracasa antes de los 5 años; y el 90% de ellas no llega a los 10 años de existencia en el mercado. De acuerdo a la Comisión Económica para América Latina y el Caribe (CEPAL) “*en los países subdesarrollados, un 50 y 75% de Pymes dejan de existir durante los primeros tres años de trabajo en el emprendimiento*”. Los dueños de las Pequeñas y Medianas Empresas se defienden y aducen que “*las razones del fracaso están fuera de los emprendimientos realizados*”. Se refieren, entre otros, al escaso apoyo oficial, deficientes programas de ayuda a las PYMES, fuentes de financiación casi inexistentes, excesivos controles gubernamentales, altas tasas impositivas y costo de las fuentes de financiación



disponibles. Por otra parte, los analistas se orientan a identificar las causas del fracaso en las propias PYMES y en particular, en el desconocimiento y poca capacidad de gestión de sus responsables o emprendedores de los nuevos negocios. Aparentemente, no se dan el tiempo y no tienen la capacidad de analizar si la buena idea es o no, posible de realizar y desarrollar en cualquier lugar, en cualquier momento, bajo qué circunstancias, con quién, dónde y cómo invertirán sus dineros que, con mucho esfuerzo, han ahorrado o solicitado para iniciar su emprendimiento y cubrir sus necesidades.

### Datos Y Cifras Alarmantes A Nivel Internacional

Para el mexicano Francisco Yañez, al cumplir los 10 años “*solamente el 10% de las empresas maduran, tienen éxito y crecen*”. De acuerdo con la consultora Cetro-Crece, también de México “*el 75% de las nuevas empresas mexicanas debe cerrar sus operaciones después de dos años en el mercado. Lamentablemente la experiencia demuestra que el 50% de las empresas quiebran durante el primer año de actividad, y no menos del 90% antes de cinco años*”. En EEUU, según Samuelson y Nordhaus (2012) “*el promedio de vida de las empresas es de seis años y más de un 30% no llega al tercer año*”. La Asociación Argentina para el desarrollo de la Pequeña y Mediana Empresa afirma que “*sólo un 7% de los emprendimientos llegan al 2º año de vida y sólo el 3% de ellos, llegan al 5º año en el mercado*”. Finalmente, en Chile, también tenemos cifras abrumadoras. Según informa el economista Rodrigo Castro, en un estudio que dio seguimiento a 67.310 empresas creadas en 1996, se indicó que el 25% de ellas desapareció en el primer año; un 17% en el segundo año; el 13% en el tercer año; y un 11% en el cuarto año. Cabe preguntarse ¿Por qué, un pequeño porcentaje de emprendimientos, a pesar de tener que enfrentar la misma problemática, sobreviven, progresan y crecen hasta convertirse, con el paso de los años, en grandes empresas? No es factible pensar que este éxito sea sólo cuestión de suerte. Este problema no sólo es en Chile, sino en el mundo entero: un estudio comparativo de proyectos de innovación, presentaba estadísticas que indicaban que cerca del 80% de los proyectos innovadores, fracasa dentro de los primeros seis meses de haber sido lanzado al mercado. Esta cifra aumentaba al 90% cuando se consideran los 12 meses iniciales.

### La Actividad Emprendedora

Se debe considerar que el emprendimiento juega un rol más importante que la simple creación de empleo o el desarrollo económico. Su impacto es mucho más profundo y se enmarca en el empoderamiento de las personas de una comunidad que desarrolla sus capacidades en varios ámbitos, donde el potencial del emprendedor capacitado es una ventaja, además del apoyo gubernamental existente y la participación ciudadana. Si bien la educación es la principal proveedora de la capacidad de movilidad social, también lo son las experiencias de vida y, por ello, el emprendimiento se muestra como una herramienta potente de movilidad social. Cabe explicar que el indicador por excelencia del *Global Entrepreneurship Monitor* (GEM) es el Índice TEA, que se refiere a la Actividad Empresarial Emprendedora en sus fases iniciales. Consiste en un grupo de personas entre 18 y 64 años, que actualmente están involucrados en un emprendimiento, ya sea en calidad de emprendedor, como propietario y/o director de un nuevo negocio.

Por otro lado, se observa que el patrón seguido por todos los países considerados en el GEM (para participar de sus estudios y otros), es que el índice TEA tiende a disminuir conforme al país en que se desarrolla la actividad. Esta situación se repite con las diferentes motivaciones para emprender, pues a medida que un país crece económicamente, tiende a disminuir el porcentaje de personas que emprenden motivadas por necesidad. Así, los países basados en la innovación tienden a presentar tasas más bajas de emprendimientos basados en necesidades. Cabe mencionar que, en relación a los motivos que impulsan un emprendimiento, existen grandes variaciones en los porcentajes según la fase de desarrollo, ya que cada país tiene un conjunto de condiciones económicas y sociales que repercuten en la actividad emprendedora. En el sector comercio de América Latina, y según la actualización de cifras PYME hechas por FUNDES, en Latinoamérica existen 18 millones de empresas formales.

### Análisis De La Actividad Emprendedora En Sectores De Comercio, En América Latina:

Existen datos desagregados por sector económico. Esta información indica que 5.587.299 de estas empresas pertenecen al sector comercio, es decir, el 46,5%. De este total, un 97,5% son micro, pequeñas y medianas empresas (MIPYMES), según la definición de cada país y un 94% microempresas. El sector comercial representa una importante fuente de empleos en la economía de la región: genera el 24,8% del empleo formal de América Latina y actualmente, se ha calificado a Perú, como el país más emprendedor a nivel mundial, según el *General Entrepreneurship Monitor (GEM) 2007*. La tasa de actividad emprendedora (TAE) de la población económicamente activa del Perú es del 40,2%, (la más alta del mundo), y sin embargo, aún no cuentan con un Estado que promueva las condiciones de competencia en el camino correcto hacia la competitividad nacional (Ver figuras 1 y 2)

Figura 1: América Latina, empleo por tamaño de empresa del sector comercio

Figura 1: América Latina: empleo por tamaño de empresa del sector comercio

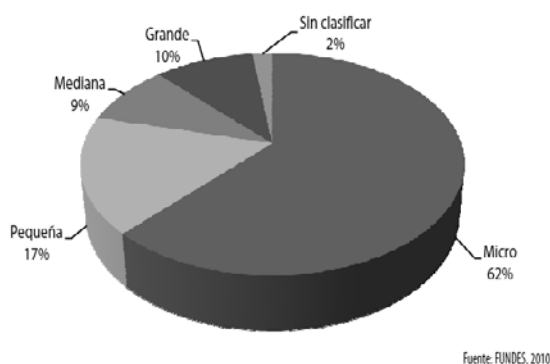


Figura 2: Participación de las PYMES en la Economía Latinoamericana

Fuente: creación propia, a partir de información CEPAL 2005

## MARCO METODOLÓGICO

### Desafíos para emprender exitosamente: Un relato personal

Profesora -me decía un alumno-trabajador del curso “Taller de Emprendedores”, que desde años dicto en la Universidad- *“he iniciado dos veces una pequeña empresa y en las dos he fracasado, razón por la que, actualmente estoy estudiando”*; otro alumno más avezado comentó *“yo tengo dinero y cuando ponga mi empresa, tengo claro que con dinero arreglo todo, por lo que no dudo en que tendré una empresa exitosa”*; una tercera alumna agregó *“yo pienso que la plata no es todo, pues con mi esposo pusimos una empresa hace dos años: partimos bien, pero nuestro personal nunca se motivó, no se comprometió y muchos renunciaron. No supimos qué hacer, por lo que lo único que nos quedó fue cerrar y perder nuestro capital de trabajo”*...

Posterior a este intercambio de opiniones en el aula y, aprovechando la oportunidad, invité a todos los participantes, que de manera grupal, investigasen y analizaran las diferentes situaciones presentadas, realizando un diagnóstico situacional con los resultados de emprendimientos en Chile y especialmente, en la Región de Coquimbo, a fin de buscar tipos de problemas, sus causas, efectos, proponer soluciones certeras a la evidente problemática, sugerir un trabajo que ayude y oriente a las personas que inician sus emprendimientos para aminorar el fracaso o bien, verlo como una oportunidad, aprendiendo del mismo.

### Y, ¿Qué Se Entiende Por Emprendedor/A?

Ser emprendedor es una competencia y desafío personal de fondo, los casos de éxito “*de la noche a la mañana*” son como la lotería. Lo normal es que una empresa se inicie no siendo rentable, y que tras un cierto tiempo, empiece a obtener ganancias y estabilizarse económicamente. Es un hecho que la formación es un factor estratégico para el desarrollo de la empresa y sus elementos competitivos en el mercado pues, además de desarrollar habilidades, competencias y otorgar un perfil, en los casos en que ha habido un éxito rápido, ha habido mucho tiempo de trabajo, dedicación y estudios, lo que finalmente ha alcanzado una masa crítica suficiente y ha despegado. Por ello, cuando se es emprendedor, hay que tomarlo como una carrera con muchos obstáculos en el camino, tener una visión de largo alcance, y tener claro que habrá barreras que superar antes de alcanzar el éxito.

No sólo esa travesía (que no se sabe realmente cuánto va a durar) es el camino del emprendedor, también se debe tener recursos económicos, humanos y materiales hasta que la empresa pueda mantenerse por sí sola, esto además, exige una enorme fortaleza mental, dedicación y aprendizaje diario. Toda persona en el campo laboral sabe que la capacidad, tenacidad y perseverancia es una habilidad imprescindible, y que aunque se puedan tener todos los recursos necesarios, sin esta capacidad, no es posible avanzar. Muchas personas explican lo bien que les va a algunos micro o pequeños empresarios, sin apreciar o considerar las características enunciadas anteriormente y otras, inventan verdaderas historias que se venden, consumen y extinguen. Quizás porque esa es la mentalidad reinante: cada vez escasea más la capacitación, los aspectos valóricos, el manejo de las competencias requeridas y habilidades imprescindibles para ser emprendedor. El fracaso o éxito de los negocios, depende mucho de la personalidad de quien lo ejecuta. Existen ciertas cualidades que caracterizan a las personas que toman la decisión de ser sus propios jefes, auto emplearse y lanzarse al mundo empresarial. Para ello, deben tener claro que para triunfar, el desafío más grande que tienen por delante es aprender a crear, innovar, desarrollar un perfil emprendedor y aceptar el cambio, entre otros aspectos.

### ¿Cuáles Son Entonces, Las Competencias Requeridas Para Enfrentar Este Desafío: Capacitación Funcional, Marketing Y Aprender Del Fracaso?

La educación, desde la enseñanza básica, implica desafíos constantes para los profesores, la organización educativa y un desafío personal e intelectual, para convivir con y en la sociedad. Las competencias fundamentales que hoy la educación requiere proveer, tiene que ver con dotar a los educandos de capacidades y oportunidades de innovación y esto, desde pequeños, pasando por la enseñanza media y superior. Se trata de formar personas que desarrollen la capacidad de hacer e innovar, personas que sepan adaptarse a los requerimientos que se necesitan hoy para vivir en una sociedad que demanda, imperiosamente, egresados y trabajadores preparados para enfrentarla.

Hoy en día, hay un constante cambio en el mundo: los mercados y las necesidades institucionales, empresariales y económicas no están ajenas a ello. El mundo de las comunicaciones, nos muestra la realidad en segundos, algo que años atrás no sucedía. Entonces la pregunta es ¿Cómo generar que una persona que pase por la escuela, y durante todo el proceso enseñanza-aprendizaje no sólo conociendo o manejando distintas herramientas, pueda enfrentar el desafío de aprender a crear y discernir cómo introducirse en el proceso innovador, sin quedarse atrás?

Es decir, fomentar en las personas, desde los inicios de su formación, la capacidad de hacer, saber hacer, saber ser y aprender a vivir juntos. Crear una asignatura dentro de los planes de estudio que les oriente y les capacite en emprendimiento (de forma práctica), y aprovechando los recursos que cada escuela tiene; que los profesores propongan además, el desarrollo de valores, habilidades y competencias en los directivos a fin de dar direccionalidad, coherencia, participación e integración a los alumnos y los propios

proyectos educativos, en el marco de los lineamientos locales, comunales y laborales. Por su parte, los profesores deben fomentar el auto empleo en los alumnos, la creatividad orientada a los emprendimientos, fomentar un perfil emprendedor y desarrollar las competencias necesarias para que, paulatinamente, se vaya sembrando en ellos, una forma diferente de ver su futuro profesional.

#### Algunas Causas Por La Que Los Emprendimientos Fracasan Y Además, No Son Sostenibles En El Tiempo:

Así como a los estudiantes se les debe inculcar y fomentar el autoempleo y las posibilidades de emprender en su futuro laboral, a los emprendedores se les deberían capacitar antes de iniciar su propio negocio. Esta capacitación debe estar orientada a desarrollar competencias, habilidades, valores, perfiles en temas como Planes de Negocios, Marketing, Liderazgo, Comunicación y Comercialización entre otras. Actualmente en Chile, se capacita a través de Seminarios, Congresos, Talleres y Cursos. El tema, es tratado desde el punto de vista de cómo generar emprendedores y por ende el autoempleo como cultura país y ventaja competitiva – económica. En este sentido, si bien el Estado ha creado instrumentos para fomentar los emprendimientos y la innovación, lamentablemente, no se tratan otras aristas relativas al fracaso y consolidación de los negocios. En general, no se analizan los proyectos que por variadas razones no han llegado a feliz término, perdiendo la oportunidad de aprender de los errores y considerando las nefastas experiencias ocurridas, como lecciones de orientación y planificación de un plan de mejoras para un mejor futuro en las iniciativas emprendedoras.

Si a continuación consideramos los siguientes errores que, constantemente, se producen en los nuevos -y no tan nuevos- emprendimientos, es posible planificar la Capacitación en forma práctica y orientada a mejorar los Planes de Negocios con ideas que realmente sean factibles de realizar, Competencias, Marketing y otros aspectos relevantes para que paulatinamente, pueda aplicarse un plan de mejoras. A continuación, las faltas y traspiés más recurrentes:

a) Uno de los aspectos que más perturban o dificultan el avance de la iniciativa emprendedora, es la burocracia administrativa de parte de las Instituciones encargadas de los temas respectivos. Son extremadamente exigentes en el papeleo, sin dar posibilidades al emprendedor para formar su proyecto inicial. Las trabas desmotivan a aquellas personas que desean surgir y que no cuentan con la capacitación y experiencia que entrega el constante lidiar en el mercado. La justificación del tema, va por evitar o disminuir fraudes o cumplimientos con el Fisco, pero mirando las estadísticas, es posible observar que el número de delitos por esta causa, oscila sólo entre el 2 y 3%. Los costos, además, de crear una empresa, es posible agruparlos en cinco ó seis ítems, de los cuales tres son los más relevantes: 1) Constitución de Sociedad, 2) Autorización Sanitaria correspondiente (si se requiere), y 3) Obtención de la Patente Comercial. En términos de tiempo, a veces esta gestión, tarda de 6 a 7 meses dependiendo del rubro de la iniciativa y los costos se reducen en forma importante cuando se trata de emprendimientos que no están asociados a alimentos perecibles, también en tiempo de tramitación de documentos, se reduce a 3,8 meses.

b) Otro tema de fracaso es la irresponsabilidad, el no cumplimiento o desconocimiento de los nuevos empresarios, para con los acuerdos tomados; este índice de error, alcanza entre un 25 a 35% ; otra dificultad que aparentemente dificulta la gestión empresarial, es que en Chile, las políticas sociales se orientan considerablemente a una capacitación mal orientada o muy generalizada a veces, ya que no capacita en cómo generar las ideas de emprendimientos o innovación de productos, antes de dar un mayor respaldo económico a las PYMES.

c) Es oportuno considerar que, además, los emprendimientos son limitados de recursos y plazos, precisan de personas con distintas competencias, lo que genera muchas veces, conflictos. El emprendedor para desarrollar su proyecto, debe contar con un soporte metodológico que conduzca el quehacer, exitosamente. Con lo anterior se plantea la relevancia de identificar qué es lo que hace que un proyecto sea exitoso y conocer las causas de otros que no lo son. Los aspectos más relevantes para estos últimos

resultados pueden ser:

- c1) Falta de generación de múltiples alternativas de solución, a los problemas o necesidades del consumidor
- c2) Falta de capacitación y adiestramiento mediante experimentación, desarrollo de prototipos y casos reales, preparación del emprendedor para desarrollar visión y ver oportunidades de negocios y nichos de mercado.
- c3) Deficiente manejo e inclusión de la perspectiva del mercado y clientes a lo largo del proceso de desarrollo
- c4) Planificación inadecuada del negocio
- c5) Problemas relacionados con los recursos humanos
- c6) Controles inapropiados o nulos
- c7) Factores externos no controlables (regulación, burocracia)
- d) En relación a la mala planificación, la causa típica de fracaso es no definir correctamente los problemas en el plan de trabajo; al no entenderlo, se destinan recursos en forma ineficiente, lo que lleva a una incorrecta solución. Los planes de proyectos deben tener el máximo de información y los detalles necesarios, para realizar exitosamente cada actividad y tarea a implementar. Es recurrente que por ahorrar, no se contrate a personal capacitado y no se adquieran los recursos tecnológicos necesarios, por lo que es muy difícil, cumplir con los objetivos planteados, si es que los hay.
- e) Así también, los problemas con el RRHH se dan constantemente; no siempre el/la emprendedor o dueño del negocio, son líderes o tienen liderazgo por lo tanto, no es visto este por sus colaboradores como buen jefe/a, además, por la misma razón, se produce una falta de comunicación y coordinación para trabajar en equipo.

#### Capacitación Y Adiestramiento, Previo Al Inicio Del Nuevo Negocio

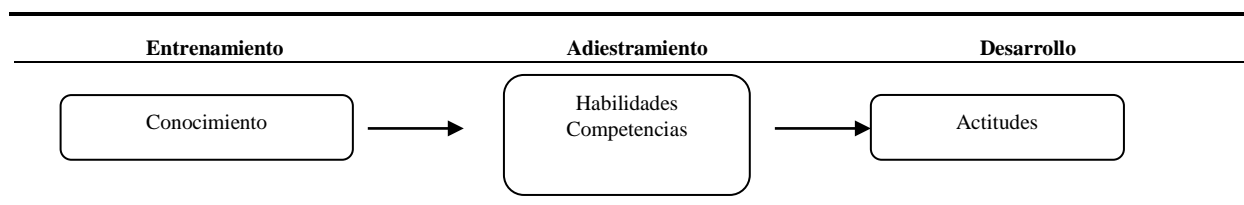
Para solucionar el problema que se suscita en los fracasos de emprendimiento, deberá hacerse una óptima planificación de capacitación que considere la elaboración, ejecución y evaluación del Plan Estratégico, Plan de Marketing y Plan de Negocios. Es imprescindible ejecutar éste, antes del desarrollo del emprendimiento para así, fortalecer la formación, enseñarles a buscar oportunidades de negocios y nichos de mercado, tener aptitudes, perseverancia, visión, capacidad de gestión y entendimiento de los índices económicos, etc. de los/las emprendedores. Para ello, se sugiere el diseño de un modelo de capacitación funcional para el campo de los emprendimientos. Cabe comentar que, en numerosas oportunidades, los emprendedores son invitados a recibir capacitación para el desarrollo de las competencias requeridas, sin embargo esta actividad tan importante es, muchas veces, vista como una imposición del modelo particular por parte del emprendedor, y no como una inversión que traerá dividendos en el futuro. ¿Por qué sucede esto? La experiencia en el tema indica dos razones fundamentales: el financiamiento de la capacitación es asistencialista y el énfasis tiende a enfocarse en la gestión general, más que en desarrollar habilidades específicas. José L. Méndez, en su trabajo titulado *La capacitación como herramienta esencial de la estrategia emprendedora*, comenta: “las investigaciones realizadas por diversos investigadores han sido concluyentes respecto a la necesidad de promover la capacitación específica para aprender a crear empresas, a fin de impulsar el crecimiento económico, debido a que se desperdicia un gran número de oportunidades de negocio por falta de emprendedores con los conocimientos y habilidades requeridos (...) De conformidad con los resultados de esas investigaciones, la capacitación de nuevos

*emprendedores favorece una imagen social positiva de la actividad empresarial y facilita la adquisición de actitudes, conocimientos y habilidades claves para el desempeño exitoso de las iniciativas empresariales”.*

### Capacitación Requerida Para Optimizar La Capacidad De Emprender Y La Gestión Emprendedora:

La capacitación es un conjunto de técnicas que se utilizan para optimizar el desenvolvimiento laboral y personal de un emprendedor/a. Perfecciona a la persona en su auto-empleo antes o durante su puesto de trabajo, ayudando a mejorar el desempeño y desarrollo personal. El desarrollo consiste en descubrir el potencial oculto que tiene el/la emprendedor/a y cultivarlo para mejorar su rendimiento laboral. Además, la capacitación les permite mantener la competitividad de la empresa en un mercado altamente globalizado y enfrentarlo de la mejor manera posible.

Figura 3: Esquema De Capacitación Orientada Al/La Emprendedor/A



Fuente: Elaboración Propia

*Entrenamiento:* Otorga conocimiento a fin de lograr cambios en las personas

*Adiestramiento:* Práctica en terreno, desarrolla el potencial y auto conocimiento

*Desarrollo:* Produce cambio de actitudes para llegar al cambio

En consecuencia, se sugiere desarrollar el siguiente modelo de Capacitación en uno de los temas más relevantes para el éxito del nuevo emprendimiento, cual es la Capacitación y las Herramientas de “Marketing Estratégico y su Administración”, previo de iniciado el negocio. Nace la Idea de Negocio:

### En Relación Al Marketing Y Plan De Marketing

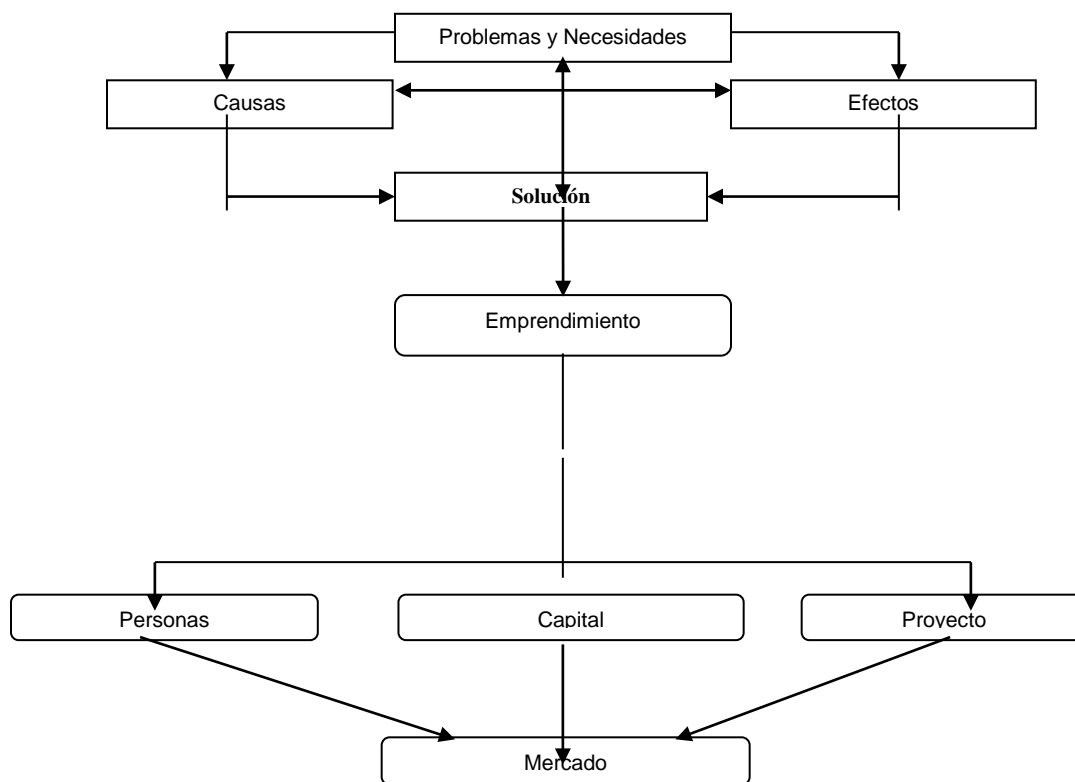
La American Marketing Association define Marketing como “*el proceso de planificación y ejecución del producto, precio, promoción y distribución de ideas, bienes y servicios, a fin de crear intercambios que satisfagan tanto objetivos individuales como los organizacionales*”. En cuanto al Plan de Marketing, responde éste a la pregunta ¿Hay suficientes consumidores interesados en el producto o servicio, como para que sea rentable la venta? En consecuencia, es aconsejable que el Plan, incluya dos partes muy importantes a considerar:

- 1- Definición del grupo objetivo al que deseamos llegar
- 2- Un programa de Marketing para promocionar y vender el producto deseado

En la figura 6, se trata de explicar la secuencia y gestión que se debería considerar, antes de iniciar el nuevo negocio, de acuerdo a los requerimientos deseados para apuntar a un mercado objetivo ideal. Una vez definido el mercado objetivo, se determinará qué gestión se realizará, para alcanzarlo y llegar a los clientes potenciales, que compren y además se cree la fidelización. El Plan de Marketing es un documento escrito, en el que se recogen los objetivos, estrategias, planes de acción relativos a los

elementos del Marketing Mix, los que facilitarán el cumplimiento de las estrategias dictadas a nivel corporativo, paso a paso y año tras año.

Figura 4: Hacia una idea de negocio, según problemas y necesidades del mercado



Fuente: Elaboración propia

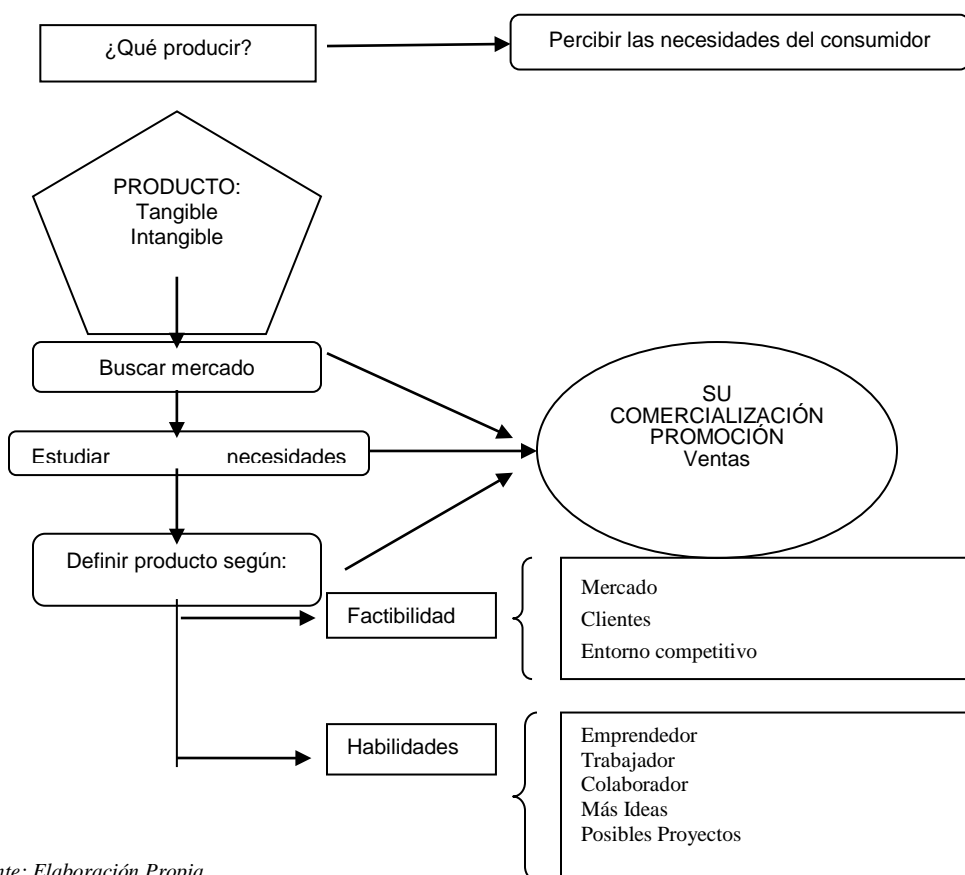
## CONCLUSIONES

Con el análisis y propuesta anteriormente realizados, es posible mencionar 2 principales conclusiones que son relevantes para las iniciativas de emprendimiento: en primer lugar, los proyectos exitosos se diferencian de los fallidos desde el origen. Esto significa que un proyecto exitoso parte identificando problemas y necesidades de mercado, mientras que aquel que fracasa, surge de las ideas espontáneas o bien, por el solo hecho de copiar una idea exitosa. Así, el negocio parte con posibilidades de fracaso ¿Por qué? Simplemente porque no toma en consideración a sus posibles clientes, sino que basa su iniciativa en una idea preconcebida, que lo más probable es que no satisfaga al potencial usuario. No así cuando el esfuerzo inicial se focaliza en identificar problemas y necesidades para entender al consumidor. Es así como toma relevancia el concepto de investigación de mercado. En el contexto de un emprendimiento de pequeña escala, el hecho de dedicar tiempo y esfuerzo en investigar, conversar y observar a potenciales clientes, prestándoles atención a sus comportamientos, permitirá identificar necesidades y problemas.

En segundo lugar, los proyectos exitosos se diferencian de los fallidos en que los primeros incluyen la perspectiva de los clientes en el proceso de desarrollo. Esto se justifica dado que el mercado está en constante movimiento, por lo que se debe mantener contacto permanente con los consumidores para presentar y probar soluciones que estén lo más alineadas posibles con su demanda. Esto implica que en la etapa de desarrollo de un emprendimiento hay que evitar buscar validación de una idea preconcebida sino más bien, una vez identificada una necesidad o problema, es recomendable generar varias soluciones en conjunto con los clientes y finalmente, definir la mejor solución en base a la retroalimentación de éstos.

La principal enseñanza que nos deja este estudio es que las ideas sólo son tan buenas como lo consideren los clientes, no como sean percibidas por el emprendedor o empresa. Para esto, utilizar métodos cualitativos de investigación de mercado –como observación, reacción ante prototipos, entrevistas, entre otros- al inicio y durante el desarrollo de un nuevo emprendimiento, hacen sentido si se quiere minimizar el nivel de incertidumbre que implica lanzar una nueva oferta al mercado. Además, la capacitación debe orientarse hacia aquellos aspectos centrales previos al emprendimiento.

Figura 6: Emprendimiento, idea de negocio



Fuente: Elaboración Propia

Actualmente, algunas empresas ya han obtenido ayuda en la inversión a través del programa estatal “Chile Emprende”; estas empresas han proyectado sus ventas en un 30% al año, han contratado a nuevos trabajadores y han utilizado Internet como herramienta permanente de su gestión comercial; con ello se busca que las PYMES logren formar parte de una cadena de valor productiva para lograr una distribución y participación pareja de beneficios en bienes y servicios, que realizan las grandes empresas. La idea es vincular a las empresas con el sector dinámico de la economía, a través de las grandes empresas que avanzan rápidamente produciendo un positivo crecimiento económico en la región.

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# CARACTERIZACIÓN DE LA PYME PRODUCTORA DE QUESOS ARTESANALES Y SU NIVEL DE DIVERSIDAD: UN ESTUDIO DE CASO CON BASE EN LOS PRINCIPIOS DE MANUFACTURA ESBELTA

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## RESUMEN

*Se presenta un estudio de caso para caracterizar la PYME productora de quesos artesanales, analizar su diversidad y determinar su adecuación a los principios de producción esbelta. Fue realizado en la Red Artesanal de Productores de Queso Guayanés Telita, en dos municipios rurales del Estado Bolívar, Venezuela. La investigación fue de campo con alcance descriptivo. Se aplicó un cuestionario basado en las buenas prácticas de producción de alimentos a 30 unidades de producción. Se utilizó el análisis cualitativo para la caracterización y la herramienta STATGRAPHICS para el análisis multifactorial. Los resultados sugieren que estas PYME son de baja escala, con alta diversidad entre ellas y tienen limitaciones para garantizar la calidad del producto. Los factores vinculados con los principios de producción esbelta no fueron evidenciados. Se plantea la generación de nuevas líneas de investigación en cuanto a la producción de alimentos y del desarrollo rural se refiere.*

**PALABRAS CLAVE:** PYME, quesos artesanales, industria láctea, manufactura esbelta

## CHARACTERIZING SMALL AND MEDIUM-SIZED ENTERPRISES THAT PRODUCE FARMHOUSE CHEESE AND THEIR LEVEL OF DIVERSITY: A LEAN MANUFACTURING-BASED CASE STUDY

### ABSTRACT

*A case study is presented to characterize an SME that produces farmhouse cheese, analyse its diversity and determine to what extent it is adapted to the principles of lean manufacturing. The study was conducted in the Guayanes Farmhouse Telita Cheese Network (a soft cheese from the Guayana region of Venezuela) in two rural municipalities of Bolivar State in Venezuela. The research was carried out in the field with a descriptive scope. A questionnaire on good practice in food production was distributed among 30 production units. Qualitative analysis was used for characterization and the STATGRAPHICS tool for multifactorial analysis. The results suggest that these SMEs are low-scale with a high level of diversity among them but have limitations in guaranteeing product quality. The factors associated with lean manufacturing principles were not apparent. New lines of research are being considered regarding food production and rural development.*

**JEL:** D20, D29, L23, L25, L66, M11, Q13

**KEYWORDS:** SME, farmhouse cheese, dairy industry, lean manufacturing

## INTRODUCCIÓN

La PYME no escapa a los desafíos generados por la intensificación de los procesos globales; así como el acelerado cambio e incertidumbre asociados. Las empresas para lograr mayor participación del mercado afrontan el reto de mejorar sus sistemas internos y su competitividad. Aún cuando las dimensiones de la PYME pueden obstaculizar su posicionamiento en el mercado, en contraposición, su tamaño le aporta potencialidades de adaptación. En su estudio Mc Adam, Moffett, Hazlett y Shevlin (2010) demuestran que pueden implementar con éxito estrategias más flexibles y esbeltas. Su diseño organizacional y productivo menos complejo, lo permite. La PYME se encuentra en todos los sectores productivos. Definirla implica considerar factores que orienten su clasificación. Los esfuerzos por lograr una idónea conceptualización realizados en distintos ámbitos incluyen: actividad, capacidad de empleo, tecnología utilizada, intensidad productiva, niveles de inversión y volumen de ventas (Hillary, 2000; Diario Oficial de la Unión Europea, 2003; Ayyagari, Beckt y Demirguc-Kunt, 2007; García, Martínez y Aragón, 2009, European Commission Enterprise and Industry, 2009).

En la industria agroalimentaria existen PYME que bajo una dirección familiar se dedican a la manufactura de productos exóticos, de menor durabilidad, orientados a un mercado más restringido y territorial, con sistemas productivos artesanales. El acceso a los mercados impone a estas PYME el cumplimiento de requisitos de certificación de calidad, exigiendo un gran esfuerzo a los productores (Zeballos, 2003; Aragón y Marin, 2003; López y Castrillón, 2007). Otra de sus limitaciones es que no aparecen en el registro estadístico que llevan los organismos encargados de la seguridad alimentaria. Esto es un impedimento para acceder a las políticas y estrategias de apoyo que existen (FAO, 2006).

Para lograr su participación en el mercado estas unidades productivas deben garantizar la estandarización de sus productos (Mercado, Córdova y Testa, 2007). Es un reto incorporar de elementos de mejora y autorregulación en sus procesos internos. Deben realizar acciones de mejoramiento que las llevarían a la obtención de atributos de calidad para su inserción competitiva en el mercado. Una de estas estrategias es la implementación de los principios de manufactura esbelta en sus procesos. La investigación tuvo como propósito analizar el nivel de desarrollo que evidencia la PYME productora del queso artesanal Guayanés telita, establecer el grado de disimilitud existente entre ellas y determinar si están preparadas para adoptar estrategias de producción esbelta. Es parte de la fase diagnóstica de un trabajo empírico, dirigido a formular propuestas para insertarlas en esta filosofía de producción.

## REVISIÓN LITERARIA

### Manufactura Esbelta Y Su Aplicación En El Contexto De La PYME

La manufactura esbelta hoy día es considerada una filosofía organizacional de gran relevancia. Basada en la implementación de estrategias de calidad y mejora continua en la producción que puede resumirse en “un proceso de producción desde el pedido hasta su cumplimiento” e implica el desarrollo de productos, gestión de proveedores y clientes (Kocakülâh, Brown y Thomson, 2008). Se considera que un proceso productivo es *esbelto*, cuando logra el desarrollo de productos optimizando los insumos que en él intervienen. Al disminuir los desperdicios y defectos en la producción, la mano obra, espacios, inversión y tiempo son utilizados con máxima eficiencia generando mayor satisfacción de los clientes internos y usuarios. Son considerados como atributos de esta forma de producir: desarrollar productos estandarizados, de dimensiones y acabados requeridos, con el uso de técnicas de justo a tiempo, creación de sistemas para producir sin defectos, tener relaciones con los proveedores para compartir necesidades y eliminar actividades que no agreguen valor (Womack y Jones, 2003; Liker, 2003; Holweg, 2007; Shah, y Ward, 2009). Ello implica una producción apoyada en la mejora continua, en actividades estimulantes y retadoras para los colaboradores. Los sistemas de producción esbelta se sustentan en la aplicación de catorce principios. Su éxito se resume en cuatro grandes categorías conocido como el modelo 4P

—Philosophy, Process, People/Partners, and Problem Solving (Liker, 2003), compuesto por principios orientados a la máxima reducción de desperdicios.

Permiten a la empresa, concentrar los esfuerzos para producir con base en los requerimientos y la satisfacción del cliente, creando valor permanentemente (Dombrowski, Crespo y Zahn, 2010; Miller, Pawloski y Standridge, 2010; Padilla, 2010). En la mayor parte de la literatura que se ocupa del tema, se sostiene que estos sistemas están encaminados a satisfacer, específicamente, las demandas de las grandes organizaciones (Ghobadian y Gallea<sup>a</sup>, 1996 y Ghobadian y Gallea<sup>b</sup>, 1997). Desde luego, es menester adaptar estos sistemas de producción a las características particulares de cada unidad productiva, el nivel de desarrollo de los países y su contexto jurídico.

En cuanto a la PYME, iniciativas académicas se han orientado a explorar la aplicación de estrategias de organización, innovación y manufactura esbelta en este ámbito. Aun cuando es observada con escepticismo por los administradores o propietarios de algunas PYME, se han encontrado factores de éxito en su aplicación (Grewal, 2008; Niño y Bednarek, 2008; Dombrowski y Crespo, 2008; Mc Adam, Moffett, Hazlett y Shevlin, 2010; Herbane, 2010; Halgeri, McHaney y Pei, 2010). Actualmente los sistemas de producción esbelta pueden tener un espacio seguro en la PYME. Por estar obligada a competir en una economía global, este escenario exige el replanteo de nuevas estrategias productivas. La PYME debe adquirir mayor agilidad para lograr mejoras en su desempeño actual. Adaptarse a las rápidas transformaciones e integrarse competitivamente al mercado, requiere de funciones y procesos cada vez más esbeltos, más ajustados.

#### Pequeña Y Mediana Empresa (PYME)

La PYME es una categoría empresarial formada por un amplio y diverso grupo de firmas con diferentes grados de madurez. Se encuentra en todos los sectores productivos y poseen características comunes a la gran empresa. Su elevada diversidad ha generado en diferentes ámbitos la búsqueda de una clara definición y clasificación. La Unión Europea con miras a fomentar el apoyo a la misma, puso en vigor a partir del 1 de enero de 2005 una nueva definición. Esta tiene el propósito de estandarizar los criterios para su clasificación, agruparlas y establecer una base normativa común (Diario Oficial de la Unión Europea, 2003). Abarca esta definición la capacidad de empleo y el volumen del negocio. Países como Australia, Canadá, China y Corea utilizan la capacidad empleadora por tipo de sector, criterio donde también hay variabilidad. Japón utiliza el volumen de ventas y empleo por sector. Estados Unidos sólo maneja el número de empleos por sector. Es importante destacar que organismos promotores del desarrollo como la Agencia para el Desarrollo Internacional de Estados Unidos (USAID) y el Foro de Cooperación Económica Asia Pacífico (APEC) aceptan las definiciones de la Unión Europea o de Estados Unidos en sus políticas de apoyo a la PYME (SMEDA.org) según sea necesario.

Los intentos por estandarizar la definición coinciden en reconocer su creciente importancia, su impacto en el empleo, el aporte a la economía de los países y al bienestar de las regiones donde participan (European Commission enterprise and industry, 2009; Aragón-Correa, Hurtado-Torres, Sharmac y García-Morales, 2008). América Latina no se encuentra ausente en cuanto a complejidad y dispersión conceptual se refiere. Diversos autores han intentado clasificarla y agruparla con base en su capacidad empleadora, tipo de actividad, tecnología empleada e intensidad. También, han utilizado criterios financieros o su capacidad tributaria, combinando el capital invertido y la declaración del volumen de ventas (Guapatin, 2003; Dini y Stumpo, 2004; González, 2005; Saavedra y Hernández, 2008).

En Venezuela, el Decreto Ley 1547 (Decreto con Fuerza de Ley para la Promoción y Desarrollo de la Pequeña y Mediana Industria) establece los criterios para su caracterización, regulación y la define como “unidad de explotación económica realizada por una persona jurídica que efectúe actividades de producción de bienes industriales y de servicios conexos”. La clasificación atiende a los criterios

capacidad empleadora y volumen de ventas, con base en las Unidades Tributarias (UT), elemento técnico utilizado por el Estado para estimar los tributos y otras obligaciones dinerarias de índole fiscal. De acuerdo al IV censo económico en Venezuela el 95% de las unidades económicas activas en el año 2008 pertenecen a la categoría PYME, de éstas, el 75% se considera como microempresa con una capacidad de empleo que no llega a 10 trabajadores por unidad económica (INE, 2010).

### Queso Guayanés Telita

Los quesos venezolanos al igual que los latinoamericanos tienen origen europeo y poseen las particularidades territoriales que han permitido su diferenciación. La FAO adelanta una definición y clasificación de uso general que se aplica para la producción de queso en todos los países. Ver Tabla 1.

Tabla 1: Clasificación del queso

SEGÚN SU CONSISTENCIA Y MADURACIÓN		
Según su consistencia	Según las características de maduración	
% Humedad sin materia grasa	Denominación	
<51	Extraduro	Madurado
49-56	Duro	Maduradopormohos
54 - 69	Semiblando/Semiduro	No madurado/Fresco
> 67	Blando	En salmuera

*La tabla muestra la clasificación de los quesos según la norma CODEX STAN 283 (1978), que considera el porcentaje de humedad sin materia grasa (HSMG) y el grado de maduración. Esta clasificación fue acogida por la Norma venezolana COVENIN 1813:2000*

FONDONORMA el ente normativo venezolano, desarrolla las características del queso blando en la Norma COVENIN 3822:2003:4 referida al queso de pasta hilada y lo define como un producto elaborado a base de leche sin madurar “que después de coagulado y escurrido parcial del suero es sometido a un proceso de amasado y estirado mecánico y en caliente dando origen a una masa hilante y homogénea.” Se encuentra listo para su consumo poco después de ser elaborado. El guayanés telita es un queso de pasta cocida e hilada único de Venezuela. Es elaborado en forma completamente artesanal y muy consumido en el país. Tiene un sabor suave, aspecto lechoso, bajo en sal, medianamente graso y de textura blanda (Márquez y García, 2007; Rodríguez, Caldas y Ogeerally, 2009). Este queso blando de origen territorial debe su denominación a Guayana, su región de origen y líder en la producción del mismo (Maldonado, Llanca y Oyón, 2007; Colina y Xiquez, 2008). También es producido en otras partes del país, pero se considera como un producto típico de la región.

### **METODOLOGÍA**

La investigación fue realizada en los Municipios Piar y Padre Chien. Ubicados al sur de Venezuela, en el noreste del Estado, cuentan con una superficie de 20450 km<sup>2</sup> y una población de 130016 habitantes (INE, 2001-Proyección 2010). Su importancia como área ganadera es reconocida a nivel nacional y local, son municipios tradicionalmente productores de bovino, leche, queso de cincho, mozzarella y guayanés telita. Con apoyo de la UNEG y el órgano regional del Ministerio del Poder Popular para Ciencia, Tecnología e Industrias Intermedias (FUNDACITE Bolívar), los productores de la Red Artesanal de Productores de Queso Guayanés Telita, reciben apoyo tecnológico para mejorar sus procesos productivos, con miras a insertarse en el potencial mercado que significa la futura adhesión de Venezuela al MERCOSUR.

La investigación se realizó en las unidades de producción que conforman dicha red, conformada por 45 unidades de producción. Al momento del estudio se encontraban activas 38 que constituyen la población objeto. En el trabajo de campo realizado se hicieron las inspecciones a todas las unidades. Sin embargo 8 no aportaron información y la muestra final quedó establecida en 30 unidades de producción. Estas

representan el 66.67% de la población, considerándose como una muestra significativa. Dado el ámbito de aplicación y el nivel de especificidad de la PYME, se considera como un estudio de casos (Martínez, 2006; Vissak, 2010). Se realizó en tres etapas: diagnóstica, procesamiento de datos, análisis e inferencias.

La etapa diagnóstica implicó realizar inspecciones a las unidades de producción y aplicar un cuestionario basado en buenas prácticas de producción de alimentos. Incluyó capacidad de empleo, manejo de materia prima, condiciones ambientales del proceso productivo, aspectos sanitarios, área de trabajo, sistema de protección personal de los trabajadores, análisis de laboratorio y capacidad productiva en kilos.

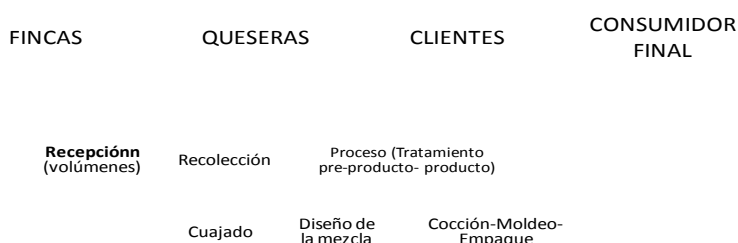
En la etapa de procesamiento de los datos se utilizaron técnicas cualitativas y cuantitativas. Las cualitativas se identificaron los elementos del sistema productivo, se elaboró la cadena de valor y la clasificación de las unidades de producción. Las cuantitativas permitieron el análisis estadístico, con la herramienta computacional STATGRAPHICS versión 15.2, para caracterizar la PYME en su conjunto. Se separaron las variables en continuas y categóricas. A las continuas se le aplicó el Análisis Multivariado, para resumir datos y calcular varios estadísticos. El análisis de conglomerados se aplicó a las categóricas: se aplicó en forma general y con los factores relacionados con los principios de manufactura esbelta. En la fase de análisis e inferencias se estableció el comportamiento de las variables estudiadas.

## RESULTADOS Y DISCUSIÓN

### Descripción De La PYME Objeto De Estudio

La PYME estudiada se encuentra ubicada al noreste del Estado Bolívar. Pertenecen al eje ganadero Upata-El Callao de mayor densidad regional. Aportan 177621 cabezas de bovinos a la población ganadera del Estado (MAT, 2008). Las unidades de producción agrupadas en la Red Artesanal de Productores de Queso Guayanés Telita poseen rasgos de explotación familiar (Acosta y Rodríguez, 2006). Su capacidad empleadora es de 139 trabajadores directos y 452 indirectos y su producción diaria es 6246 kg del producto. Son productoras artesanales y su proceso productivo posee características lineales. Para su representación, se elaboró una cadena de valor que permitió su representación. Ver figura 1.

Figura 1: Proceso Productivo PYME artesanal.



*La cadena de valor se compone de tres grandes fases: recepción de materia prima, recolección y proceso que a su vez abarcan: cuajado, diseño de la mezcla y producto final (cocción-moldeo-empaque). Fuente: Cardozo, R Monroy y Guaita (2010).*

### Clasificación De Las Unidades De Producción

A partir del resultado de los cuestionarios, desde la perspectiva teórica abordada y a los fines de lograr una clasificación, se reconocieron cuatro estratos, con base en la capacidad productiva como criterio relevante, es decir: volumen de leche procesada y producción en kilos. Aún cuando se analizó la variable cantidad de trabajadores se consideró para la estratificación, dos criterios. Ver Tabla 2.

Tabla 2: Clasificación de las empresas

Tipo	Trabajadores	Leche Procesada (Litros Diarios)	Cantidad Del Producto (Kilos)	% De Empresas (Dos Criterios)
I	10 A 13	4501 A 6000	600 A 800	0
Ii	7 A 9	3001 A 4500	400 A 600	6.67
Iii	4 A 6	Entre 1501 Y 3000	201 A 400	20.00
Iv	Hasta 3	Hasta 1500	Hasta 200	73.33

Las empresas reciben entre 160 y 3700 litros diarios (l/d) de leche para su procesamiento. La mayor producción diaria de queso registrada es de 740 y la menor de 38kg. El número de empleados oscila entre 1 y 9 trabajadores por unidad productiva. Fuente: Elaboración propia.

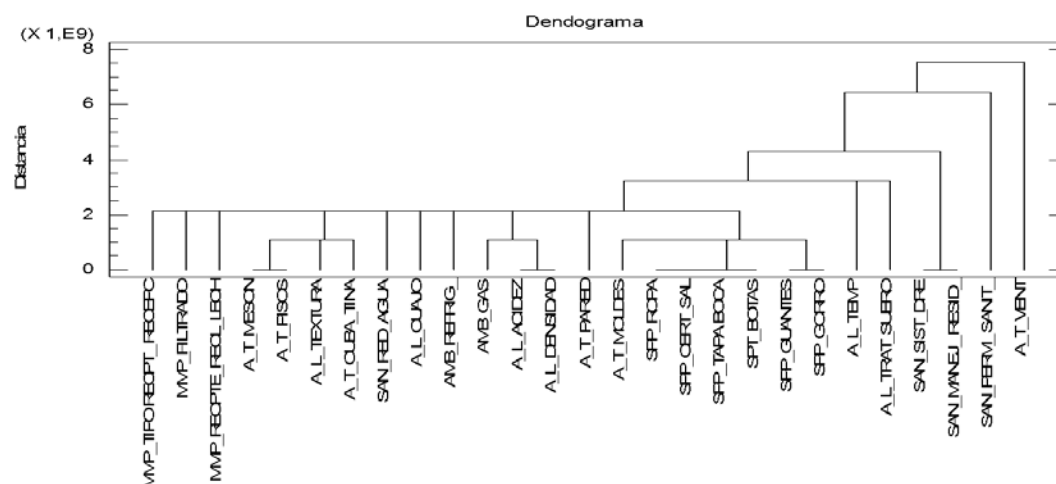
### Análisis Descriptivo Y Variabilidad

Realizado a las variables continuas (Cantidad de trabajadores, Litros de leche procesada diaria y Cantidad del producto –kilos). Los resultados muestran la elevada variabilidad y asimetría de las unidades de producción estudiadas. Los coeficientes de variación fueron de 60.78% para cantidad de trabajadores; 85.19% para Leche procesada (Litros diarios) y 85.94% para Cantidad del producto (Kilos). La curtosis para la variable trabajadores fue 1.34; para Leche procesada (litros diarios) de 3.65 y para Cantidad del producto (Kilos) de 3.20. En todos los casos se encuentran fuera de los parámetros aceptables de  $\pm 2$ , lo cual sugiere la necesidad de ampliar el estudio, considerando otros elementos de análisis.

### Análisis Multivariable

Dado el tipo de muestra y los datos observados, el procedimiento estadístico considerado adecuado es el análisis de conglomerados, que permite la agrupación automática de los datos a partir de su similitud. Se aplicó el vínculo simple (Vecino más cercano) como método de conglomeración, con una Métrica de distancia euclídeana cuadrada (Pérez, 2002). Se realizaron dos tipos, el primero considerando todas las variables categóricas; y, en el segundo las vinculadas con los sistemas de producción esbelta. En la figura 2, se observa el primer análisis.

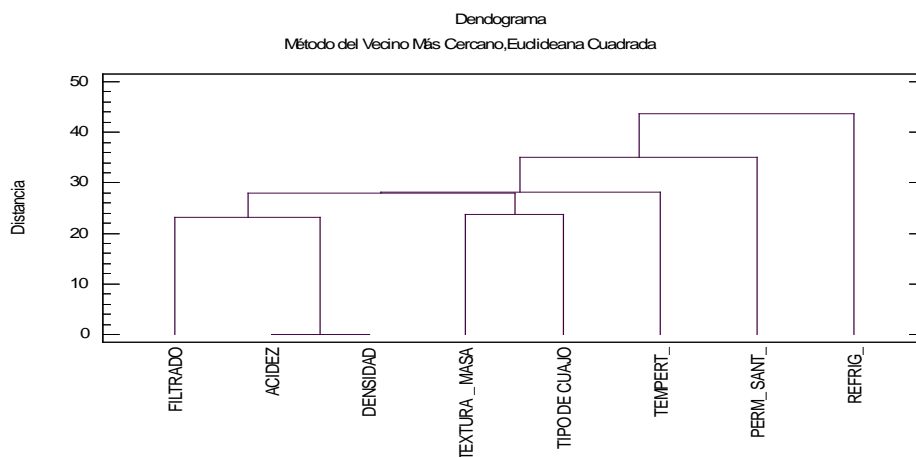
Figura 2: Dendograma, análisis de conglomerados con variables categóricas



La figura muestra 5 grupos. El mayor con patrones similares de comportamiento. Un segundo grupo, en tamaño, se compone de variables asociadas al Sistema de protección del personal (SPP). Un tercer grupo que comparte las variables Análisis de laboratorio (AL) y SPP. El cuarto grupo, compuesto por la variables Aspectos sanitarios (SAN), que a su vez se vincula con el quinto grupo con Área de trabajo-ventanas (AT). Fuente: Statgraphics, a partir de los datos

El segundo análisis fue realizado a los factores relacionados con los procesos de manufactura esbelta, abarco las variables: filtrado, acidez, densidad, textura, tipo de cuajo, temperatura, permiso sanitario y refrigeración. El resultado se observa en la figura 3.

Figura 3: Dendograma, análisis de conglomerados con variables asociadas a los factores de Manufactura Esbelta



La gráfica muestra tres grupos. De éstos, el mayor comparte 5 factores, lo cual indica que su comportamiento en las unidades de producción es similar. Los resultados sugieren la necesidad de profundizar en la evaluación del comportamiento de cada unidad productiva. Identificar con mayor grado de especificidad cada elemento y sus propiedades. Fuente: Statgraphics, a partir de los datos

### Adecuación A Los Sistemas De Producción Esbelta

Las empresas estudiadas poseen un alto componente familiar y su grado de desarrollo productivo es incipiente. Fue realizado el análisis de los principios asociados a los sistemas de producción esbelta (Liker, 2003) y su nivel de cumplimiento por parte de las empresas. Este análisis se realizó a partir de los variables asociadas con las buenas prácticas de producción de alimentos que tienen el propósito de garantizar la inocuidad del producto. Fueron consideradas: temperatura, filtrado, sistema de refrigeración, permiso sanitario, acidez de la mezcla, densidad de la masa, textura y cuajo. Los resultados fueron ordenados en tabla para su presentación. Pueden verse en la tabla 3.

Tabla 3: Cumplimiento de los principios de producción esbelta

Variable	% de empresas
Temperatura	100
Filtrado	66,67
Sistema de refrigeración	43,33
Permiso sanitario	26,67
Acidez	83,33
Densidad	83,33
Textura	83,33
Cuajo	90,00

En cuanto al cumplimiento de los principios de manufactura esbelta, la Tabla muestra el grado de variabilidad existente en las empresas estudiadas. Puede decirse que sólo existe similitud en dos variables: medición de la temperatura de la leche y tipo de cuajo. Aspectos de los cuales dependen las características tipológicas del queso guayanés telita. Las variables sistema de refrigeración y permiso sanitario presentan resultados que pueden considerarse críticos. Fuente: Elaboración propia, a partir de los datos.



## CONCLUSIONES

El queso Guayanés telita es un derivado lácteo de importancia territorial para el país y la región a la cual debe su nombre. Es un producto completamente artesanal. Sus productores se encuentran agrupados en una Red que recibe apoyo por parte del Estado y de la Universidad Nacional Experimental de Guayana. Estas son unidades de producción de pequeña escala, emplean hasta 9 trabajadores. Su capacidad instalada les permite un manejo de materia prima de hasta 3700 de litros de leche cruda procesada por días y una producción diaria de hasta 740 kilos de queso. Estos datos indican que su capacidad instalada en modesta, en comparación con la industria quesera de empresas medianas que puede procesar hasta 100000 litros diarios. Este es el caso de Argentina, México o algunos países europeos por lo que intentar establecer similitudes con estos niveles de desarrollo parece inadecuado. Su proceso productivo puede considerarse como lineal y con bajo nivel de complejidad. Se compone de una sencilla cadena de valor de tres fases: recepción de materia prima, recolección y proceso.

Reflejan los resultados que hay consistente oportunidades de mejora para estas PYME. Llevarlas a niveles de desarrollo para lograr su progresiva inserción en el mercado nacional e internacional representa una oportunidad que no puede ser despreciada. El hecho de conformar una red de productores constituye una ventaja comparativa que puede ser potenciada. Especialmente puede permitir la profundización de los estudios para lograr mayores niveles de estandarización y mejorar el comportamiento de las variables en todas las empresas de la Red. Desde luego la obtención de mayores niveles de competitividad interna impactará positivamente el propósito de adecuarlas a los sistemas de producción esbelta. Entre sus metas a futuro se encuentra la apuesta por la calidad y cumplir con las Buenas prácticas de producción de alimentos. Paso previo para lograr la Certificación de Calidad. A su vez conformar la cadena productiva que permita la búsqueda de la reputación del queso Guayanés telita como un producto tradicional territorial diferenciado y garantizado. Son pasos previos para incursionar en otros mercados especialmente el Mercado Común del Sur (MERCOSUR), organismo al que Venezuela busca pertenecer y puede lograr a mediano plazo. Se han identificado cuatro estratos con base en cantidad de trabajadores, litros de leche procesados y kilos producidos como criterios de clasificación.

Considerando dos criterios de clasificación, se puede señalar que la mayor parte de las unidades de producción, un 73.33 %, se encuentran ubicadas en el estrato IV de menor tamaño. El estudio constituye un esfuerzo para lograr la clasificación y determinar el grado de diversidad de la PYME agrupada en la Red artesanal de productores de queso guayanés telita. Podrá servir como punto de partida para la formulación de estrategias orientadas a hacerlas más competitivas, lograr su incorporación progresiva en la filosofía de manufactura esbelta y a los estándares de calidad internacionales. Aporta elementos de análisis para profundizar el conocimiento de este tipo de empresas y futuros programas de mejoramiento. También puede concluirse que es un esfuerzo novedoso a nivel de Venezuela. La estrategia metodológica puede replicarse en los países en vías de desarrollo. Las nuevas líneas de investigación que pueden ser abordadas a partir de estos resultados se ubican en el contexto de la producción de alimentos y el desarrollo rural.

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# EL IMPACTO DEL COMERCIO ELECTRONICO COMO HERRAMIENTA DE PROMOCIÓN CASO: HOTELES FAMILIARES DE LA LOCALIDAD SAN JUAN DE ALIMA, MICHOACÁN, MÉXICO

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## RESUMEN

*La importancia del uso de las nuevas tecnologías es de gran utilidad para las empresas, específicamente para los establecimientos familiares por tal motivo la presente investigación pretende analizar el impacto del Internet como herramienta de promoción en el sector turismo, en la rama de la hotelería (empresa familiar), específicamente en el Hotel Hacienda Trinidad que se encuentra ubicado en San Juan de Alima, Michoacán, México, así como también demostrar la importancia que tiene el comercio electrónico en la actualidad y los beneficios que proporciona, conocer las razones por las cuales, la gente busca por Internet los servicios de hotelería y determinar la utilidad que ha tenido el Hotel Hacienda Trinidad a partir de elaborar su página Web.*

**PALABRAS CLAVES:** Hotel Familiar, comercio electrónico, turismo, marketing, Internet, Web.

## E-COMMERCE AS A PROMOTION TOOL. CASE STUDY: HOTEL HACIENDA TRINIDAD IN SAN JUAN DE ALIMA, MICHOACAN, MEXICO

### ABSTRACT

*Internet has proven to be an efficient technological tool as part of the electronic commerce strategy for all companies, but has been especially useful for family owned small businesses. Also, the Internet has arisen as a powerful tool for companies belonging to the touristic sector due to its international nature. Therefore, the aim of this study is to fully describe, analyze and assess the impact in terms of benefits, reach, search and usefulness that having a web page has over Hotel Hacienda Trinidad's operation.*

**KEY WORDS:** Family owned small business, electronic commerce, touristic sector, web page.

### INTRODUCCIÓN

El presente documento tiene la finalidad de detectar la importancia que tiene hoy en día el Internet como medio de difusión y promoción de las empresas nacionales como internacionales, nos enfocaremos en el sector turismo ya que es uno de los sectores económicos más importantes en México, específicamente en el Hotel Hacienda Trinidad que se encuentra ubicado en la playa de San Juan de Alima Michoacán, ya que es el único hotel que cuenta con comercio electrónico. El beneficio más visible del turismo es el empleo directo que genera en hoteles, restaurantes, comercio y transporte, además es un generador de divisas importante para los países (Philip Kotler, 2004 :468) Sabiendo la importancia que tiene el turismo para la economía de los países, es importante promoverlo introduciendo estrategias de promoción, el Internet es una herramienta muy importante en la actualidad ya que “el marketing electrónico está

transformando muy rápidamente el modo de dirigir los negocios de la empresas hoteleras y de viajes. Este tipo de marketing normalmente se asocia con el marketing en Internet (Philip Kotler, 2004 :404).

Más de 500 millones de personas tienen acceso a Internet; en 1996 existían menos de 50 millones de usuarios. Este incremento del 1.000 por ciento en menos de ocho años, muestra porque Internet se ha convertido en una herramienta de marketing importante (Philip Kotler, 2004 :458). La pagina Web es una gran herramienta que tiene múltiples beneficios y usos, alguno de los usos de la pagina Web incluye la venta de productos, el primer conocimiento del producto, el apoyo a la campaña de promoción de un producto o de una marca, permitir que los clientes contacten con las empresas, conseguir información de clientes potenciales que visiten la pagina, apoyo a las relaciones publicas y el suministro de información que permitirán a los consumidores hacer un mejor uso del producto (Philip Kotler, 2004 :405).

## REVISIÓN LITERARIA

Hoy en día es ampliamente aceptado el hecho de que las nuevas tecnologías, en particular el acceso a Internet, tienden a modificar la comunicación entre los distintos participantes del mundo profesional, especialmente:

- las relaciones entre la empresa y sus clientes,
- el funcionamiento interno de la empresa, que incluye las relaciones entre la empresa y los empleados,
- la relación de la empresa con sus diversos socios y proveedores.

Por lo tanto, el término "**comercio electrónico**" se refiere a la integración dentro de la empresa de herramientas basadas en tecnologías de información y comunicación (denominadas por lo general **software empresarial** con el fin de mejorar su funcionamiento y crear valor para la empresa, sus clientes y sus socios (<http://es.kioskea.net/contents/entreprise/e-business.php3>). El comercio electrónico ya no se aplica solamente a empresas virtuales cuyas actividades están en su totalidad basadas en la Web, sino también a empresas tradicionales (denominadas de ladrillos y cemento). El término *comercio electrónico*, de hecho sólo cubre un aspecto de los negocios electrónicos: la utilización de un soporte electrónico para la relación comercial entre la empresa e individuos. El propósito de este documento es presentar las distintas "tecnologías" subyacentes (en realidad, modos organizativos basados en tecnologías de información y comunicación) y los acrónimos asociados a ellas. El objetivo de cualquier comercio electrónico es crear valor. Éste puede crearse de distintas maneras:

- **Como resultado de un aumento en los márgenes**, es decir, una reducción de los costes de producción o un aumento de las ganancias. El comercio electrónico permite lograr esto de muchas formas distintas:
  - Posicionamiento en nuevos mercados
  - Aumento de la calidad de los productos o servicios
  - Búsqueda de nuevos clientes
  - Aumento de la lealtad de los clientes
  - Aumento de la eficiencia del funcionamiento interno

- **Como resultado de un aumento en la motivación del personal.** Idealmente, el paso de una actividad tradicional a una de comercio electrónico permite motivar a los asociados al grado de que:
  - La estrategia global se hace más visible para los empleados y favorece una cultura en común
  - El modo de funcionamiento implica que todos los participantes asumen responsabilidades
  - El trabajo en equipo favorece la mejora de las competencias
- **Como resultado de la satisfacción del cliente.** De hecho, el comercio electrónico favorece:
  - Una caída de los precios en conexión con un aumento de la productividad
  - Una mejor atención a los clientes
  - Productos y servicios que son adecuados a las necesidades de los clientes
  - Un modo de funcionamiento transparente para el usuario
- **Como resultado de relaciones de privilegio con los socios.** La creación de canales de comunicación con los proveedores permite:
  - Más familiaridad entre sí
  - Mayor capacidad de reacción
  - Mejor capacidad de anticipación
  - Recursos compartidos para beneficio de para ambas partes

Por lo tanto, un proyecto de comercio electrónico sólo puede funcionar si añade valor no sólo a la empresa sino también a sus clientes y socios (<http://es.kioskea.net/contents/entreprise/e-business.php3>)

El comercio electrónico, también conocido como e-commerce, consiste en la compra y venta de productos o de servicios a través de medios electrónicos, tales como Internet y otras redes informáticas. Originalmente el término se aplicaba a la realización de transacciones mediante medios electrónicos tales como el Intercambio electrónico de datos, sin embargo con el advenimiento de la Internet y la World Wide Web a mediados de los años 90 comenzó a referirse principalmente a la venta de bienes y servicios a través de Internet, usando como forma de pago medios electrónicos, tales como las tarjetas de crédito.

La cantidad de comercio llevada a cabo electrónicamente ha crecido extraordinariamente debido a la propagación de Internet. Una gran variedad de comercio se realiza de esta manera, estimulando la creación y utilización de innovaciones como la transferencia de fondos electrónica, la administración de cadenas de suministro, el marketing en Internet, el procesamiento de transacciones en línea (OLTP), el intercambio electrónico de datos (EDI), los sistemas de administración del inventario, y los sistemas automatizados de recolección de datos.

La mayor parte del comercio electrónico consiste en la compra y venta de productos y/o servicios entre personas y empresas. La presente investigación pretende la utilización del comercio electrónico en Hoteles Familiares ya que el turismo es uno de los sectores económicos más importantes y dinámicos en el mundo actual, tanto por su nivel de inversión, participación en el empleo, aportación de divisas, como por la contribución al desarrollo regional. Aporta alrededor del 11% de la producción mundial y genera uno de cada once empleos



([http://www.sectur.gob.mx/wb/sectur/sect\\_Boletin\\_057\\_Destaca\\_Elizondo\\_Importancia\\_del](http://www.sectur.gob.mx/wb/sectur/sect_Boletin_057_Destaca_Elizondo_Importancia_del)).

La importancia del turismo para la economía mexicana es indudable, sus beneficios no sólo se reflejan en ser una industria que genera empleos y detonador del desarrollo regional, sino que además es factor de difusión de atractivos culturales y naturales. A nivel mundial, México ocupa el 8° sitio en captación de turistas internacionales y el 10° en captación de divisas

([http://archivos.diputados.gob.mx/Centros\\_Estudio/Cesop/Eje\\_tematico/d\\_turismo.htm](http://archivos.diputados.gob.mx/Centros_Estudio/Cesop/Eje_tematico/d_turismo.htm)).

La promoción turística juega un papel importante para mantener y consolidar a México como una potencia mundial, al generar una mayor demanda para los destinos y atractivos del país. Al centrarnos en las herramientas que utiliza la mercadotecnia turística para promocionar este sector nos hemos enfocado especialmente en las páginas Web con las que cuentan los hoteles, en las cuales se brinda información necesaria para el consumidor, la cual es esencial en el momento de realizar su compra. Sabiendo la importancia que tiene el turismo en México y aplicando el Internet como medio de promoción y venta de los servicios turísticos, realizaremos esta investigación para conocer si realmente existe un incremento en las ventas de los hoteles que cuentan con esta herramienta, específicamente en el hotel Hacienda Trinidad localizado en la playa de San Juan de Alima, Michoacán.

## METODOLOGÍA

En este estudio es cualitativo y descriptivo ya que esta busca únicamente describir situaciones o acontecimientos; y no está interesada en comprobar explicaciones, ni en probar determinadas hipótesis.

Los estudios descriptivos buscan especificar las propiedades, las características y los perfiles de personas grupos, comunidades, procesos, objetos o cualquier otro fenómeno que se someta a un análisis (Danhke, 1989), “Es decir miden, evalúan o recolectan datos sobre diversos conceptos (variables), aspectos, dimensiones o componentes del fenómeno a investigar” (Sampieri 2006). En este caso específico se aplica al analizar índice de crecimiento que ha tenido el Hotel Hacienda Trinidad en sus ventas desde que introdujo al mercado su página Web. La herramienta empleada para recolectar la información requerida se hizo mediante un cuestionario el cual se diseñó con una mezcla de preguntas diferentes utilizando de respuestas abiertas y cerradas en donde se pretende conocer y medir el comportamiento del mercado, así como los factores que determina el consumo. El tamaño de la muestra fue por conveniencia en donde se aplicó el cuestionario a los huéspedes del hotel en la Semana Santa logrando la aplicación de 80 encuestas, una por habitación reservada de acuerdo a su estancia en dicho hotel y en los días antes mencionados.

## RESULTADOS

Los resultados que nos arroja el instrumento empleado y sobre todo las preguntas sensibles las que permite responder a las preguntas de investigación son de la uno a la cuatro en donde los resultados que nos arroja fueron los siguientes: el 58% de la muestra mencionan que conoció la existencia del Hotel Hacienda Trinidad por medio del Internet, en segundo lugar lo tiene las agencias de viajes con el 15%, y el tercero la radio con el 12%, la razón por la cual decidieron hospedarse en el hotel fue por Internet 34%, un 29% por las recomendaciones obtenidas de sus conocidos, el 16% por la tranquilidad, el 15% por experiencias de visitas pasadas y el 6% por cuestiones económicas. La manera en la que fue hecha la reservación del hotel nos respondieron que el 50% por Internet, el 31% por teléfono y finalmente el 19% nos dijo que la hicieron personalmente. Estos resultados nos señala que la página de Internet fue el medio más utilizado por los clientes del Hotel.

## CONCLUSIÓN

La confianza que hoy en día tienen las personas por comprar por Internet se ha ido incrementado esta se debe a que las empresas cumplen con lo prometido y sobre todo lo que muestran en las páginas Web es una realidad, para el Hotel Hacienda Trinidad tiene una gran ventaja competitiva ya que el volumen de

ventas se ha incrementado por tener la información en Internet, con la presente investigación queda confirmado que el uso de la tecnología en empresas de servicio turístico es benéfico ya que sus clientes reales y potenciales tienen la información de primera mano y no es necesario llegar al lugar y contratar el servicio.

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# LA SOLIDARIDAD DE LA SOJA EN ARGENTINA

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## RESUMEN

El cultivo de soja se ha convertido en los últimos años en el motor de la economía nacional. Diversos factores han sido determinantes en este aspecto, la expansión de la superficie de tierra destinada al mismo, los avances tecnológicos que provocaron un incremento de los niveles de producción, la suba de los precios internacionales del grano y la mayor demanda mundial de alimentos, entre otros. Sin embargo, a pesar del panorama alentador que plantea este cultivo, dicha situación no se refleja en otras actividades agrícolas y ganaderas de nuestro país. Por ello afirmamos que la soja se ha convertido en un cultivo solidario, desde el momento que sigue generando un crecimiento del sector agropecuario, a pesar del declive de otras producciones. No obstante circunstancias de origen endógeno provocaron que la repercusión en la situación financiera y de rentabilidad del productor agropecuario nacional de soja no fuera directamente proporcional a la modificación de las variables involucradas.

## ABSTRACT

Soybean cultivation has become in the national economy's engine during last years. Several factors have been decisive in this respect, land expansion, technological advances that led to an increase in production levels, international prices and more demand for food, among others. However, other agricultural activities are not in the same situation. So, we are sure of soybean solidarity, because while agricultural sector is growing, other products are falling down. We think that endogenous circumstances produce financial y profitable situation is not increasing like variables sector.

## INTRODUCCIÓN

La estructura económica de la República Argentina está conformada por una gran variedad de actividades, entre las que aparecen las primarias. Estas, se clasifican en:

- extractivas, que incluyen minería, actividad forestal en bosques nativos, pesca, caza, extracción de hidrocarburos (petróleo y gas) y carbón;
- agricultura, ganadería y forestación, que se diferencian de las anteriores porque requieren de actividades previas, tales como el cultivo en las plantas, la cría en el ganado, entre otras.

Argentina tiene uno de los territorios más extensos del planeta, con variedad de climas, suelos, y una gran diversidad étnica, en la que el agro cumple un papel fundamental como integrador. Tiene efectos estructurantes sobre el territorio y sus regiones; ocupa espacios e impulsa el desarrollo regional, favoreciendo nuevos emprendimientos, reteniendo a la población residente en sus lugares de origen y generando empleo en el interior del país.

El sector agropecuario ha sido en el siglo pasado el pilar de nuestro desarrollo económico, soportando no sólo cambios climáticos, tecnológicos y de precios, sino también los embates de las medidas tomadas por los distintos gobiernos de turno. Además, es el origen del crecimiento operado en el sector industrial y fundamentalmente en la agroindustria, o sea aquellas que necesitan como materia prima, productos primarios.

A través del tiempo la trascendencia del sector agropecuario ha ido declinando y su contribución al Producto Bruto Interno disminuyendo. El aporte de la actividad agropecuaria al PBI en nuestro país fue del 4,6 %, si se mide únicamente el sector primario de la economía, según lo revela una investigación

coordinada por el Instituto Interamericano de Cooperación para la Agricultura del año 2002. Pero si se analiza a la actividad de una manera ampliada, esto es con sus encadenamientos hacia adelante y hacia atrás contribuye a la economía siete veces más de lo que refleja el porcentaje. Según la Publicación Análisis Económico Nro. 4 (2005) del Ministerio de Economía y Producción de nuestro país la participación de la agricultura en el producto bruto interno del año 2004 fue del 6 %. En el año 2005 la participación se mantiene, cayendo en el año 2008 al 5,2%. Las distintas intervenciones estatales al campo hicieron que en pleno auge de la economía, la contribución al producto bruto interno del sector descendiera.

Sin embargo, durante los últimos años, el sector agropecuario, a través de la producción de soja se ha convertido nuevamente en el sostén de la economía de nuestro país. Diversos factores tales como, el aumento de la superficie destinada a su cultivo, los mayores rindes obtenidos en zonas marginales provenientes de la aplicación de nuevas tecnologías, la expansión de la frontera agropecuaria y los mejores precios internacionales, convirtieron a la soja y sus derivados en el principal producto agropecuario nacional.

El presente trabajo describe y demuestra a través de estadísticas y datos oficiales, la importancia del cultivo soja en nuestro país y tiene como objetivo explicar que, a pesar del panorama alentador que presenta el sector agropecuario argentino, que se ha mantenido en crecimiento gracias a la solidaridad de la soja con otras producciones agrícolas y ganaderas, la repercusión en la situación financiera y de rentabilidad de la empresa agropecuaria, no fue directamente proporcional a la modificación de las variables involucradas. Existen factores principalmente endógenos, que no permitieron que la situación internacional favorable a la soja en los últimos años se traslade directamente al empresario rural.

Para ello estructuramos el trabajo de la siguiente forma, una primera parte destinada a analizar el sector agropecuario argentino en general para derivar a posteriori en el complejo oleaginoso y centrarnos en el cultivo de soja, y una segunda parte que muestra las variables revisadas: niveles de producción, precios internacionales, derechos de exportación, tipos de cambio e inflación nacional, para terminar con las reflexiones sobre el tema.

## **EL SECTOR AGROPECUARIO ARGENTINO EN CIFRAS**

Durante los años 1988, 2002 y 2008 se llevaron a cabo los Censos Nacionales Agropecuarios. Según datos del CNA 2008, de los 376.127.400 has. de superficie, que abarca nuestro país, 193,2 millones de hectáreas, son destinadas a uso agropecuario. La información, elaborada manteniendo la comparabilidad con los censos anteriores, nos permite hacer una serie de cotejos sobre el avance o retroceso del sector agropecuario. Hasta el momento, los datos del año 2008, son preliminares ya que no han sido sometidos a análisis integrales de exhaustividad ni consistencia estadística.

Para la realización de los Censos Agropecuarios se utiliza como unidad estadística, la explotación agropecuaria (EAP), definida como unidad de organización de la producción que produce bienes agrícolas, pecuarios o forestales destinados al mercado; tiene una dirección ejercida por el productor que asume la gestión y los riesgos de la actividad productiva, con una superficie no menor a 500 m<sup>2</sup>, integrada por una o varias parcelas ubicadas dentro de los límites de una misma provincia; utiliza en todas las parcelas algunos de los mismos medios de producción de uso durable y parte de la misma mano de obra.

Tabla N°1: Cantidad de EAPs en los CNA 1988,2002 y 2008

Total País	CNA '88	CNA '02	CNA '08 (*)
<b>Total</b>	<b>421.221</b>	<b>333.532</b>	<b>276.581</b>

(\*) Resultados preliminares *La presente tabla muestra la cantidad de Explotaciones agropecuarias, a través de los censos 1988, 2002 y 2008. Fuente: Censo Nacional Agropecuario –INDEC*

Queda en evidencia que a lo largo de los años se ha producido una notable disminución en la cantidad de explotaciones agropecuarias, concretamente se redujeron de 421.221 en el año 1988 a 276.581 en el año 2008. Dicha situación se presenta en forma homogénea en la mayoría de las provincias de la Argentina. Este no es un dato menor ya que indicaría que la posesión de la tierra se va concentrando, y provoca que los pequeños productores posean explotaciones que no constituyen una unidad económica rentable. Los grandes productores, con acceso al crédito, a mejores maquinarias y a sistemas de riego, entre otros; se encuentran en una mejor situación, lo que aumenta la brecha existente entre éstos.

## COMPLEJO OLEAGINOSO

El Complejo Oleaginoso comienza con la producción de los granos y abarca hasta la industrialización de los mismos, esto es: aceites refinados y crudos, residuos de la industria aceitera procesados –pellets-, harinas y biodiesel.

Vamos a relacionar ahora, los datos de superficie cultivada con los grupos de cultivo. Si nos guiamos por el CNA' 08, encontramos; cereales, oleaginosas, cultivos industriales, frutales y forestales; tal como se expresa en la Tabla N° 2.

Tabla N° 2: Superficie Cultivada por Grupo de Cultivos.

Superficie cultivada por grupo de cultivos					
Total	Cereales	Oleaginosas	Industriales	Frutales	Forestales
<b>21.159.848</b>	8.655.925	10.408.513	766.904	496.124	832.382
<b>Participac. %</b>	<b>40,91</b>	<b>49,19</b>	<b>3,62</b>	<b>2,34</b>	<b>3,93</b>

*La Tabla N° 2, establece la participación que tienen: los cereales, las oleaginosas, los cultivos industriales, los frutales y los forestales; en el total de la superficie cultivada. Fuente: INDEC-Censo Nacional Agropecuario*

La superficie cultivada en primera ocupación por grupo de cultivos refleja la preeminencia de las oleaginosas con un 49,19%, sobre el total de la superficie nacional sembrada. Dentro de este grupo, las más importantes son: girasol, lino, maní, cártamo y soja.

La siguiente Tabla N° 3, se refiere entonces, a la producción de oleaginosas exclusivamente.

Tabla N° 3: Producción de Oleaginosas por Cultivo

Producción de oleaginosas por cultivo. Total del país. Campañas 2004-05 a 2008-09						
Campaña	Producción (1)					
	Total	Girasol	Lino	Maní	Soja	Cártamo
	Miles de toneladas					
2004-05	42.483,8	3.662,1	36,1	444,8	38.290,0	50,8
2005-06	44.715,9	3.759,7	53,8	347,3	40.537,3	17,8
2006-07	51.672,6	3.497,7	34,1	600,0	47.482,8	58,0
2007-08	51.546,5	4.646,0	9,6	625,3	46.232,1	33,5
2008-09	34.188,8	2.483,4	19,5	605,5	30.993,4	87,0

(1) Se trata de los cultivos más importantes. El total no incluye a los cultivos restantes.

*La presente Tabla muestra la producción en miles de toneladas de los cultivos que conforman el Complejo Oleaginoso: girasol, lino, maní, cártamo y soja. Evidencia la supremacía de la soja por sobre el resto de los cultivos. Fuente: Ministerio de Agricultura, Ganadería y Pesca. Dirección de Coordinación de Delegaciones.*

Se advierte que dentro de la producción de oleaginosas que se lleva a cabo en el país, la soja tiene la mayor participación. Si tomamos como ejemplo la campaña 2008-2009, representa el 90,65% de la producción total, en tanto el girasol le sigue con el 7,26% y el resto constituye el 2,08%.

Claramente se desprende de las Tablas N° 2 y 3, como se consolida la importancia del complejo. Tanto el complejo oleaginoso en su totalidad, como la soja en particular, se han convertido en los más importantes en la balanza comercial de nuestro país, así como en los más grandes generadores de divisas.

Por todo lo dicho hasta aquí, es que nos vamos a dedicar en esta etapa del trabajo en forma exclusiva a la soja. Analizaremos los datos relativos a: superficie cosechada, rendimiento y producción anual de la misma. Una vez completado el mismo, lo relacionaremos con los derechos que se perciben por la exportación de soja en grano, sin tener en cuenta aceites y harinas.

## VARIABLES REVISADAS

### Niveles de Producción

En base a datos suministrados por el Ministerio de Agricultura, Ganadería y Pesca, detallamos la superficie cosechada de soja desde el año 2002 al 2010, que será el período sobre el que basaremos nuestro análisis. La misma se expresa en hectáreas en la Tabla N° 4, que se transcribe a continuación:

Tabla N° 4: Superficie Cosechada de Soja

Superficie cosechada de soja (hectáreas)	
Años	Hectáreas
2002	11.405.250
2003	12.420.000
2004	14.304.539
2005	14.032.198
2006	15.130.038
2007	15.981.264
2008	16.387.438
2009	16.767.548
2010	18.130.904

*En esta Tabla se describe la superficie cosechada de soja en el período 2002 a 2010, expresada en hectáreas. Fuente: Ministerio de Agricultura, Ganadería y Pesca*

Se observa el incremento experimentado en la superficie cosechada desde el año 2002 hasta la actualidad. Dicho aumento puede explicarse por el desplazamiento de la ganadería y de cultivos tradicionales de regiones Argentinas y la expansión de las fronteras de la soja, modificando las estructuras productivas regionales. Desde el año 2002 hasta el 2010 se produjo un acrecentamiento continuo del 58,97%.

Si al presente análisis le incorporamos el rendimiento de la soja en dichos períodos en toneladas por hectárea, obtenemos la producción total que se expresa en la Tabla N° 5 que se expone a continuación:

Tabla N° 5: Producción total en Toneladas

Años	Sup. Cosechada	Rendimiento	Producción
	Hectáreas	Tn. por hectárea	Toneladas
2002	11.405.250	2,630	30.000.000
2003	12.420.000	2,803	34.818.550
2004	14.304.539	2,207	31.576.752
2005	14.032.198	2,728	38.289.742
2006	15.130.038	2,679	40.537.363
2007	15.981.264	2,971	47.482.786
2008	16.387.438	2,821	46.238.087
2009	16.767.548	1,848	30.993.379
2010	18.130.904	2,905	52.677.371

*En la Tabla N° 5 se detalla la superficie cosechada en hectáreas, el rendimiento por hectárea y la producción total obtenida en toneladas; durante el período en estudio 2002/2010. Fuente: Elaboración propia en base a datos del Ministerio de Agricultura, Ganadería y Pesca*

La Tabla nos muestra una mayor superficie cosechada y un acrecentamiento en la producción total en toneladas, pero la variación de ambas no guarda la misma proporción.

El incremento de la producción total en toneladas en los mismos años considerados es del 75,59%; esto es sustancialmente superior a la variación que muestra la superficie. Esta diferencia obedece al aumento de los rendimientos por hectárea, producto de las nuevas tecnologías agrícolas incorporadas al sector. En



este aspecto si bien la tendencia es en alza, existen otros factores que condicionan dichos rendimientos, (temperaturas, humedad, lluvias, etc.).

### Precios Agrícolas

Revisaremos la evolución de los precios internacionales del grano expresados en dólares durante el mismo período considerado. El objetivo en este caso es analizar si el incremento de producción se vio acompañado o no por una suba en los precios. Trabajaremos con valores FOB del Mercado de Chicago para operaciones a granel con hasta un 25 % de embolsado. Obtuvimos precios promedios mensuales, por lo que para obtener un precio promedio anual consideramos la sumatoria de los precios mensuales de cada año y lo dividimos por doce.

Es importante aclarar que la idea de analizar precios internacionales es porque Argentina es tomadora de precios para sus productos agrícolas. De acuerdo a lo señalado por Colomé y otros (2005: 2):

“Argentina es un país eficiente –de bajos costos- en el grueso de su producción agrícola, generando excedentes, los que son de exportación habitual y, además, commodities; por lo tanto el mercado para ellos es el internacional. A pesar de la importancia de su producción agrícola, Argentina es “país pequeño” y, tratándose además de commodities, actúa como tomador de precios de los mercados internacionales (excepto en el complejo sojero)”.

Los precios de los commodities se forman en las bolsas de los principales centros productores y comercializadores del mundo, en general de los EEUU y, especialmente, en la Bolsa de Chicago. Como es obvio, los precios se determinan en dólares y esto tiene una gran importancia”.

La forma en que se determina el precio de los cereales y oleaginosas en nuestro país, es la siguiente:

- A partir del precio CIF internacional (costo, seguro y flete); el vendedor deberá pagar los costos y el flete necesarios para llevar la mercancía al puerto convenido así como también el seguro, a efectos de cubrir cualquier contingencia durante su traslado.
- A este valor le deduce el flete y el seguro, con lo que llegaremos a determinar el precio FOB (libre a bordo) en el río de la Plata.
- Sobre dicho valor se calculan las retenciones o derechos de exportación
- Luego éstas se deducen junto con los gastos de carga y descarga en el puerto, para obtener el precio FAS, que es el que muestra la pizarra.

El precio para el productor en tranquera, será el que surge del procedimiento anterior menos el flete, que generalmente se realiza en camión y en menor medida en vagón y el acondicionamiento que sea necesario realizarle a la mercadería.

Exponemos a continuación en la Tabla N° 6 los precios FOB promedios anuales para el grano de soja de acuerdo a lo explicado precedentemente y expresados en dólares por tonelada:

Tabla N° 6: Precios FOB Chicago Soja: Dólares/Tonelada

AÑO	DOLARES/TONELADA (SOJA)
2002	197
2003	238
2004	268
2005	231
2006	234
2007	318
2008	456
2009	414
2010	409

*La Tabla N° 6 refleja los precios FOB Chicago Soja, en dólares por tonelada desde el año 2002 hasta el 2010. Fuente: SAGPyA – Dirección de Mercados Agroalimentarios*

La tabla refleja una suba permanente hasta el año 2008 y una baja en los años 2009 y 2010 que en ningún caso se acerca a los valores del 2007 por lo que, en términos generales podemos hablar de una tendencia alcista. Si bien no forma parte de nuestro análisis, aclaramos que esta tendencia continúa durante el año 2011 en el que el precio promedio anual del grano asciende a U\$S 505 por tonelada. Esto significa que el incremento de la producción a nivel nacional fue acompañado por una suba de precios a nivel internacional, que es muy significativa en los últimos tres años.

### **Derechos de Exportación**

Tanto la Nación como las Provincias y los Municipios necesitan de recursos para hacer frente a sus compromisos, sin recursos no hay gobierno. Tras la reforma Constitucional de 1994 el artículo 4° establece las disposiciones para el federalismo fiscal, y dice:

“El Gobierno federal provee a los gastos de la Nación con los fondos del Tesoro Nacional, formado del producto de derechos de importación y exportación, del de la venta o locación de tierras de propiedad Nacional, de la renta de Correos, de las demás contribuciones que equitativa y proporcionalmente a la población imponga el Congreso General, y de los empréstitos y operaciones de crédito que decreta el mismo Congreso para urgencias de la Nación, o para empresas de utilidad nacional”.

Como vemos a la Nación le corresponde entre otros, el producto de los derechos de exportación, que grava la exportación para consumo. Hacia el año 1991, éstos tendieron a desaparecer, llegando a mínimos históricos. Siguiendo a Julio Berlinsky (1998) en “El sistema de incentivos en Argentina. De la liberalización unilateral al Mercosur” se suprimieron la mayoría de los derechos que gravaban las exportaciones con excepción de algunos productos primarios, como los porotos de soja, maní, semillas de girasol, otras semillas oleaginosas y las pieles y cueros, los cuales continuaron gravados con el objetivo de incentivar la industrialización doméstica de aceites y manufacturas de pieles y cueros.

En el año 2002, recobran su fuerza, a través de la ley N° 25.561, cuando se declaró el estado de Emergencia Pública en materia social, económica, administrativa, financiera y cambiaria. La Resolución N° 11/2002 del Ministerio de Economía e Infraestructura, expresa que se considerarán las consecuencias de eventuales alteraciones significativas en los precios internacionales de los productos agrícolas.

A través del artículo N°1 dispone:

“Fíjase un derecho del DIEZ POR CIENTO (10%) a la exportación para consumo de las mercaderías comprendidas en la Nomenclatura Común del MERCOSUR (NCM) detalladas en las seis planillas que como Anexo forman parte integrante de la presente resolución”

Su artículo N° 2, establecía el 5% sobre el resto. Las alícuotas establecidas en el art. N° 1 como en el art. N° 2, eran de carácter temporal y no sólo siguen en la actualidad en vigencia, si no que no existe un cronograma para su eliminación.

A mediados del 2006 los derechos de exportación para cereales como trigo, centeno, cebada, avena y maíz, harinas; soya, girasol y aceites; otras grasas y aceites vegetales; papel y carbón reciclados; propano y butano llegaron al 20%. La alícuota previa al 07 de noviembre de 2007, de la soja era de 27,5% alcanzando la actualidad el 35%.

Los derechos de exportación han incrementado no solo sus alícuotas, sino también han sufrido variaciones los precios internacionales, haciendo caso omiso a lo que se establecía en los considerandos de la Res. 11/2002, en cuanto a que se iban a considerar las consecuencias de eventuales alteraciones significativas en los precios internacionales de los productos agrícolas.

A esta altura de la investigación sería necesario analizar las exportaciones Argentinas por rubro, en millones de dólares desde el 2002 hasta el 2008, años que disponemos de información. En la Tabla N° 7, se detallan: el total de exportaciones de productos primarios, el total de exportaciones de semillas y frutos oleaginosos, en particular “soja” y las exportaciones totales.

Tabla N° 7: Exportaciones Argentinas por Rubro, en Millones de Dólares

Concepto	2002	2003	2004	2005	2006	2007	2008
<b>1. PRODUCTOS PRIMARIOS</b>	<b>5.272,00</b>	<b>6.470,70</b>	<b>6.851,50</b>	<b>8.110,30</b>	<b>8.625,10</b>	<b>12.485,00</b>	<b>16.082,80</b>
1.07. Semillas y frutos oleaginosos							
Soja	1.118,80	1.843,40	1.738,40	2.295,70	1.779,10	3.435,10	4.621,00
<b>Total de exportaciones</b>	<b>25.650,60</b>	<b>29.938,80</b>	<b>34.575,70</b>	<b>40.386,80</b>	<b>46.546,20</b>	<b>55.980,30</b>	<b>70.020,60</b>

*En la presente Tabla se exponen el total de exportaciones de productos primarios y dentro de ésta específicamente las Semillas y frutos oleaginosos “Soja”. Seguidamente se muestra el total de las exportaciones del país a efectos de determinar, la participación de la soja sobre el total de productos primarios exportados y total de exportaciones. Fuente: elaboración propia en base a datos del INDEC.*

De la Tabla se desprende, que las exportaciones de productos primarios se incrementaron desde el año 2002 hasta el 2008 en un 205,06%. Lo mismo se evidencia en semillas y frutos oleaginosos “Soja”, que en el mismo período presentaron un aumento del 313,03%, demostrando una mayor participación de la exportación de la soja sobre el total de productos primarios exportados.

Al comparar la participación de la soja sobre el total de exportaciones, es decir de todos los rubros exportados, tenemos lo que reflejamos en la siguiente Tabla:

Tabla N° 8: Participación de la Exportación de los Productos Primarios y la Soja sobre el Total de Exportaciones.

Concepto	2002	2003	2004	2005	2006	2007	2008
<b>Productos Primarios/total exportados</b>	20,55	21,61	19,82	20,08	18,53	22,30	22,97
<b>Soja/total exportaciones</b>	4,36	6,16	5,03	5,68	3,82	6,14	6,60

*En la presente Tabla se muestra la participación de productos primarios exportados sobre el total de exportaciones del país y en segundo lugar la participación de la Soja sobre el total de exportaciones del país a fin de establecer su incidencia. Fuente: Elaboración propia en base a datos del INDEC.*

Estamos en presencia de una gran participación de la soja en las exportaciones totales del país, si a ello le aplicamos el derecho de exportación vigente a la fecha del 35%, observamos que el sector representa una fuente continua e inmediata de entradas de divisas y recursos fiscales a nuestro país.

Actualmente los derechos de exportación de aceites de soja están en el 32%; las harinas y pellets de soja 32%; la semilla de girasol en el 32%, aceites de girasol 30%; harinas y pellets de girasol 30% y biodiesel puro 20%.

## ARGENTINA ANTE ESTA REALIDAD

Como hemos demostrado, Argentina que hizo de la soja su principal cultivo, se vio favorecida en los últimos años por un importante incremento en su producción, acompañado de una suba significativa de los precios internacionales. Esto, sumado a la suba en los derechos de exportación sobre el grano debió impactar positivamente en la economía nacional y en la de los productores agrícolas individualmente considerados.

Nuestra presunción es que, por razones que no son objeto del presente trabajo, ese panorama externo e interno tan prometedor para nuestro país no tuvo una repercusión directamente proporcional ni a nivel nacional, ni a nivel empresa. La modificación de las estructuras de producción ya explicada es una consecuencia de esta situación.

Para contrastar esta presunción analizaremos a continuación la evolución en el tipo de cambio y en los índices de inflación de nuestro país, a fin de verificar su incidencia en el proceso de crecimiento explicado.

### Tipo de Cambio

Cuando hablamos de tipo o tasa de cambio nos estamos refiriendo a la comparación entre dos monedas de acuerdo con los valores de la economía mundial. Es el precio de una moneda en términos de otra.

Los tipos de cambio permiten comparar los precios de los diferentes bienes y servicios de distintos países. Para Krugman y Obstfeld, (1995: 405):

.....“las variaciones en los tipos de cambio reciben el nombre de depreciaciones o apreciaciones. Una depreciación de la libra respecto al dólar es una caída del precio de la libra expresada en dólares. Por ejemplo, una variación en el tipo de cambio de 1,5 dólares por libra a 1,25 dólares por libra, supone una depreciación de la libra. Este ejemplo muestra que considerando todos los demás

factores constantes, la depreciación de la moneda de un país abarata sus productos para los extranjeros. Un incremento en el precio de la libra en términos de dólares, por ejemplo, de 1,50 dólares por libra a 1,75 dólares por libra, representa una apreciación de la libra respecto al dólar, y si se supone todo lo demás constante, la apreciación de la moneda de un país encarece sus productos para los extranjeros”.

Si se analiza la variación del tipo de cambio de nuestra moneda respecto al dólar sufrido durante los mismos años trabajados, nos encontramos con los datos que mostramos en la tabla N° 9, que incluye el tipo de cambio promedio de cada año, obtenido a partir de la sumatoria de las cotizaciones promedio mensuales divididas por doce:

Tabla N° 9: Tipo de Cambio Promedio \$/U\$S

AÑO	\$/U\$S
2002	3,24
2003	2,95
2004	2,96
2005	2,93
2006	3,08
2007	3,12
2008	3,18
2009	3,75
2010	3,92

*En la Tabla N° 9 se expone el tipo de cambio de nuestra moneda respecto al dólar experimentado durante el período en estudio 2002/2010. Fuente: Indec*

Esta tabla refleja un tipo de cambio con escasa variación hasta el año 2005 y una tendencia en alza a partir del 2006, que se acentúa notablemente en los últimos dos años. Por otra parte, el año 2011, que no forma parte del análisis en este trabajo, refleja un tipo de cambio de \$ 4,15 lo que mantiene la tendencia de los dos años anteriores. Esto significa que nuestra moneda local se fue depreciando respecto al dólar, situación que se hace más intensa desde el año 2009 y hasta la actualidad.

### Inflación

La inflación es definida por los economistas como el aumento progresivo, constante y generalizado de los precios, teniendo como base el aumento anterior.

En períodos de inflación no necesariamente los precios y los salarios varían en la misma proporción, lo que produce una distorsión en los precios relativos y en la distribución de la renta entre los distintos grupos. De acuerdo con Mandolesi, A. (2008):

“Cabe recordar que la inflación es un impuesto indirecto, no legislado, que afecta en mayor medida a la población de menores ingresos, al mismo tiempo que genera incertidumbre sobre el devenir de la economía, acortando los horizontes de decisión y por lo tanto deteriorando el crecimiento económico y el empleo”.

En nuestro país, el Instituto Nacional de Estadísticas y Censos (INDEC), elabora diferentes índices de inflación, que varían según los elementos considerados para su cálculo. Si bien dichos índices aparecen desde hace un tiempo, siempre cuestionados por analistas y consultores privados que consideran que no

son representativos de la realidad, trabajamos con ellos por tratarse de la única información oficial que disponemos. Es necesario además definir el índice a utilizar para nuestro análisis y de la revisión de los mismo y en virtud al contenido de cada uno, seleccionamos dos, el Índice de Precios Internos al por Mayor (IPIM) y el Índice de Precios básicos del Productor (IPP), en ambos casos nivel general.

El IPIM, mide la evolución de los precios de los productos de origen nacional e importado ofrecidos en el mercado interno. Los precios observados incluyen IVA, impuestos internos y otros gravámenes contenidos en el precio como el Impuesto a los combustibles.

El IPP, mide la evolución de los precios de productos de origen nacional exclusivamente, por lo tanto no incluye importaciones. En las ponderaciones se considera tanto la producción con destino interno como la producción destinada a la exportación. A diferencia del índice anterior este índice considera los precios sin impuestos.

A continuación en la Tabla N° 10 exponemos ambos índices para los períodos analizados y los coeficientes anuales calculados en cada caso, sobre el período inmediato anterior:

Tabla N° 10: Índices y Coeficientes de Inflación

AÑO	INDICE IPIM	COEF. IPIM	INDICE IPP	COEF. IPP
2002	183,92	1,77	179,13	1,78
2003	216,83	1,18	214,26	1,2
2004	232,87	1,07	230,79	1,08
2005	252,56	1,08	250,16	1,08
2006	278,82	1,1	277,78	1,11
2007	306,74	1,1	310,54	1,12
2008	346,15	1,13	355,5	1,14
2009	370,6	1,07	377,84	1,06
2010	424,58	1,15	434,79	1,15

*En esta Tabla se exponen los Índices de precios internos al por Mayor y el Índice de precios básicos al productor; con sus respectivos coeficientes anuales calculados en cada caso, sobre el período inmediato anterior. Fuente: INDEC*

Si bien existen diferencias poco significativas entre ambos índices, definimos trabajar con el IPP, debido a que todos los demás datos considerados en este análisis excluyen todo tipo de impuestos, lo que lo convierte a nuestro criterio en el más adecuado.

Resulta importante aclarar que la inflación total acumulada, según datos oficiales, desde el año 2002 hasta el 2010 es del 333 % de acuerdo con el IPP.

## RELACION ENTRE LAS VARIABLES ANALIZADAS

Si relacionamos a priori el precio FOB promedio por tonelada de soja en dólares y el tipo de cambio promedio, para obtener un precio promedio en pesos argentinos, durante los períodos revisados, resulta la siguiente tabla:

Tabla N° 11: Precio en Dólares, Tipo de Cambio y Precio en Pesos Argentinos por Tonelada de Soja

AÑO	DOLARES/TONELADA	TIPO DE CAMBIO	PESOS ARG./TONELADA
2002	197	3,24	638,28
2003	238	2,95	702,10
2004	268	2,96	793,28
2005	231	2,93	676,83
2006	234	3,08	720,72
2007	318	3,12	992,16
2008	456	3,18	1450,08
2009	414	3,75	1552,50
2010	409	3,92	1603,28

*En la presente Tabla se muestra la relación existente entre el precio FOB promedio por tonelada de soja en dólares y el tipo de cambiopromedio, para obtener un precio promedio en pesos argentinos, siempre en el período bajo estudio. Fuente: Elaboración Propia*

Los resultados de la tabla evidencian que hasta el año 2006 los precios internacionales de la oleaginosa y el tipo de cambio se mantuvieron dentro de valores que oscilaron entre los 197 y 268 dólares para el primero y entre 2,93 y 3,24 para el segundo, generando variaciones poco significativas en el valor de la tonelada medida en pesos argentinos.

La gran diferencia comienza a partir del año 2007, producto en los dos primeros años (2007 y 2008) de la estampida en los precios internacionales. Durante estos años aunque el tipo de cambio no mostró diferencias significativas, el precio de la tonelada en pesos se duplicó respecto a los valores hasta el 2006. Durante los años 2009 y 2010 los precios internacionales descienden aunque sin acercarse a los valores del 2007 pero una suba importante en el tipo de cambio sigue determinando un precio en pesos para la tonelada en suba.

Nuestra primera percepción tiene que ver con que este incremento tuvo que repercutir muy positivamente en la situación económica, financiera y de rentabilidad de la empresa agropecuaria, sin embargo existen dos factores internos que hacen que esta situación externa favorable no llegue íntegramente al productor del grano: la suba en los derechos de exportación implementada por el gobierno en el año 2008 y la tasa de inflación.

La aplicación de una alícuota del 35% como retención, calculada sobre el precio FOB del grano determina que del precio de \$ 1.450,08 expuesto en la tabla para el año 2008, el productor reciba \$ 942,55, quedando la diferencia de \$ 507,53 por tonelada para el estado nacional. Si realizamos el mismo cálculo para los años posteriores, en el 2009, el productor recibe \$ 1.009,12 y el estado \$ 543,38 por tonelada y en el año 2010, \$ 1.042,13 son para el productor y \$ 561,15 para el estado.

Por otra parte, si incluimos en el análisis los índices de inflación expuestos en la Tabla N° 10 y comparamos los precios en pesos por tonelada de soja, obtenidos luego de multiplicar el precio FOB promedio del año en dólares, por el tipo de cambio promedio, de acuerdo con la Tabla N° 11 y el precio en pesos por tonelada que surgiría de aplicar al precio en pesos del año que consideremos como base por los coeficientes de inflación, obtenemos lo que expondremos en la Tabla N° 12. Debido a que las diferencias sustanciales en los precios internacionales se producen a partir del año 2008, será éste el año que consideremos base y a partir del cual trabajaremos.

Tabla N° 12: Valores Reexpresados – Base año 2008

AÑO	PESOS ARG./TONELADA	INDICE DE INFLACION	PESOS ARG./TONELADA (VALORES REEXPRESADOS)
2009	Año 2008 = 1450,08	<u>Indice 2009 (377,84)</u> Indice 2008 (355,50)	1.541,20
2010	Año 2008 = 1450,08	<u>Indice 2010 (434,79)</u> Indice 2008 (355,50)	1.773,50

*La Tabla refleja el valor promedio anual en pesos de la tonelada de soja del año 2008 reexpresado por inflación al año 2009 y 2010.*

En todos los casos el valor de la tonelada de soja en pesos reexpresado por inflación es diferente al valor de cotización, lo que determina que la variación en el precio FOB de la soja y en el tipo de cambio peso/dólar, no puede ser analizada en valores nominales. En términos reales, ni la variación en el precio internacional de la oleaginosa, ni la variación en el tipo de cambio repercutieron de manera directamente proporcional en la situación patrimonial y de rentabilidad de la empresa agropecuaria. Para acompañar el efecto inflacionario, en el año 2010 el precio FOB debió haber sido U\$S 452,42 ( $1773,50 / 3,92$ ) y en el año 2009 U\$S 410,99 ( $1541,20 / 3,75$ ).

Se advierte que en el año 2009 el precio FOB de la soja y el tipo de cambio fueron suficientes como para compensar los efectos de la inflación, pero la situación es totalmente inversa en el año 2010, en el que los precios disminuyeron y los índices de inflación de nuestro país aumentaron significativamente.

Esta pérdida en términos reales de los valores de la oleaginosa sumada a las altas tasas de derechos de exportación impuestas por el gobierno nacional, son dos factores determinantes de nuestra presunción inicial.

Si bien esta reflexión es comprobable fácilmente a través de los informes de gestión interna de pequeñas y medianas empresas agropecuarias, principalmente del año 2010, su demostración empírica tiene dos limitaciones:

- No existen en nuestro país empresas que publiquen sus estados financieros auditados en la WEB y se dediquen al cultivo de soja exclusivamente. Las empresas agropecuarias en general realizan actividades diferentes utilizando el recurso tierra.
- Las empresas que dedican la mayor parte de su recurso tierra al cultivo de soja son pequeñas y en la mayor parte de los casos no publican información financiera ni siquiera tienen obligación legal de confeccionarla de acuerdo a su estructura jurídica.

## REFLEXIONES

La producción de soja en nuestro país ha crecido notablemente durante los últimos años, por la expansión de la superficie terrestre destinada al cultivo y las mejoras tecnológicas que favorecen a la actividad.

Dicha superficie terrestre se fue concentrando en un número menor de explotaciones agropecuarias, generando una brecha importante entre las cada vez mayores posibilidades de los grandes productores y las cada vez menores oportunidades de los pequeños.

Los precios FOB internacionales del grano han experimentado una tendencia alcista desde el año 2002 que se acentúa en los últimos años.



Los derechos de exportación impuestos por el gobierno han crecido considerablemente llegando a alícuotas impensables desde el año 2008 y representan un importante aporte de divisas a las arcas del estado nacional, llegando a desfinanciar a los productores agropecuarios.

El incremento productivo y de precios debió generar una mejora semejante en la situación económica y de rentabilidad de los productores en general. Los índices de inflación interno provocaron que dicha variación positiva no se traslade directamente al productor agropecuario, fundamentalmente en el año 2010 como se demostró oportunamente.

Las estadísticas oficiales y la situación económica y financiera de nuestro país y de los empresarios rurales en la actualidad son una muestra clara de esta realidad.

No obstante, la solidaridad de la soja frente a otras producciones agropecuarias que, lejos de tener el mismo impulso, declinaron en nuestro país, ha permitido el desarrollo aunque acotado del sector rural y el mantenimiento y financiación de las políticas del estado.

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# LA CREATIVIDAD Y LA INNOVACIÓN COMO ALTERNATIVAS DE SOBREVIVENCIA DE LA MICRO EMPRESA: CASO REG. 101, CANCÚN, QUINTANA ROO, MÉXICO

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## RESUMEN

*Hablar de emprendimiento y de emprendedores indudablemente conlleva a relacionarlos con la innovación y la creatividad como partes ineludibles de ambos, especialmente en un mundo globalizado y tan competitivo como el que existe hoy día, en donde la capacidad de innovar y crear cosas más adecuadas a las necesidades cambiantes del mercado llega a representar una ventaja competitiva y por ende una fortaleza en las empresas en las que se desarrolla esta habilidad. Diversas Universidades en diferentes países, han implementado materias o licenciaturas completas en el rubro del emprendimiento. Conferencistas de diversas nacionalidades hablan y arengan a atreverse, a “dar el paso” para pasar de empleado a empleador; estudiosos como Cantillon, Shumpeter y Say, han identificado características inherentes a los emprendedores debido a que pareciera que, al más puro estilo de Aldus Huxley, tratan de armar su propio “Mundo Feliz” aún y cuando al final se sorprendan de que su creación jamás llegará a ser perfecta, sino permanecerá en todo momento perfectible por los cambios que la naturaleza misma del hombre y su entorno demandan, por lo que extraer las características inherentes al emprendedor per se, parece no ser tarea fácil ni probable de manera general, ya que la cultura, condiciones sociales e incluso burocracia gubernamental, pueden en determinado momento, ser factores que determinen en gran medida características a desarrollar por los emprendedores dependiendo de su zona de desempeño. El presente trabajo, tiene como objetivo identificar los factores de innovación y creatividad entre los emprendedores de la una zona urbana, denominada Región 101, de la ciudad de Cancún, Estado de Quintana Roo, México.*

**PALABRAS CLAVE:** Innovación, Creatividad, Microempresas, Región, emprendimiento

## CREATIVITY AND INNOVATION AS A SURVIVAL TOOL FOR SMALL BUSINESSES: THE CASE OF REG. 101 CANCÚN, QUINTANA ROO, MÉXICO

### INTRODUCCIÓN:

Centrándonos en la realidad, los emprendedores de cualquier índole o tamaño, al cumplir con sus responsabilidades y obligaciones a todos los niveles, coadyuvan en la generación y distribución de la riqueza y por añadidura aumentan el nivel y la calidad de vida. Cuanto mayor es la aportación de las empresas dentro de una sociedad en términos de riqueza, mayor calidad y nivel de vida tendrá ésta, es una fórmula paralelamente proporcional y de afectación mutua y directa.

Sin embargo, aún y cuando el tema no es de reciente interés, la visión de los economistas y de los expertos del comportamiento varía, ya que los primeros asocian al emprendedor con la innovación y el desarrollo económico. Por su parte los segundos ponen énfasis en actitudes como la creatividad, intuición y disposición para correr riesgos.

Cantillon (1755), identifica al emprendedor como “alguien que asume riesgos al comprar servicios o componentes a un precio determinado con la intención de revenderlos más tarde a un precio indeterminado”. Aludiendo con esto a la elasticidad que puede existir dentro de un mercado de acuerdo a la oferta y demanda sobre determinado producto o servicio.

Por su parte, Say (1888), referente al cuestionamiento respecto a ¿qué hacen los emprendedores? Responde que : “Utilizan su industria (o trabajo) para organizar y dirigir factores de producción a fin de atender las necesidades humanas”. Del mismo modo alude a que “Un país con muchos comerciantes, fabricantes y agricultores inteligentes, tiene mayores posibilidades de alcanzar la prosperidad que otro que se dedique preponderantemente a las artes y las ciencias”. Es decir que desde la óptica de Say, los emprendedores son capaces de alterar los recursos económicos de un área de baja productividad, transformándola en una de productividad y rentabilidad elevadas, para lo cual, sin duda alguna requieren explotar de cierta forma la innovación; y aunque éstas (las innovaciones), de acuerdo con Drucker (1985), en su mayoría son resultado de una búsqueda de oportunidades consciente y deliberada, no siempre se dan “por generación espontánea” en las empresas, podría decirse incluso, que a veces podrían pasar desapercibidas como necesidad dentro de las mismas.

Con base a lo anterior resulta prudente definir qué es creatividad y qué es innovación y en qué momento se interrelacionan dentro de la actividad empresarial específicamente en la actividad de las microempresas como una opción a desarrollar con miras a sobrevivir en un mundo cada vez más competido.

#### Objetivo General:

Identificar la existencia o carencia de las estrategias en innovación y creatividad de los empresarios en la región 101 del municipio de Benito Juárez en el Estado de Quintana Roo, con el propósito de crear un modelo de creación y gestión que permita a sus empresas sobrevivir y evitar el cierre de las mismas.

#### Objetivos Específicos:

1. Conocer los factores de innovación de los empresarios cancenenses de la región 101.
2. Identificar los factores de creatividad del empresario de la región 101.
3. Diseñar una propuesta de modelo de creación y gestión con base en la innovación y creatividad

### **CREATIVIDAD E INNOVACIÓN.**

Empezaremos por definir la creatividad. De acuerdo con Carevic (2006) El concepto de creatividad es diferente según el contexto en que se encuentre, y no tiene un solo significado, ya que la actividad humana implícita en él puede ser variada. Esto no significa que se pueda llamar creativa a cualquier situación. Hay límites determinados para el uso del vocablo, pero esas mismas fronteras son vagas; los límites, indeterminados. Lo cual no implica que no podamos reconocer que estos límites existen.

La misma raíz etimológica la cual deriva del latín “creare”, que a su vez está emparentada con “crecere”, que significa crecer; hace deducir que la palabra creatividad significa “crear de la nada”.

Para Ponti (2008) la creatividad es una habilidad humana que permite generar de forma fácil ideas, alternativas y soluciones a determinadas problemáticas o situaciones.

Se podría incluso realizar un tratado tan solo de las definiciones de la palabra creatividad, ya que de acuerdo con Carevic (idem) Hay publicaciones que hablan de 400 términos distintos de la creatividad, algunos de ellos ambiguos y confusos. Lo que sí se tiene claro es que la creatividad, es más que una

condición necesaria en las actuales condiciones de vida y que por lo demás, ha sido siempre necesaria, ya que el medio obliga al hombre a modificarlo para que éste sea más adaptable a su entorno y pueda sacar mejores ganancias, tanto en lo personal como en lo empresarial en el caso de hacer uso de ésta dentro de las organizaciones.

En cuanto a la innovación, para Ponti (idem), se da, *cuando a través del Nuevo enfoque creativo logramos resultados originales y aplicables*, es decir que la creatividad fundamenta o da sustento a la innovación, por lo que toda innovación precede de un destello creativo, más no toda creatividad necesariamente desemboca en innovación como tal.

Una de las definiciones de innovación más utilizadas de forma común es la propuesta por la Organización para la Cooperación y el Desarrollo Económico (OCDE) en su Manual de Oslo (1996). Según ésta, la innovación consiste en la implementación con éxito de un producto o proceso nuevo -innovación radical- o significativamente mejorado -innovación incremental- en el mercado o en la empresa. Por lo que la innovación desde la óptica de la OCDE no necesariamente es cambiar o introducir algo al Mercado, sino que en el proceso de mejora también existe la posibilidad de innovar.

Drucker (1985), menciona que la innovación es “La función específica del espíritu emprendedor, tanto en una empresa ya existente o en una institución pública como en un negocio nuevo, montado por una persona en la cocina de su casa. Es el medio con que el emprendedor crea nuevos recursos productores de riqueza o potencia los ya existentes”.

Lo que hay que tener en cuenta es que se debe considerar a la innovación desde su génesis, ya que ésta puede proceder del trabajo realizado por departamentos de investigación y desarrollo (I+D), proveniente de la misma empresa o bien un servicio contratado con empresas especializadas en la materia; de la difusión de conocimiento en los mercados mediante la incorporación o imitación, o provenir simplemente de la experiencia que a lo largo de su existencia la empresa haya acumulado.

Lo cierto es que la innovación, tiene, entre otros, el objetivo básico de explotar las oportunidades que los cambios que el entorno puede ofrecer. Estos cambios que propician en gran medida la innovación pueden provenir de:

- El lanzamiento de nuevos productos.
- La ocupación de segmentos inexplorados del mercado.
- El uso de tecnologías que abaratan los costos o permiten un mejor aprovechamiento de los materiales.
- Diversificación de los proveedores.
- Introducción de mejoras organizativas y de gestión.
- Exploración de las necesidades no satisfechas de los clientes actuales y potenciales.
- Localización de nuevas oportunidades de mercado.
- Fidelización de clientes, que ven más satisfechos sus gustos y preferencias.
- Acceso a nuevos canales de distribución.

Lo interesante de lo anterior sería saber si las empresas, específicamente las Microempresas tienen siquiera conciencia de la importancia de la creatividad e innovación como parte ineludible de su quehacer cotidiano, porque si bien es cierto que en éste se perciben, desde la óptica de un emprendedor, oportunidades en el día a día en las cuales explotar los destellos creativos, también es cierto que hay innovaciones que surgen de un momento de inspiración suprema; sin embargo desde la óptica del mismo Drucker (idem) las que tienen éxito resultan de una búsqueda conciente e intencionada de oportunidades de innovar que tan sólo se hallan en unas cuantas situaciones.

Amabile (2000), menciona que en las empresas la originalidad no es suficiente. Para ser creativa una idea también debe ser apropiada, útil y viable. De alguna manera debe de influir en la forma de hacer negocios, por ejemplo, mejorando un producto o abriendo una nueva vía para abordar un proceso. Si tomamos en consideración que todo emprendimiento surge de una idea de negocio, resulta por tanto que en apego a lo anterior cabría responder si éste cubre con las premisas de utilidad, viabilidad y pertinencia para ser catalogada como creativa.

De igual manera es cierto que en una micro empresa tradicional, hablar de ser creativo en los procesos es hacer alusión a tópicos desconocidos en la mayoría de los casos para los emprendedores o directores de las mismas (haciendo alusión con el término al propietario de la Unidad Económica) ya que de acuerdo con la misma Amabile (idem), en cualquier unidad que implica procesos sistemáticos o normativas legales –muchos directores tienen también una visión bastante limitada del proceso creativo. Para ellos la creatividad se reduce a la manera en cómo piensa la gente, es decir, a la capacidad inventiva en grado mayor o menor para enfrentar un problema.

En el aspecto de la innovación, de acuerdo con Drucker (idem), existen siete áreas donde ésta puede ser posible, de las cuales cuatro se encuentran *dentro* de una empresa o sector y tres *fuera* de ella, las cuatro primeras son:

1. Acontecimientos inesperados.
2. Incongruencias
3. Necesidades del proceso, y
4. Cambios en los sectores y el mercado.

Y las otras tres restantes

1. Cambios demográficos
2. Cambios en la percepción, y
3. Nuevos conocimientos.

Toda vez que el objetivo del presente documento no es presentar un tratado ni estudio a profundidad de la creatividad e innovación, solamente tomaremos las que a criterio de los autores y con base al avance que se tiene en el levantamiento de información a través de encuestas, focus groups y censos en la región objeto de estudio se consideran relevantes, sin menoscabo a la importancia de las demás.

En cuanto a las áreas internas, la que se observó y constató que podría estar afectando por no aplicarse como una alternativa a considerar para innovar es:

Acontecimientos inesperados esto hace alusión al hecho de que el mercado ha cambiado, el cliente es quien finalmente, como ha sido desde siempre, se reconoce como la parte primordial y medular de cualquier negocio y es quien orienta respecto a lo que se requiere fabricar, la forma en cómo se debe vender e incluso los lugares en los que pretende encontrarlo. Anteriormente una forma de estratificar el mercado era con base a los grupos de ingreso; sin embargo, ahora se basa en el principio de estratificación de “estilos de vida”.

Y en cuanto a lo externo, lo que se considera podría posiblemente aprovecharse son los Cambios de percepción. Drucker hace alusión referente a este punto que un cambio de percepción no altera los hechos pero si su significado, y de modo bien rápido. Se puede deducir que todo depende del cristal con que la situación se mire, ya que ésta orienta en gran medida las acciones a tomar, especialmente en un mundo globalizado y cada vez más competitivo donde los grandes almacenes y empresas especializadas parecen opacar cualquier posibilidad de sobrevivencia de las microempresas tal cual se les conoce,

especialmente si siguen abordando su emprendimiento y permanecen en la posición de mantener el mismo, bajo la óptica tradicional.

Con todo lo anterior surgen las preguntas a responder durante la presente investigación:

1. ¿Son la creatividad y la innovación factores que están presentes en el emprendimiento de los negocios mipyme en la reg. 101?
2. ¿Qué áreas de oportunidad se detectan para considerar la aplicación de la creatividad o la innovación dentro de las Microempresas de la reg. 101?
3. ¿Existe la posibilidad de generar una propuesta de modelo para la apertura de una Microempresa con los factores creatividad e innovación desde el génesis de la idea de negocio?

## METODOLOGÍA.

En el año 2010, el Cuerpo Académico CAIVECI, de la Universidad del Caribe, inició una investigación longitudinal, en la Región que tendrá término hasta el año 2013. Esta investigación tiene como principal propósito conocer acerca de la supervivencia de las mipyme en esta zona. El estudio incluye elaborar tres censos, uno cada año, de la presencia de negocios mipyme en la región, así como levantar una muestra de la población de empresarios mipyme. Con las siguientes consideraciones:

- a) A partir de la población de 20400 Micro pequeñas y medianas empresas (mipymes) de los siguientes sectores económicos ubicadas en el municipio de Benito Juárez (Cancún): “servicios 9159, comercial 9770 e industrial 1471, las cuales aparecen registradas en el DENUE (Directorio Estadístico Nacional de Unidades Económicas), se seleccionó la región 101, que de acuerdo con el censo realizado por el Cuerpo Académico en Innovación, Visión Empresarial y Competitividad Internacional (CAIVECI); cuenta con 458 mipymes, de las cuales se tomaron, solamente 305 unidades económicas, ya que se excluyeron las mpyymes informales, franquicias, cadenas y las de apoyo a la Economía Doméstica (EDOCO). Para el presente trabajo se considero una muestra representativa de 66 empresas las cuales fueron seleccionadas de forma aleatoria.
- b) Se consideró la clasificación y definición de MiPyME, que según la Secretaría de Economía y con base al número de empleados, son todas las micro, pequeñas y medianas empresas legalmente constituidas, con base en la estratificación establecida en la fracción III del artículo 3 de la Ley para el Desarrollo de la Competitividad de la Micro, Pequeña y Mediana Empresa y en el Acuerdo por el que se establece la estratificación de las micro, pequeñas y medianas empresas, publicado en el DOF el 30 de junio de 2009. Como sigue:

Micro	Máximo 10 empleados
Pequeña Comercio	Desde 11 hasta 30 empleados
Pequeña Industria y Servicios	Desde 11 hasta 50 empleados
Mediana Comercio	Desde 31 hasta 100 empleados
Mediana Servicios	Desde 51 hasta 100
Mediana Industria	Desde 51 hasta empleados.

- c) Se realizó una investigación documental para definir los elementos básicos de la innovación y creatividad empresarial y sentar las bases teóricas de la investigación.
- d) La encuesta se realizó mediante un cuestionario dividido en seis secciones que contienen un total de 39 preguntas dirigido a empresarios de la región 101. (ver Anexos).

- e) El instrumento fue probado a través de un estudio piloto de 10 cuestionarios a empresarios de la zona
- f) Hasta la fecha se tienen levantadas 66 entrevistas a empresarios de la zona, lo que representa, a un nivel de confianza de 95% y para una población finita, un nivel de error del 10.68%, suficiente para los propósitos del estudio.
- g) De las 39 preguntas del cuestionario, el presente documento está basado en seis de las preguntas, que son la pregunta 1, 3, 5, 10, 12 y 22.

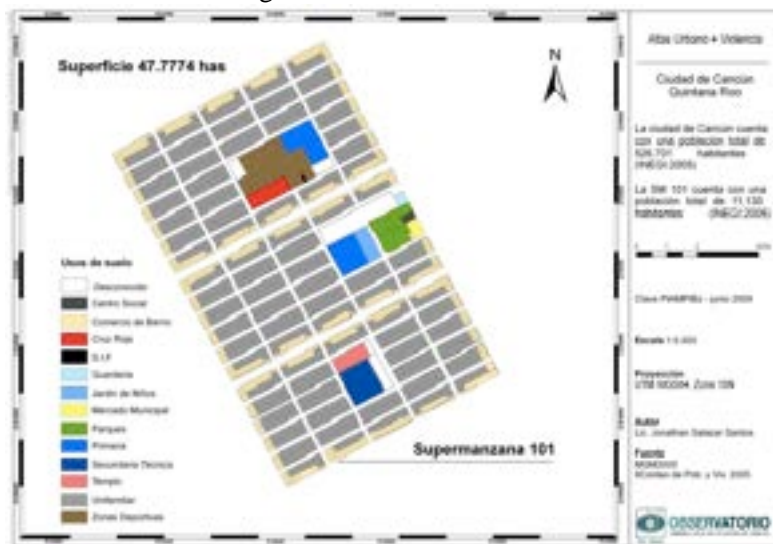
#### Marco de Referencia: Región 101, Descripción.

La región 101, objeto de nuestra investigación, presenta un bajo nivel de urbanización, tanto en lo concerniente a la falta de pavimentación en calles y banquetas, como en lo concerniente al tipo de casa – habitación predominante. Se trata de construcción no planeada o de autoconstrucción. Son casas-habitación que sus habitantes han construido, poco a poco, a lo largo de varios años.

Esta región pertenece al segundo cuadro de crecimiento histórico de esta ciudad (periodo de 1987-1994), que se conforma con las supermanzanas o regiones 90 y hasta la 149.

El Plan Director de Desarrollo Urbano de Cancún (PDDU, 2005), establece que la superficie territorial de la región 101 es de 47.77 hectáreas y su uso del suelo está destinado, predominantemente, para habitación unifamiliar y comercio de barrio. Cuenta con un total de 95 manzanas, de las cuales 15 están dedicadas a usos comunitarios como: parques, escuelas, mercado público, el dispensario de la Cruz Roja y otras áreas no habitadas.

#### Uso de suelo de la Región 101



En cuanto al nivel de ingresos, de la población que habita la Región 101, el mismo PDUC los clasificó como nivel D+, es decir con un ingreso mensual de entre \$ 6,800 y 11,599 pesos, de acuerdo a los niveles AMAI



### Emprendimiento en la región 101 y resultados de la entrevista a 66 empresarios.

Como se mencionó, Si se analizara la manera en cómo se lleva a cabo el proceso de apertura de una empresa, no solo de la región objeto de estudio, sino de cualquier índole, de acuerdo con Puchol (2005), una empresa, para ser llevada a cabo de forma adecuada, debe pasar por un proceso en apariencia largo y tedioso, mismo que conlleva el seguimiento de 17 pasos, los cuales son:

1. Visión e identificación de una oportunidad de negocio.
2. Maduración de la idea
3. Creación experimental del producto
4. Análisis inicial de mercado
5. Análisis del entorno
6. Ubicación de la localización
7. Enunciación tentativa de objetivos
8. Análisis de viabilidad
9. Decisión de crear la empresa
10. Búsqueda del financiamiento
11. Elección de la forma jurídica
12. Elección de la denominación
13. Elaboración del Plan de Negocios
14. Constitución formal de la empresa
15. Iniciación de la actividad
16. Control de resultados de la etapa inicial
17. Medidas de rectificación de las desviaciones.

Sin embargo si consideramos a detalle el proceso anterior, paso a paso, caeríamos en cuenta que el emprendedor entrevistado realiza todo este proceso de una manera mucho muy simplificada.

### **RESULTADOS DE LA ENCUESTA.**

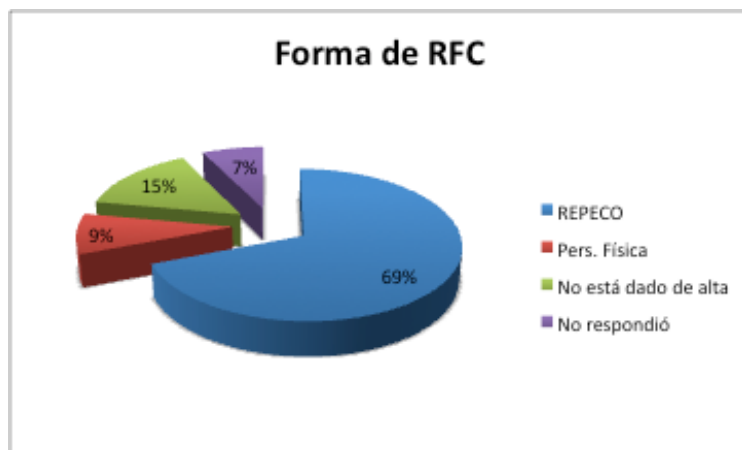
En específico en la región 101, se ha observado que el proceso emprendedor se hace en cuatro pasos (el uno, el diez, el doce y el quince), de los 17 de Puchol (idem).

1. Visión e identificación de una oportunidad de negocio.
10. Búsqueda de financiamiento
12. Elección de la denominación
15. Iniciación de la actividad.

Sin embargo la visión e identificación de una oportunidad de negocio por lo regular es resultante de una necesidad de mejorar la situación económica de la familia más que de haber detectado una necesidad del mercado como tal, ya que considerando que Cancún, se encuentra en la zona geográfica “C” en donde el sueldo diario es de \$59.08 pesos y en el mejor de los casos, el mínimo profesional oscila entre \$74.00 y \$176.00 pesos. El aspirar a una vida más digna conlleva a “buscar” la manera en cómo incrementar el ingreso, y el emprender algo por cuenta propia parecería ser lo mas cercano a una panacea económica. Ante lo anterior se infiere que no hay conciencia por parte del emprendedor de la región 101, respecto a la detección de oportunidades reales de negocio que le permitan mayor supervivencia en el entorno, al realizar el levantamiento de la información a través de cuestionarios, se obtuvo lo siguiente:

Se puede notar que en cuanto a los motivos por los cuales un emprendedor abre su negocio, el principal factor es por que siempre han tenido un negocio propio y en segundo término por no tener un empleo; el apoyarse con la actividad en segunda instancia para mejorar el ingreso y la ambición personal resultaron

tercero y cuarto; sin embargo al preguntarles acerca de la segunda razón o motivo que los conllevó al emprendimiento, el procurar un segundo ingreso o tener una actividad adicional resultó ser lo mas importante seguido del interés por estar más tiempo con la familia. Es de llamar la atención el hecho de que quienes han tenido siempre un negocio propio, en gran medida de igual forma laboran en otra empresa, haciendo de su negocio un segundo ingreso, quizás por el hecho de que en un 69% de los casos la forma en la que se dan de alta es a través de la figura de Pequeño Contribuyente (REPECO), y el no darse de alta como trabajadores ante el IMSS y el INFONAVIT conlleva a buscar los beneficios laborales a través de un empleo dentro de una empresa.



Retomando el tema desde el punto medular, el de la creatividad, no siempre una buena idea conlleva a un buen negocio; por el contrario, ésta debe ponderarse para determinar la oportunidad que representa ante las necesidades manifiestas del mercado, el cual más que productos tiende a comprar emociones o el beneficio que el producto o servicio le proporciona, pero analizándolo y considerando la perspectiva del entorno en su conjunto (punto cinco del proceso), es decir incluyendo al mercado objetivo, la oferta actual de los competidores y especialmente las áreas de oportunidad para innovar de manera creativa. Sería mucho pedir, considerando el grado de preparación y el perfil del microempresario objeto de estudio, que al más puro estilo de las recomendaciones vertidas por Ries y Trout (2000), de no serles posible ser los primeros en una categoría, creen una en donde puedan ser los primeros.

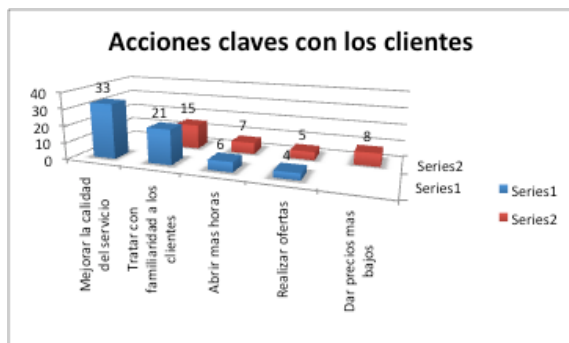


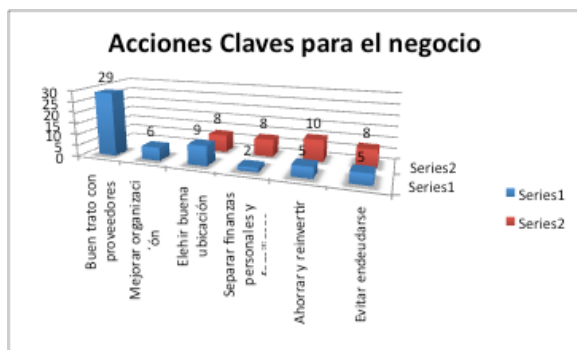
Si bien es cierto que la creatividad al igual que la innovación han venido a representar hoy día una estrategia de diferenciación, o bien la falta de esta inclusive un motivo de cierre de empresas de cualquier índole o tamaño, también lo es que cada vez más empresarios toman conciencia de la importancia de esta, por lo que la adopción de estrategias creativas es algo que poco a poco viene despertando el interés de los emprendedores y empresarios de cualquier tamaño.

Mora (2010), agrega que adoptar estrategias creativas es una necesidad práctica en dos tipos de situaciones muy frecuentes:

- a. Cuando la empresa se encuentra en situación de crisis, ante lo cual peligras su supervivencia si no se desarrolla una idea nueva.
- b. Cuando la empresa no depende de la idea nueva pero se reconoce que aporta ventajas y beneficios importantes como es liberarse del peso y la influencia de viejas ideas que se siguen utilizando pero que son insuficientes.

En el caso de la región 101, resalta el hecho de que el 64 % de las empresas llevan más de tres años operando, de los cuales el 60% de éstas tienen más de seis años en el mercado, porcentaje que llama la atención, ya que al ubicar las acciones claves para los clientes y para el negocio, se encontró lo siguiente:





La razón por la cual resulta interesante el dato anterior, es por el hecho de que de acuerdo a un estudio elaborado por la empresa Centro de Negocios WSFB (2011) se calcula que en México, aproximadamente existen 4 millones de micro, pequeñas y medianas empresas de los sectores industriales, comercio y servicios de los cuales se obtienen los siguientes datos: a. El 65% de las MiPyME en México son de carácter familiar. b. Más de 80% no cuenta con algún tipo de certificación; c. Cerca de 50% no utiliza técnicas en calidad o productividad; d. Sólo 24 % maneja alguna licencia o patente

Para Yañez (2005) al cumplir 10 años, “solamente el 10% de las empresas maduran, tienen éxito y crecen”. De acuerdo con Cetro-Crece (2005), “el 75% de las nuevas empresas mexicanas debe cerrar sus operaciones apenas después de dos años en el mercado. Para degerencia.com, “la experiencia demuestra que el 50% de las empresas quiebran durante el primer año de actividad, y no menos del 90% antes de cinco años”. Con base a lo anterior y al ver el resultado de los cuestionarios respecto a que para con los clientes la atención es lo más importante desde la óptica de los empresarios junto con el trato familiar hacia los mismos, sumando ambos el 79.4%. De igual manera, para con el negocio, el trato hacia los proveedores ocupa la primera posición con un 51.8% del total de los cuestionarios respondidos. Lo anterior hace alusión a que la calidad en el servicio y el trato para con los clientes internos y externos es un punto relevante en las microempresas de la reg. 101. ¿Y la creatividad o innovación?, simplemente son términos lejanos a su realidad, ya que la necesidad de solventar los gastos propios de la familia o personales en el afán de sobrevivir es el motor que podría estar moviéndolos a emprender en los rubros tradicionales como: comida, abarrotes, ciber cafés, etc.

## CONCLUSIONES Y RECOMENDACIONES.

Lo que se puede percibir en cuanto a los aspectos en dónde la creatividad y la innovación pueden tener espacio dentro de las microempresas de la reg. 101, cabe resaltar lo siguiente, si bien es cierto que podrían orientarse a potenciar las capacidades ya desarrolladas acerca del trato y servicio para con los clientes externos o internos, la realidad es que resulta necesario potenciar las áreas de oportunidad para diversificar acerca de las opciones que pudieran complementar o bien suplementar a las que desde siempre ha venido teniendo el mercado.

El desarrollar actividades de capacitación o talleres cercanos a su realidad inmediata parece ser el paso obligado y por el cual el proyecto que se viene realizando por parte de los investigadores en esta zona tiene especial relevancia. Pero sí recalando el hecho de que sean ad hoc a su entorno inmediato y no de modo general o replicando modelos que funcionen en otras latitudes; tal cual menciona Palomo (2005) acerca de que los estudios económicos identifican ciertos polos con más desarrollo económico que en el resto del país... por lo que en principio una solución general para las MiPyME no debería aplicarse en todas las regiones por igual, ni sin tomar en cuenta el sector al que pertenecen, comercial, manufactura o de servicios, ya que esto plantea problemas de gestión propios al producto o servicio, mercados y clientes. Por lo tanto viene a lugar concluir que:

1. No hay evidencias que los factores de innovación y creatividad hayan estado presentes en los emprendimientos de los micro y pequeños negocios de la Región 101.
2. Los negocios de la región 101 evidencian más emprendimientos de supervivencia y de autoempleo, que de búsqueda de oportunidades de mercado, por lo que la creatividad e innovación como tal no se perciben, salvo en la búsqueda de recursos para llevar a cabo el emprendimiento per sé.
3. Con los resultados obtenidos hasta el momento no se tienen elementos para hacer una propuesta de modelo de apertura de pequeños negocios, donde los factores de innovación y creatividad estén presentes, lo que conlleva a realizar estudios a mayor profundidad para sustentar la creación de dicha propuesta
4. Sin embargo si hay evidencias de esfuerzo y tenacidad, en hacer que los negocios de la región 101, logren sobrevivir, con un promedio de 3 años de antigüedad, por lo que valdría la pena canalizar éstos de manera estructurada para minimizar la posibilidad de cierre o mortandad.
5. Hay evidencias, también, de la preocupación de los micro y pequeños empresarios, por mejorar simplemente sus negocios, para ofrecer mejores productos y servicios.

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# EL CONCEPTO Y LA CLASIFICACIÓN DE PYME EN AMÉRICA LATINA

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## RESUMEN

*El trabajo es el resultado de la revisión sobre el concepto y la clasificación de PYME. Incluye un análisis del estado del arte en los últimos 6 años, las definiciones aplicadas en algunos países del Centro y Sur de América y de distintos Organismos Internacionales. La investigación fue documental, de alcance analítico, con el fin de reflexionar sobre las distintas definiciones identificadas. Los resultados sugieren utilizar: número de empleados y volumen de ventas, por ser los elementos que podrían unificarse y lograr una sola definición que facilite a la PYME el acceso a financiamientos tanto nacionales como internacionales. Es posible en futuras investigaciones, establecer los rangos más convenientes para definir la PYME en función del Número de Trabajadores y Volumen de Ventas, de manera de evitar las barreras a los financiamientos independientemente del sector o País al cual pertenecen.*

**PALABRAS CLAVES:** Pequeña y mediana empresa, PYME, Definición, Clasificación

## THE CONCEPT AND CLASSIFICATION OF SMES IN LATIN AMERICA

### ABSTRACT

*The work is the result of the review on the concept and classification of SMEs. Includes an analysis of state of the art in the last 6 years, the definitions applied in some countries of Central and South America and other international organizations. The research was documentary, analytical scope, to reflect on the various definitions identified. The results suggest use: number of employees and turnover, because the elements that could unite and achieve a single definition to provide the SMEs access to finance both domestic and international. Future research may establish the most appropriate ranges to define SMEs according to the number of employees and sales volume, so as to avoid barriers to financing whatever the sector or country to which they belong.*

**JEL:** L20, L21, L22, L25, L26

**KEYWORDS:** Small and medium enterprises, SMEs, Definition, Classification

## INTRODUCCIÓN

Es reconocida la creciente importancia de la pequeña y mediana empresa (PYME), especialmente en los países en vías de desarrollo, por su aporte al empleo y al bienestar económico. Integradas a la gran empresa, como parte de la cadena de valor, coadyuvan en la diversificación de la economía (Agyapong, 2010). También la PYME contribuye sólidamente en la dinamización de la economía; ello se manifiesta en su potencialidad para la creación de empleo y fomentar la riqueza. Los indicadores han demostrado su estabilidad como manifestación económica a nivel de: ingresos, capital de trabajo, infraestructura; así como una mayor flexibilidad para consolidar las tecnologías emergentes. (Zevallos, 2006; Rubio y Aragón, 2002). Definir la PYME conlleva a analizar la complejidad de los elementos que deben ser considerados en su conceptualización y consecuente clasificación. Para Dini, Ferraro y Gasaly (2007) disponer de una definición unificada, podrá permitir que la capacidad de permanecer en el mercado

dependa de sus recursos internos y de las potencialidades que aportan las modalidades de comunicación, relacionamiento e intercambio que la PYME establece con otras empresas o instituciones del sistema productivo en el que actúan. La complejidad conceptual es general. En tal sentido se han establecido diversos criterios y enfoques orientados a lograr una idónea conceptualización, tales como tipo de actividad, tecnología utilizada, intensidad productiva, niveles de inversión, volumen de ventas, o bien, su capacidad de empleo (Hillary, 2000; Official Journal of the European Union, 2003; Ayyagari, Beckt y Demirguc-Kunt, 2007; García, Martínez y Aragón, 2009; European Commission Enterprise and industry, 2009). Inclusive en algunos casos se observa que a nivel de países, sectores y criterios utilizados no existe uniformidad en la consideración de elementos comunes para llegar a una definición estandarizada. Contrariamente a lo que ocurre en la Unión Europea donde existe y se utiliza una definición uniforme de PYME, los países latinoamericanos no cuentan con un acuerdo común sobre el concepto (Vives, Corral e Iñigo, 2005). Se han realizado esfuerzos para estandarizar los criterios. Sin embargo sólo ha sido logrado por los países miembros del Mercado Común del Sur (MERCOSUR) y el North American Free Trade Agreement (NAFTA) (MERCOSUR, 1998; U.S. Small Business Administration, 2010). A nivel de países, la definición presenta variabilidad.

Tal complejidad para definir esta categoría empresarial orienta el propósito de la investigación, en la cual se aborda el esclarecimiento de la definición de PYME en el contexto de los países americanos, identificando los criterios utilizados por países y organismos internacionales. Se realiza una comparación de las definiciones disponibles a los fines de determinar semejanzas y diferencias para establecer criterios comunes que puedan ser considerados para formular una aproximación a una definición que pueda ser aplicada en todos los ámbitos. La investigación consistió en la revisión de la definición de PYME en tres ámbitos: estudios empíricos, definiciones de Países y de los organismos internacionales. Como estrategia metodológica se aplicó el análisis de contenido que permitió concluir sobre el aspecto tratado. Este documento se encuentra estructurado en cuatro secciones: naturaleza de la PYME; definiciones que incluye revisión de estudios empíricos, definiciones de países y de los organismos internacionales; análisis y discusión; y las conclusiones.

## REVISIÓN LITERARIA

### Naturaleza De La PYME

La PYME, ante la dinámica del nuevo escenario de la economía global, tiene el reto de renovar su diseño empresarial en pos de la eficiencia, de una mayor participación en el mercado internacional y en las cadenas productivas nacionales con destino internacional (Bloch y Oddone, 2007). En consecuencia, se encuentra involucrada en una suerte de cambios en el entorno global y nacional, donde se imponen por una parte, la globalización de los mercados y las tecnologías de información y comunicación (TIC's); y por la otra, la atención al impacto social y ambiental de sus actividades (Fernández, 2008). La PYME es básica para la producción industrial. Se enfrenta a exigencias cada más elevadas y a nuevas oportunidad que ameritan una evaluación y desarrollo de sus procesos. Para ofrecer productos de alta calidad y con mayor valor agregado, deben internamente, incrementar su productividad, rentabilidad y coadyuvar en el mejoramiento de la calidad de vida de sus trabajadores. Podrán competir de manera exitosa, sólo las más eficientes y las que se adecúan a las exigencias del mercado.

Como categoría empresarial formada por un amplio y heterogéneo grupo de firmas con diferentes grados de maduración, la PYME se encuentra en todos los sectores productivos (Ferraro, 2010). Su relevancia se ha incrementado y ha sido ampliamente reconocida, dado su impacto en el empleo, su aporte a las economía de los países y al bienestar de las regiones donde participan (Aragón-Correa et al, 2008). Poseen una enorme importancia para la economía de un país, ya que son la forma más habitual de organizar la producción. Además, contribuyen a la generación neta de empleo y protagonizan el proceso de renovación del tejido productivo asociado con fenómenos de movilidad empresarial (Coronel y

Cardona, 2009). Para Singh y Garg (2008), son la columna vertebral del crecimiento económico de los países. Contribuyen en la provisión de oportunidades de empleo; además, actúan como proveedoras de bienes y servicios a la gran empresa. De la misma forma, para Gilman y Edwards (2008), la fuerza de la naturaleza de la PYME, se encuentra en su capacidad empleadora.

Jong, de y Von Hippel (2009), también han reconocido a la PYME por su capacidad para el desarrollo de nuevas tecnologías. Con frecuencia y sin coste asociado, las innovaciones son transferidas a las grandes empresas productoras que contratan sus servicios. Las transformaciones que en el consumo aporta la globalización, generan una creciente demanda de nuevos productos. Para la PYME, esto constituye un nicho de ventaja competitiva, por su alta flexibilidad y mayor capacidad de adaptación al complejo entramado productivo que la gran empresa. Con ésta comparte mercado y los mismos retos que aborda desde la vulnerabilidad que producen sus dimensiones. Por ello, la PYME viene siendo objeto de políticas de protección e incentivos por parte de los Estados y diferentes organismos internacionales.

### La PYME en América

La PYME, representan más del 95% del total de empresas existentes; abarcan el 87 % de las empresas en los sectores servicios y comercio; y, generan el 64,26% del empleo en la región (Saavedra & Hernández, 2008). Este sector, en todos los países latinoamericanos, está en un obligado crecimiento y con serias necesidades debido a los cambios veloces y en todo sentido que se están suscitando (Arroyo, 2008). Es vista con gran atención, debido a sus posibilidades para adaptarse a las complejas realidades locales, regionales y las diversas alternativas de emprendimiento existentes. De hecho todos los países, en mayor o menor grado, poseen políticas de fomento a estas manifestaciones económicas de creciente importancia.

Organismos como La Comisión Económica para América Latina y el Caribe (CEPAL), El Sistema Económico Latinoamericano y del Caribe (SELA) y El Mercado Común del Sur (MERCOSUR), han desarrollado acciones dirigidas a lograr una definición y clasificación uniforme, que abarque un gran conglomerado, en una amplia diversidad de sectores. Así lo demuestran los estudios realizados por Zevallos y Velazco (2003); Dini, Ferraro & Gasaly, 2007; Ferraro, 2010, Zevallos, 2006. La CEPAL e investigadores, a través de distintos estudios han promovido la uniformidad de la definición en la región, por lo que existen avances en esta tarea (Zevallos, 2006; Leal, 2006; Fernández, 2008; Saavedra y Hernández, 2008; Ferraro y Stumpo, 2010; Ferraro, 2010). Sin embargo, los resultados no pueden considerarse concluyentes, pues no abarcan todos los países ni organismos.

### Definición De PYME

Señalan acertadamente Ueki, Tsuji y Cárcamo (2005) que la definición de pequeña y mediana empresa no se ha estandarizado internacionalmente. Inclusive puede haber discrepancias entre las filiales gubernamentales de un mismo país. La clasificación de las mismas, sobre la base del número de empleados y el volumen de las ventas varía de acuerdo a la realidad y tamaño relativo de cada país, lo que genera diversos agrupamientos de micro, pequeñas y medianas empresas (SELA, 2009). Esto constituye una preocupación importante, manifestada en la literatura que sobre PYME existe (Abor y Adjasi, 2007; Tueros, Dini, Polo, Poma y Henríquez, 2009). Mayor complejidad al logro de una definición, la suman los autores que sugieren ampliar la misma y utilizar criterios cualitativos, es el caso de Street & Cameron (2007). La discrepancia existente en la aplicación de los criterios, no permite llegar a una definición unificada (Ueki, Tsuji y Cárcamo, 2005; Gilman y Edwards, 2008; y Fernández, 2008). En su concepción más amplia una PYME, es una unidad económica productora de bienes y servicios, dirigida por su propietario, de una forma personalizada y autónoma, de pequeña dimensión en cuanto a número de trabajadores y cobertura de mercado.



## METODOLOGÍA

Con la finalidad de indagar, interpretar, ampliar y profundizar sobre la definición de la PYME, se realizó una investigación documental, sustentada en la revisión de documentos de distinta índole, textos, artículos de revistas especializadas, estudios realizados por distintos organismos, hoy en día potenciada por el uso de internet, bases de datos, revistas digitales, portales oficiales (Orellana y Sánchez, 2006).

Se analizaron documentos derivados de estudios empíricos en el ámbito americano, en las cuales los autores aportan elementos para llegar a una definición y clasificación de PYME. Se consideraron las definiciones expresadas por los Países, a partir de su normativa existente. En este caso y donde existe, se hizo uso de la documentación legal de los países americanos. Abarcó también, las definiciones utilizadas por los Organismos Internacionales, que tienen influencia en el ámbito americano, a través de los estudios promovidos por estos entes y la información contenida en sus portales oficiales. Se utilizó el Análisis de Contenido, que para Cáceres (2003) posee fertilidad analítica para establecer categorías a partir de los datos existentes en comunicaciones de distinta índole. Su riqueza estriba en la interpretación de las palabras y su comprensión a partir del contexto en que son utilizadas. Esta técnica permitió crear las bases para reflexionar, generar conclusiones y recomendaciones sobre el tema tratado.

## RESULTADOS

Los estudios que abordan la PYME, como entidad económica, consideran una diversidad de criterios en su definición y clasificación, ver Tabla 1.

Tabla 1: Estudios sobre PYME en América.

Documento	N° Trabajadores	Ventas Anuales	Activos Totales
Pequeñas y medianas empresas en América Latina e internacionalización. Apertura, liberalización y políticas. Pietrobelli Porta y Moori-Koenig, 2005.	X		
Factores Críticos para el Desempeño Exportador de las Pymes. Martínez , 2006.	X	X	X
La flexibilidad en la pequeña empresa: un estudio Respecto al desarrollo de un concepto operativo y Cuantitativo. Safón-Cano y Juárez, 2006.	X		
Obstáculos al desarrollo de las pequeñas y medianas empresas en América Latina. Zevallos, 2006.	X	X	X
PYME y medio ambiente en Chile: Desafíos públicos y oportunidades privadas. Leal, 2006	X	X	
Micro, pequeña y mediana empresa. Nisttahusz, 2006.	X		
Bolivia: Situación y perspectivas de las MPYMES y su contribución a la economía. Borda y Ramírez, 2006	X		
Tamaño, eficiencia y uso de la capacidad instalada en las pequeñas y medianas empresas de la República Dominicana. Guzmán y Ortiz, 2007.	X		

Continuación Tabla 1: Estudios sobre PYME en América.

Documento	Nº Trabajadores	Ventas Anuales	Activos Totales
Consideraciones teóricas para el análisis de las pequeñas y medianas empresas como fuente de generación de empleo. Pérez, 2007.	X		
Estudio legal sobre la participación de Micro y Pequeñas Empresas en las Contrataciones Públicas en el Paraguay. Yeng, Sosa, y Cartier, 2007.	X	X	X
Bank Financing to Small and Medium-Sized Enterprises (SMEs) in Colombia. Stephanou y Rodríguez, 2008.	X		X
Caracterización e importancia de las MIPYMES en Latinoamérica: Un estudio comparativo. Saavedra y Hernández, 2008.	X	X	X
Estrategias gerenciales en las PyMEs venezolanas en el escenario del desarrollo local. Una reflexión Teórica. Fernández, 2008.	X		
La cultura y el proceso de globalización en el desarrollo de las pequeñas y medianas empresas latinoamericanas. Arroyo, 2008	X	X	X
Análisis Estratégico para el Desarrollo de la MPYME en Iberoamérica. Informe MPYME Iberoamérica 2009. García, Martínez y Aragón, 2009.	X		
Crisis Internacional y Políticas para las MIPYMES. Tueros et al., 2009.	X	X	X
Políticas de apoyo a las pymes en América Latina Entre avances innovadores y desafíos Institucionales. Ferraro y Stumpo, 2010,	X	X	
¿Qué política industrial y tecnológica precisan las pequeñas y medianas empresas? Callejón, 2010	X		

*La tabla muestra los estudios empíricos que abordan distintas problemáticas que enfrentan las PYMES, en relación a su entorno, el medio ambiente, la financiación entre otras. En relación a la definición de PYME, se identificaron en los documentos analizados, los siguientes criterios: Número de Trabajadores, Volumen Anual de Ventas, Activos, Tecnología y Situación Jurídica. La mayoría de las definiciones están conformadas por dos o más criterios. Sin embargo, los criterios más utilizados son: Número de Trabajadores, Volumen de Ventas y Activos. Fuente: Elaboración propia.*

En relación a los países del Continente Americano, vale destacar que pese a que cada país tiene sus propias complejidades, la manifestación y desarrollo de la PYME, es similar. Algunos, como Bolivia (Nisttahusz, 2006; Borda y Ramírez, 2006) y Paraguay, llevan varios años intentando desarrollar una legislación que regule las actividades de la PYME. En el caso de Paraguay, mediante el Decreto 7516 del 24 de Octubre de 2011, ha sido objetada la Ley 447/2011 que regula la micro, pequeña y mediana empresa de ese país. Otros, aún cuando no cuentan con este tipo de legislación han desarrollado políticas, estrategias y resoluciones en las cuales se establecen los criterios para definir y clasificar la PYME. Ver Tabla 2.

Tabla 2: Definición de PYME – Países

PAISES	CRITERIOS				
	Ventas (\$ )	Número de trabajadores	Monto de Activos	Patrimonio Neto	Ventas Brutas Anuales/ Ingresos Brutos Anuales
Argentina <sup>1</sup>	X				
Bolivia	X	X		X	
Brasil	X	X			
Chile	X	X			
Colombia		X	X		
Costa Rica		X			

Continuación Tabla 2: Definición de PYME – Países

PAISES	CRITERIOS				
	Ventas (\$ )	Número de trabajadores	Monto de Activos	Patrimonio Neto	Ventas Brutas Anuales/ Ingresos Brutos Anuales
Ecuador	X	X	X		
El Salvador		X			X
Guatemala <sup>2</sup>	X	X	X		
Honduras		X			
México		X			
Paraguay		X	X		X
Peru <sup>3</sup>	X	X			
República Dominicana	X	X	X		
Uruguay	X	X	X		
Venezuela	X	X			

<sup>1</sup>Valor de las ventas totales anuales, según el sector de actividad. <sup>2</sup>Aplica dos definiciones: para el Programa de Bonos con base en número de trabajadores y para definir empresas industriales usando los criterios activos totales, cantidad de empleados y ventas anuales. <sup>3</sup>Clasificación denominada MYPE (micro y pequeña empresa). Se observa, que el 90% de los países considera el criterio de Número de Trabajadores en la definición de PYME. El 60% aplica el criterio Ventas; y, un 35% el de los Activos que posee la Empresa. El 10% y el 5% consideran los criterios Ventas Brutas Anuales/Ingresos Brutos Anuales y Patrimonio Neto respectivamente. Fuente: Elaboración propia.

Reconociendo la importancia cada vez más creciente de la PYME, especialmente en las políticas y acciones para enfrentar el desempleo, los Organismos Internacionales han venido fomentando estrategias de apoyo a estas manifestaciones económicas. En este sentido, también han realizado esfuerzos para lograr una definición ajustada a las realidades de los países en su área de influencia, cuyos criterios pueden verse en la Tabla 3.

Tabla 3: Definición de PYME - Organismos internacionales

ORGANISMO	AMBITO TERRITORIAL	Tipo de criterio	Empleo	Ventas	Activos
Asociación de Estados del Caribe (AEC)	Costa Caribeña	No tiene definición			
Asociación Interamericana de Integración (ALADI)	América	No tiene definición			
Banco Interamericano de Desarrollo (BID)	Mundial	No tiene definición			
Banco Mundial	Mundial	Todos los sectores	X	X	X
CARICOM	Antillana	No tiene definición			
Comunidad Andina de Naciones	Región Andina	No tiene definición			
Corporación Andina de Fomento	Región Andina	No tiene definición			
MERCOSUR	Sur América (4 Países)	Por sector y aspectos cualitativos (propiedad y evolución)	X	X	
Organización Mundial de Comercio (OMC)	Mundial	No tiene definición			
Organización para la cooperación y el desarrollo económico (OECD)	Mundial	No tiene definición. Cuando no existe en el país, utiliza la de la Unión Europea			

Continuación Tabla 3: Definición de PYME - Organismos internacionales

ORGANISMO	AMBITO TERRITORIAL	Tipo de criterio	Empleo	Ventas	Activos
Sistema Económico Latinoamericano y del Caribe (SELA)	Latinoamérica	No tiene definición			
Tratado de Comercio América del Norte	Norteamérica	Por sector	X	X	

*Sólo dos organismos han concretado la uniformidad en esta materia. Estos son el Tratado de Libre Comercio de América del Norte suscrito por México, Estados Unidos y Canadá el MERCOSUR, donde participan Argentina, Paraguay, Brasil y Uruguay. Ahora bien, estas definiciones acordadas, más que la búsqueda de uniformidad en una conceptualización para el tratamiento de las PYME en toda su extensión (interna y externa), se sustentan en aspectos de carácter operativo, para facilitar el apoyo financiero de los organismos multinacionales, el mercadeo de mercancía y las preferencias arancelarias. Fuente: Elaboración propia*

## CONCLUSIONES

Una amplia diversidad de criterios se conjuga para definir la PYME. La literatura revisada, el análisis de la definición de los distintos países y la utilización de los criterios aplicados por los Organismos que atienden el tema, sugieren elementos comunes en las definiciones. Los criterios más utilizados son el Número de Empleados y Volumen de ventas, los mismos se encuentran presentes a nivel de autores, países y organismos. Es importante destacar, que aún cuando hay aproximación en su aplicación, los rangos considerados en estos criterios son diferentes. La coincidencia general, se enfoca en el criterio número de empleados. Sin embargo, también existe diversidad en su composición, que puede ser genérica, por sector y con topes mínimos-máximos. Se observa igualmente, que estas diferencias devienen de la aplicación práctica y contextual de cada criterio. Estos son, el nivel de desarrollo de cada país y su conformación empresarial, las características socioeconómicas, mercadológicas o tecnológicas en las cuales se da la manifestación PYME o MiPYME.

La alta complejidad para definir la PYME, proviene de su grado de diversidad. En este sentido, es necesario establecer rangos iguales entre los criterios de Números de Trabajadores y Volumen de Ventas, para permitir su clasificación mediante la aplicación de criterios estandarizados. Estos resultados permiten inferir, que es posible en futuras investigaciones, establecer los rangos más convenientes para definir la PYME en función del Número de Trabajadores y Volumen de Ventas, de manera de evitar las barreras a los financiamientos independientemente del sector o País al cual pertenecen. En este sentido, una proposición que deriva de estas conclusiones en cuanto al criterio Volumen de Ventas, es la utilización de

la Unidad Fiscal también conocida como Unidad Tributaria establecida en los sistemas tributarios de los países. Su aplicación permitirá lograr la armonización en este criterio, que ya existe en cuanto al número de trabajadores.

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# MIGRACIÓN Y MEDIO AMBIENTE: CONSECUENCIAS, ACIERTOS Y RETOS

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## RESUMEN

*El deseo de superación y la falta de una oportunidad laboral, dan pie al origen del fenómeno migratorio, que en el caso particular de Yucatán, México es mayoritariamente hacia Estados Unidos de Norteamérica. La complejidad del fenómeno migratorio y su relación con el desarrollo sustentable, permite un análisis de los aspectos económicos que inciden y se derivan de la misma. La conciencia ambiental, como un conocimiento que los migrantes comparten con su comunidad cuando retornan a su lugar de origen, es el objeto de estudio de esta ponencia. Se realizó en el Estado de Yucatán, México; en el municipio de Chacsinkin. La propuesta se genera con base en la identificación de la reproducción y aplicación de los conocimientos ambientales, así como determinar qué consecuencia tiene el flujo de remesas con respecto al manejo de los recursos naturales. El objetivo es determinar cómo los migrantes cuando retornan, pueden ser agentes de cambio en el cuidado del medio ambiente de su localidad.*

**PALABRAS CLAVE:** Migración, medio ambiente, remesas económicas.

## ABSTRACT

*The desire to excel and the lack of a job opportunity, give rise to the origin of migration, which in the case of Yucatan, Mexico is mostly to the United States of America. The complexity of migration and its relationship to sustainable development, allows an analysis of economic issues that affect and are derived from it. Environmental awareness, a knowledge that migrants share with their community when they return to their place of origin, is the object of study in this paper. Was performed in the State of Yucatan, Mexico, in the municipalities of Chacsinkin. The proposal is generated based on the identification of the reproduction and application of environmental knowledge, and to determine what effect has the flow of remittances with respect to natural resource management. The objective is to determine how migrants when they return, they can be agents of change in the care of their local environment.*

**KEY WORDS:** migration, environment, economic remittances.

## INTRODUCCIÓN

El medio ambiente es todo aquello que compone el entorno, por lo que de él obtenemos los alimentos, la bebida básica que es el agua, así como materiales naturales que transformados se vuelven herramientas de trabajo. Este documento tocará el tema del medio ambiente desde la relación del ser humano con los elementos como el agua, tierra y aire a la vez que maneja las consecuencias de la interacción del hombre con estos por medio del desecho de materiales ya utilizados como la basura. Lo anterior con la finalidad de conocer los mecanismos utilizados por los migrantes en Estados Unidos de América (EUA), y la manera en como impulsivamente esta conciencia de aprendizaje en otro país es transmitido a otras generaciones, por los mismos migrantes cuando han retornado a México. En particular cómo los migrantes aprenden de manera formal o informal el cuidado del medio ambiente para las futuras generaciones, es decir cómo aprenden y transmiten sobre desarrollo sustentable

## REVISIÓN LITERARIA

Los temas centrales de esta investigación son la relación del ser humano con el medio ambiente en particular con el desarrollo sustentable y la migración, fenómeno que se presenta en México con dirección a los Estados Unidos de América. A fin de relacionar estos dos temas se abordará primero la revisión literaria sobre medio ambiente y desarrollo sustentable, para luego desarrollar la relativa a migración, concluyendo con la relación de ambos temas.

El desarrollo sustentable o durable se define de manera general siguiendo el concepto originado a partir del informe Brundtland en su publicación “nuestro futuro común” en 1987

*Desarrollo sustentable es el que satisface las necesidades presentes sin comprometer la capacidad de que las futuras generaciones puedan satisfacer sus propias necesidades.*

(SEMARNAT, 1996; Martínez, J. 1994).

Bory-Adams, A. (2011) quién es la Jefa de la Secretaría del Decenio de las Naciones Unidas de la Educación para el Desarrollo Sostenible en la Organización de las Naciones Unidas para la Educación, la Ciencia y la Cultura (UNESCO por sus siglas en inglés), indica al respecto:

*Al parecer, casi todas las sociedades del mundo están buscando alternativas económicas y financieras más sostenibles, el uso de energías renovables y la reducción de sus emisiones de carbono, así como una mayor equidad social. Ahora bien, en 2010, todos los pueblos del mundo parecen estar dispuestos a avanzar hacia un desarrollo más sostenible. Aunque parece haber acuerdo en cuanto al objetivo final, existe una amplia gama de opciones diferentes en cuanto al camino a seguir para alcanzarlo. Por ejemplo, los ingenieros centran sus esfuerzos en tecnologías más ecológicas, mientras que los abogados se focalizan en las legislaciones nacionales y los convenios internacionales. Recorridos nacionales rumbo a la Educación para el Desarrollo Sostenible. (Francia, UNESCO, 2011)*

México, no es de ninguna manera ajeno al desarrollo de la conciencia ambiental, muy por el contrario, ha sido partícipe en reuniones internacionales sobre el cuidado del ambiente y tiene en su agenda política y social un compromiso por el desarrollo de la educación ambiental. Esta afirmación queda claramente de manifiesto en un comunicado de Felipe Calderón Hinojosa, presidente entre 2006 y 2012, en el que indica:

*Comienzo por decir que estoy consciente de que la emisión de contaminantes y el manejo integral de los residuos sólidos es un tema urgente, que debemos actuar ahora como países, como Gobiernos. Y yo sé que no será fácil para tantas naciones diferentes encontrar un terreno común en este tema, pero garantizaremos que cada voz será escuchada y nadie quedará fuera del discurso construyendo la confianza necesaria para tener un acuerdo que se pueda trabajar con metas medibles de reducción de emisiones.*

*La mayoría de los estudios serios están de acuerdo que si no actuamos pronto, el impacto económico, social y en el medio ambiente será devastador, principalmente para los países en vías de desarrollo, y esto es particularmente cierto en los países en vías de desarrollo, dado que estos países son la parte más débil del cambio. Representan los lugares más susceptibles a inundaciones, huracanes o sequías.*

*Hoy día la humanidad tiene la oportunidad de cambiar nuestro modelo de desarrollo. Probablemente la clave para encontrar un terreno común, para encontrar un acuerdo, será desarrollar un nuevo modelo, un modelo de desarrollo que nos permita crecer en armonía con el medio ambiente, implicando una nueva Revolución Industrial basada en bajo crecimiento de carbono. (Calderón, 2010: Info rural conferencia Universidad de Columbia, USA)*

México, cuenta con organismos creados para la planificación ambiental, tanto en el ámbito de la administración pública federal como de las administraciones públicas estatales. Las dependencias gubernamentales han desarrollado normatividades con la finalidad de incidir en un cambio significativo del manejo del medio ambiente.

Como reguladoras de la función ambiental, están a cargo de la planificación del desarrollo implementando acciones sobre las prioridades ambientales, a fin de establecer una adecuada relación con el medio ambiente natural considerado como totalidad. Esta consideración permite centrar la atención al medio ambiente, donde se amplían las visiones del tema ambiental al abarcar, además del control y la prevención de la contaminación, los temas de restauración ecológica, ordenamiento territorial, conservación, aprovechamiento y enriquecimiento de los recursos naturales y la formación de una conciencia ambiental.

Importantes teóricos entre los que destaca Leff (2004) presentan que *“el saber ambiental emerge de una reflexión sobre la construcción social del mundo actual, donde hoy convergen y se precipitan los tiempos históricos. Hoy vivimos en un mundo de complejidad, en el que se amalgaman la naturaleza y el desarrollo”*. Son tiempos donde emergen nuevos valores y racionalidades que reconducen la construcción del mundo. La sostenibilidad ambiental representa un criterio normativo para la reconstrucción del orden económico, como una condición para la sobrevivencia humana y un soporte para lograr un desarrollo, preferentemente a través de la formación universitaria.

Además, el abordaje desde la educación ambiental se considera positivo evaluar el carácter “ambiental” de una serie de movimientos sociales. Según Enrique Leff, los actos de conciencia y sus efectos en la organización social y en la movilización política son “ambientales” en tanto que incorporan un conjunto de valores que conforman una “racionalidad sustantiva” del ambientalismo, y en tanto que, como procesos sociales, prácticas productivas y acciones políticas, constituyen *“actos de racionalidad ambiental”* (Leff, 2004).

Leff (2004) afirma que sin esta perspectiva metodológica se corre el riesgo de, en el estudio de movimientos ambientales, reducir el campo de percepción a aquellos grupos que se autodenominan “ecologistas” y perder de vista el carácter ambientalista de otros movimientos campesinos, indígenas, populares que, sin reconocerse como ambientalistas ni incorporar algunas veces, de manera explícita, reivindicaciones ecológicas en sus demandas políticas, se enlazan en luchas que contribuyen a generar las condiciones para construir sociedades sustentables fundadas en los principios de una racionalidad ambiental.

#### La globalización dentro de la problemática ambiental

Globalización alude a realidades, como son de la magnitud y el crecimiento del comercio internacional, la importancia creciente de las inversiones extranjeras en los procesos productivos y financieros de todas las naciones, así como los efectos e implicaciones transnacionales que tienen los nuevos paradigmas tecnológicos y sus productos. La globalización también está referida a las posibilidades y perspectivas para el desarrollo de las naciones, aunque muchas de ellas no están claramente perfiladas en cuanto a su significado internacional y sus implicaciones socioeconómicas y políticas.

Lo que hoy se identifica como globalización es el resultado de largas tendencias, de la economía y políticas internacionales. La globalización, entonces es más bien un proceso histórico accidentado pero al parecer implacable.

La Fundación para el Desarrollo de la Minería en Argentina (FUNAMIN) indica que:

*La globalización no comienza el día que cae el Muro de Berlín, hacía tiempo que los medios de comunicación electrónicos y las nuevas tecnologías estaban construyendo un mundo más allá de*

*las fronteras de los estados. Pero fue el momento en que el capitalismo y la democracia se instalaron casi definitivamente como el modo de producción y el modo de legitimación político. Ahora bien, pasemos a analizar la relación entre globalización y su importancia directa con un mundo sustentable. La globalización supone que hay que pensar que todo el globo terráqueo sin excepciones es parte del campo de acción de los emplazamientos productivos. El mundo necesita producir sus bienes y servicios en todos lados, y por ello necesita proteger todos los espacios.* <http://www.fundamin.com.ar/es/medio-ambiente/43-medio-ambiente-y-globalizacion/77-medio-ambiente-globalizacion-y-sustentabilidad-una-mirada-historica-sobre-un-tema-de-actualidad-parte-i-.html>

De aquí la importancia vital, de encontrar o mantener formas culturales de cohesión social y mecanismos político-económicos que permitan a las formaciones nacionales constituidas aprovechar las oportunidades que abre la globalización. En este sentido parece indispensable que la organización comunitaria tanto a nivel local como regional, deba adquirir o redefinir y reforzar, según el caso, un sentido nacional efectivo que pueda encontrar una real traducción institucional en los estados.

La globalización repercute de manera directa en la crisis ambiental de muchos países que se traduce en deforestación, erosión y contaminación afectando elementos como suelo, agua, atmósfera, especies animales y vegetales, produciendo impactos que producen cambios atmosféricos, pérdida de biodiversidad y contaminación de mares con una afectación tanto a nivel local como global.

Esta crisis ambiental que atraviesa el planeta no puede ser entendida y analizada al margen de las políticas económicas, sociales, culturales y de política a nivel nacional y global. La magnitud de los problemas ambientales globales obliga a tomar medidas comunes entre naciones para transitar hacia un desarrollo que garantice una calidad de vida aceptable para toda la humanidad entera y garantizar la de las próximas generaciones y la protección de la biosfera.

Citando nuevamente a la Fundación para el Desarrollo de la Minería en Argentina (FUNAMIN) se encuentra que:

*Si la globalización tiende a difuminar las fronteras políticas y geográficas también los estados nacionales buscan afirmar claramente su lugar y su esencia. De ahí que lo local haya tomado, paradójicamente, gran trascendencia. Las costumbres de las comunidades, las culturas aborígenes son hoy protegidas –en nuestro país muchas empresas multinacionales mineras trabajan fuertemente en preservar este tipo de patrimonio- es por eso que la globalización si bien coordina mundialmente signos homogéneos también en el mismo movimiento produce una ola de protección de las diversidades locales. Esto además se da a nivel medio ambiente Es importante señalar que una de las características fundamentales de la globalización es que a inexistencia de colisiones reales entre el derecho internacional y los derechos nacionales, o entre los derechos comunitarios y los derechos de los estados naciones.* <http://www.fundamin.com.ar/es/medio-ambiente/43-medio-ambiente-y-globalizacion/77-medio-ambiente-globalizacion-y-sustentabilidad-una-mirada-historica-sobre-un-tema-de-actualidad-parte-i-.html>

Ciertas premisas comunes deben ser adoptadas y enfrentadas con responsabilidad por todas las naciones. Los países en desarrollo, como México, deben hacer más eficientes sus procesos de transformación productiva primaria, industrial y urbana, adjuntar políticas adecuadas para controlar el crecimiento demográfico y de abuso de los recursos naturales y no renovables.

Por su parte Velasco (2007), en su análisis “**Globalización, desarrollo sustentable e identidad cultural**” indica que:

*La consolidación de una tendencia histórica que hace viable la creciente articulación intercultural de todas las sociedades humanas consideradas a distintas escalas, constituye un potencial de enriquecimiento asombroso de la experiencia humana en medio de la diversidad.*

*Desafortunadamente, esta potencialidad se ve enfrentada por la globalización neoliberal que supone un proyecto explícito de imposición hegemónica, en base a una economía cada vez más excluyente de las mayorías y minorías inasimilables al modelo dominante, el pensamiento único, el reduccionismo y la homogeneización cultural. En este contexto, los problemas ambientales han pasado a ocupar un lugar innegable en la agenda de prioridades internacionales. Pero para su abordaje, se apela a la racionalidad pretendidamente ecológica del desarrollo sustentable, noción bajo la cual subyace un campo complejo de confusión intelectual, disputas ideológicas y conflictos de interés. Mayormente el discurso de la sustentabilidad deriva sus proposiciones y sus acciones hacia la provisión de estrategias de perpetuación de los poderes establecidos.*

*Igualmente, haciendo del productivismo y la eficiencia en el manejo de los recursos naturales un dogma, promueve un ambientalismo tecnocrático que ignora toda referencia a la ética, las relaciones de poder y las identidades culturales. Ante las consecuencias de empobrecimiento cultural que se derivan de la difusión global de estos esquemas, igualmente degradantes del patrimonio natural, es urgente repensar la noción de identidad desde una perspectiva dinámica y de pluralismo cultural en correspondencia fecunda con los marcos ecosistémicos inherente a la culturalidad.*

<http://www.ucla.edu/ve/dac/compendium/compendium10/globalizacion.htm>

La eliminación de la pobreza es una prioridad, que se debe superar mediante cambios estructurales que generen empleos y redistribuyan el ingreso. Es urgente en México la revisión de políticas agropecuarias y forestales, de energéticos y desarrollo industrial para evitar se sigan deteriorando los escasos ecosistemas forestales, con sus consecuencias en suelo, agua y especies animales y vegetales.

Es importante tener en cuenta que la sustentabilidad es la habilidad de “perdura o persistir”. Y si pasamos a un modo de pensar más cercano a la biodiversidad podemos decir que esto significa simplemente “vivir dentro de la capacidad de carga de la biosfera”. Es decir, cuidar los recursos a lo largo de toda nuestra vida: cuidar el mundo es cuidarnos.

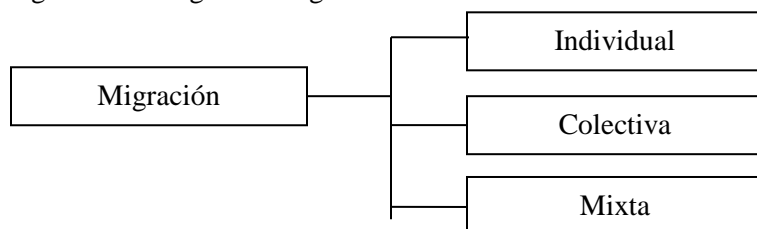
### Migración

Por otra parte se puede hacer mención que la migración es el desplazamiento efectuado por los individuos, mediante el cual atraviesan los límites político administrativos de un país, para lograr llegar a otro.

De igual forma es concebido, como todo desplazamiento de población que se produce desde un lugar de origen a otro de destino, e implica el cruce de algún límite político-administrativo o ecológico y lleva consigo un cambio de la residencia habitual, esto según Macció citado por Vivas (2007).

La migración puede clasificarse según su carácter cuantitativo en (figura 1):

Figura 1. La migración según su carácter cuantitativo



Fuente: elaboración propia con base a Michael J. Greenwood, *Research in internal migration: in US, a survey*, *Journal of economic Literature*, vol. 13, núm. 2, junio de 1975, p. 405. Citado por Herrera C, R (2006, p. 67)

También se define a la migración como “toda persona que atraviesa fronteras nacionales, cambia su residencia y permanece el suficiente tiempo viviendo en un país distinto, independientemente de la nacionalidad que posea, entraría dentro de la definición de migrante internacional” Sarrible G. (2002, p. 124).

Lo anterior permite analizar la conceptualización plasmada, que establece claramente, el cruce de las fronteras de un país con respecto a otro, para formar parte del flujo migratorio. Este flujo tiene remarcado reconocimiento cuando se presenta de manera ilegal, debido a los efectos negativos y posiblemente nocivo que se presentan para lograr el cruce. Sin embargo poco se habla del traslado cuando se realiza de manera legal (con documentos que avalen el libre tránsito, VISA). La migración abarca un periodo de estancia prolongada que va de meses a años, cuando esta se presenta hacia otros límites político-administrativos y se efectúa de manera ilegal. En especial cuando la dirección tomada es hacia EUA, la dificultad que implica el cruce fronterizo es lo que prolonga el tiempo de retorno. Pero cuando la legalidad se encuentra inmersa en el proceso, se reducen los tiempos y/o pudieran ampliarse, ya que se tiene un respaldo de la actividad a desempeñar en otro país.

En México el 89.4% de las personas que migran tienen como rumbo Estados Unidos de América, el 7% se dirige a otro país, y el porcentaje restante no logra especificar el lugar de destino, sin embargo los datos registrados por el INEGI (2010), son importantes porque ofrece información actual de la forma en cómo se presenta la migración en nuestro país.

Entre los factores que se presentan para dirigirse a EUA, se encuentra el contar con ingresos mayores a los que se perciben en la entidad y municipio expulsor por concepto de la actividad económica desempeñada, también está el emplearse u ocuparse laboralmente, debido a la falta de empleo en el municipio del cual salen las personas, siendo los factores citados los de mayor repercusión en el estudio. Las remesas enviadas a México tienen como origen el 97% de EUA, el 2% de Europa y la diferencia porcentual de otros países.

Cuando existe un fruto de la migración “las remesas”, el fenómeno tiende a acrecentarse por periodos más amplios, o éste fruto induce a retornar. Considerando también el diferencial salarial, como impulsor del fenómeno. El ingreso que por concepto de la actividad desempeñada en el país de atracción realizan los migrantes supera por mucho, los ingresos que reciben en el país expulsor, lo que se vuelve para dotarse de los alimentos, vestimenta, bienes y servicios, y otros satisfactores de primera necesidad de las personas.

## METODOLOGÍA

El método general a utilizar será el Método de la encuesta, ya que será la encuesta el "método de investigación capaz de dar respuestas a problemas tanto en términos descriptivos como de relación de variables, tras la recogida de información sistemática, según un diseño previamente establecido que asegure el rigor de la información obtenida" (Buendía y otros, 1998, p.120). De este modo, puede ser

utilizada para entregar descripciones de los objetos de estudio, detectar patrones y relaciones entre las características descritas y establecer relaciones entre eventos específicos.

*Tipo de investigación:* El estudio es de tipo transeccional o transversal, se recogieron datos en un solo momento. El propósito del estudio es “describir las variables y analizar su incidencia e interrelación en un momento dado” (Hernández, Fernández y Baptista, p. 270, 2003).

*Población Objetivo:* Para la presente investigación se seleccionaron 3 municipios, ubicados en la región VI del Estado de Yucatán, como representativos del fenómeno migratorio, siendo estos Chacsinkin, Peto y Tahdziú.

Abordando de manera específica para el desarrollo del presente documento al municipio de Chacsinkin, ubicado en el cono Sur del estado de Yucatán, cuya ubicación geográfica regional es la VI.

*Muestra:* La muestra del presente estudio representa el 100% de la población estimada que reciben remesas, en este caso hogares que reciben remesas, siendo un total de 4, sin embargo en campo se logró identificar a mayor número de hogares que presentan ésta condición, que en total fueron 7.

Tabla 1. Índice y grado de Intensidad Migratoria en municipios de Yucatán, 2000.

Entidad Federativa/Municipio	Total de Hogares	% Hogares que reciben remesas	Total Hogares que reciben remesas
Chacsinkin	450	0.89	4

Fuente: Elaboración propia con base al CONAPO 2005.

## RESULTADOS

Los resultados presentados en la muestra total de 7 encuestados, con respecto al tema ambiental en su formación laboral y finalmente al retornar a su lugar de origen la presencia de la cultura, qué mecanismo de transmisión utilizó para fomentar el cuidado ambiental.

Al plantearles las interrogantes a los migrantes que han retornado al municipio de Chacsinkin y cuya actividad que se desempeñó en EUA estuvo vinculada al sector terciario, de manera específica en restaurantes, de lo cual, se logro obtener los siguientes resultados:

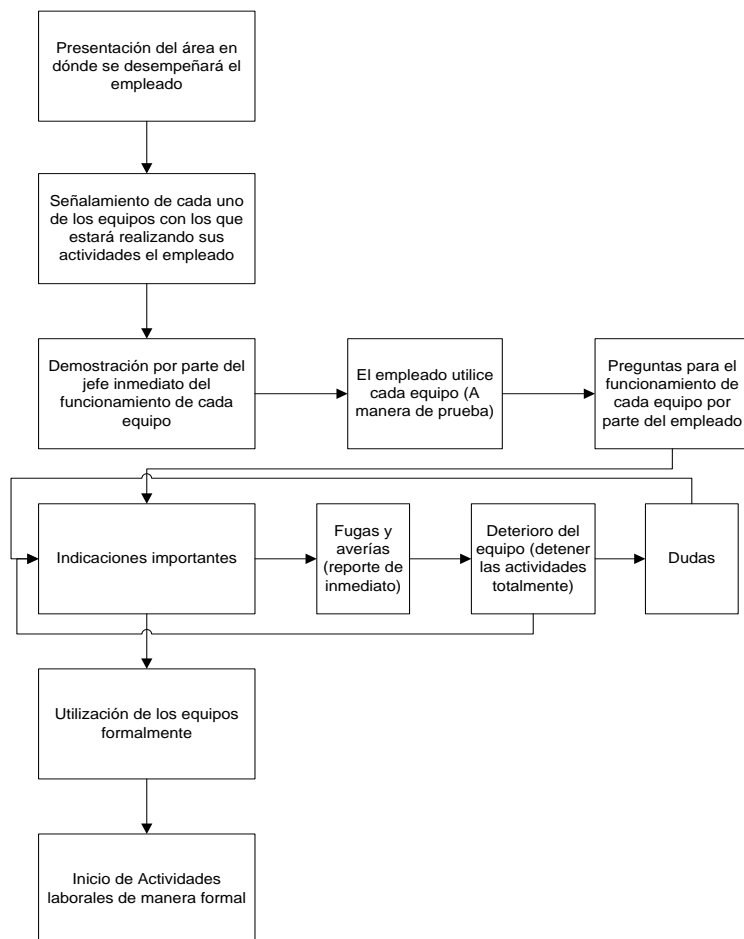
1. Al introducirse los empleados al ámbito laboral, se cumple con ellos los procesos que a continuación se desglosan en la imagen 1.

Siguiendo este mecanismo, se busca que el empleado, evite desperdicios de agua, adicionales a los requeridos en actividades como lavado de trastes, limpieza de mesas, pisos, etc. Con respecto a la basura deberá mantenerse cerrada y alejada de los alimentos (con carácter obligatorio), también ésta es separada al momento de dispersarse con la finalidad de que sea retirada. Si este proceso no se realiza el empleado es penalizado (descuentos en horas de salario o día completo), debido a que la empresa puede ser sancionada por las autoridades, Lo que finalmente les proporciona una cultura de mayor higiene a los empleados. Todo lo anterior mencionado por los sujetos de estudio en un 100%

La totalidad de la muestra argumentó que en el hogar que se habita en EUA, normalmente es compartido con otras personas, para disminuir el monto a pagar de manera mensual por la renta. He allí cuando la organización de la ropa, la limpieza de la misma intervienen en ese hogar. La distribución del aspirado, de la preparación de alimentos debe de ser más organizado. Por tal razón si bien la basura puede ser mayor a la de una familia de 4 elementos, esta tiene un orden y una clasificación.



Figura 2. Proceso para la integración del migrante a la empresa.



Fuente: Elaboración propia, con información proporcionada por los migrantes de retorno, Marzo de 2012.

Los migrantes no tienen el conocimiento de las leyes establecidas para el cuidado del medio ambiente en EUA, sin embargo se adaptan a las solicitudes de jefes en las empresas en donde laboran, formándose una cultura laboral que beneficia al medio ambiente, así como e complementa con una cultura de orden e higiene del lugar en donde habitan.

Cuando retornan los migrantes, tienen esa formación que durante el tiempo que habitaron en otro país les deja.

El 86% de los entrevistados señala que la adaptación de nuevo al hogar se vuelve enteramente satisfactorio, sin embargo, al pasar el tiempo, se presentan desacuerdos porque el hombre inicia con el proceso de enseñanza de cómo se debe cocinar, la forma en la cual se debe de limpiar la estufa, se evita prender leña para preparar los alimentos, el consumo del agua potable, evitando derrocharla al momento de regar la plantas. El 100% de los migrantes de retorno argumentó que las remesas no son utilizadas para el cuidado del medio ambiente, las remesas tienden a ser un complemento o el ingreso único de las familias, por tal razón su último fin será este proceso ambiental.

Algo sobresaliente identificado en el 100% de los casos de estudio es que a los migrantes cuando retornan les enoja cuando ven quemar la basura en los patios de las casas. Cosa común es que antes de partir a

EUA no le daban importancia o simplemente observaban como algo común. Sin embargo la interacción en otro país y con otras culturas les propicia, una nueva forma de pensar y de actuar.

El 100% mencionó que finalmente van indicando en su hogar la forma de separar la basura desde la cocina, patio, baño, hasta el último rincón. Sin embargo este proceso no siempre continúa y se retorna al hábito común de los pobladores en el municipio. Es decir el mecanismo de conciencia ambiental al transmitirse, si el migrante no retorna de forma inmediata, se pierde en el municipio expulsor. Lo cual se vuelve un reto en los núcleos familiares “conservar la cultura del cuidado del medio ambiente”, formación que traen los migrantes de retorno cuando se integran al municipio expulsor, situación positiva que se debe de aprovechar.

## CONCLUSIONES

Para lograr una mayor transmisión de conciencia ambiental por parte de los migrantes hacia los integrantes de su hogar, se requiere que el hábito no se pierda, se continúe y se de a conocer este proceso positivo a las familias. Que de forma adicional mujeres, niños, padres de familia fortalecerán mediante pláticas y cursos que se dirigen a los pobladores mediante el programa Oportunidades y las instituciones educativas. Buscando de esta manera una mejor conciencia ambiental de sustentabilidad, para que el crecimiento económico de la localidad no se pierda y se genere un hábito, se perpetúe una cultura de cuidado y protección del entorno que rodea a los habitantes del municipio de Chacsinkin, que es rico en árboles, aire, agua. Concluyendo se puede señalar que la consecuencia de la migración es la falta de oportunidades laborales en los municipios expulsores, el acierto identificado es la cultura positiva del cuidado al medio ambiente y el reto es hacer de esa nueva cultura algo permanente en los hogares que cuentan con migrantes que han retornado, beneficiando de esta manera a todo el entorno que nos rodea.

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## RECONOCIMIENTO

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# **PROPUESTA DE MODELO SOBRE E-COMMERCE EN AGRO EMPAQUES DE LIMÓN PARA EL VALLE DE TECOMÁN, COLIMA, MÉXICO**

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## **RESUMEN**

*El presente trabajo se refiere al segundo reporte de investigación sobre el análisis de la variable TI utilizadas en las Mi PyMes del agro Tecomense, desde un enfoque cuantitativo. El estudio propone un modelo a la medida, basado en las necesidades locales. Para lo cual, se utiliza UML y algunas técnicas de computación.*

**PALABRAS CLAVE:** Competitividad Comercial, Tecnología Corporativa, e-commerce, inversión, UML.

## **PROPOSED MODEL ON E-COMMERCE IN AGRO PACKAGE LEMON FOR TECOMÁN, COLIMA, MEXICO, VALLEY.**

## **ABSTRACT**

*This paper concerns the second research report on the analysis of the IT variable used in the agro Tecomense My SMEs, from a quantitative approach. The study proposes a model to measure, based on local needs. For this purpose, using UML and some computer skills.*

**JEL:** M15

**KEY WORDS:** Trade Competitiveness, Corporate Technology, e-commerce, investment, UML.

## **INTRODUCCIÓN**

En América Latina, Fishman y Ramírez (2008), realizaron entrevistas semi-estructuradas a 75 informantes clave en Argentina, Costa Rica, Ecuador y México, para analizar la perspectiva asumida por los involucrados en los procesos de incorporación de las TIC en los sistemas educativos públicos, con numerosos problemas de eficiencia, acceso, equidad y justicia en comparación con la competitividad alcanzada por los países europeos al introducir las TIC, (Demo, 2005, TEDESCO, 2006). Las TIC, en conjunción con el modelo de triple hélice, (Porter M., 2003) ayudan a hacer que se dinamicen las estrategias para el desarrollo de los procesos educativos. Son de carácter innovador y creativo, pues dan acceso a nuevas formas de comunicación, constituyen medios de comunicación de toda variedad y ganancia de información científica, a los cuales las personas pueden acceder por sus propios medios, es decir potencian la educación, por lo cual es casi una necesidad del alumno contar con las TIC para poder llegar a toda la información posible (Gonzalez, Alfaro y Alfaro 2005).

El Valle de Tecomán, Colima, está ubicado en el municipio que lleva su nombre, el cual se encuentra delimitado al sur por la costa del océano Pacífico a 60 Km. del puerto de Manzanillo -enlace a Asia y la Cuenca del Pacífico-, a 45 Km. de la capital, Colima. Cuenta con una población urbana superior a los 112,726 habitantes, (INEGI, 2010). Sus tierras son ricas en la producción de limón, mango, papaya, sandía, melón, plátano y coco.

A la fecha, se encuentra en proceso de desarrollo el Corredor Industrial Caxitlán, del Corredor Gastronómico de las playas El Real y Pascuales, y de la Agro Industria; se pretende además, la implementación de un Clúster de Desarrollo de Software, bajo el auspicio de los tres niveles de Gobierno (AIMSI, AMITI Colima), los cuales en su conjunto, son fuertes detonadores de la economía regional, como Polos de Desarrollo Estatal (SEFOME Colima, 2005).

Analizar la variable TI desde un enfoque cuantitativo así como su utilización en las Mi PyMes del agro Tecomense en particular para el ramo de empaques, como resultado de su inversión en I+D. Proponer Planes de Acción Estratégicos para las Organizaciones en materia de TI e I+D (propuesta de modelo), en las empresas de empaque de limón del Valle de Tecomán.

## REVISION LITERARIA

Internet y la Regulación de Tejido en Redes-Bruto, expone que estas dimensiones coexisten con otros hechos: el mercado de trabajo y el ascenso profesional de la mujer y las nuevas formas de trabajo (teletrabajo) que se encuentran vinculadas con el desarrollo de las nuevas tecnologías. (Brutto, 2000).

Red de Libertad en el Tejido Digital- La Internet la define como “una red mundial de computadoras que permite la comunicación directa y transparente, compartiendo información y servicios a lo largo del mundo. Su influencia social y económica es tal que hasta los pocos regímenes comunistas actuales comienzan a considerar sus grandes ventajas”. (Joyanes, 1997)

Regulación de Internet

Como lo señala Castells el debate sobre seguridad y libertad se estructura en torno a los polos: por un lado, la regulación político-jurídica de la red; por otro, la autoprotección tecnológica de los sistemas individuales. (Castells, 2001)

La Computopía-Propuesta por el profesor Yoneji Masuda, fundador de la sociedad informatizada japonesa a través de sus investigaciones en el Japan Computer Usage Development Institute, la cual consiste en una organización política universal donde toda la problemática de la humanidad está globalizada y en virtud de la cual los individuos estarán organizados a partir de una democracia participativa directa con una base tecnológica de redes de comunicación universal. (Castro, 2003).

Alternativas Territoriales-La Organización de Estados Americanos, OEA, que a su vez se subdivide en dos propuestas: la Estatal, que redime la soberanía de los Estados bajo las premisas de un orden jurídico, que ejerza un poder que le obligue y lo sancione, ejerciendo una autoridad individual sobre las personas; y la Regional que trata de regular Internet a partir de las decisiones regionales que adopten diversos grupos de naciones agrupadas por criterios de territorialidad que no representan la globalidad.(Olivares, Yohenna Vera, Jogli, Durante, Esther,2010) Confianza para Efectuar Compras por Internet-Según (Bailey, 2008). Existen dos objetivos claros de un cliente con relación a la confianza: las empresas proveedoras y su personal de ventas. Así, algunas de las características de los vendedores como la experiencia en sus funciones, la capacidad de simpatizar y ponerse en el lugar del cliente y la manera de resolver problemas ha desempeñado un papel importante en el fomento de la confianza de dichos consumidores con las empresas. (Rojas, 2009).

Como se Hace Publicidad por Internet-Un estudio realizado por International Data Corporation concluye que el volumen de ventas a través de Internet alcanzó en el año 2000 alrededor de \$ 850 billones de dólares en todo el mundo.

Búsqueda de Información-¿Cómo hacer publicidad en Internet? ¿Cuál es la manera correcta de hacerlo? No existe una fórmula mágica pero se pueden dar algunas sugerencias al respecto. (Franz del Pozo, 2000). Sin embargo, y ante tales evidencias, a muchos anunciantes les cuesta reconocer que los consumidores tienen muchas alternativas para conseguir información comercial por ellos mismos –saben dónde y cómo buscarla-, y no acaban de convencerse de que no pueden seguir planificando la publicidad *on-line* igual que en el resto de los medios como lo vienen haciendo, hasta el momento, de forma convencional. (Muela Molina, 2007).

Internet como Marco de Comunicación-La posibilidad de comunicarse y relacionarse con otras personas, a través del ordenador, se ha visto favorecida por la gran difusión de los servicios que presentan la vertiente de la Red: correo electrónico, mensajería instantánea o telefonía. (Moral, 2001) El periódico “El País”, en su edición digital ofrecía el siguiente titular: “España encabeza la pasión por el Messenger”. Y profundizaba la noticia con la siguiente información: “La mensajería instantánea por Internet atrae a un tercio de los jóvenes de entre 12 y 24 años”. España es el país del mundo con mayor proporción de internautas apuntados a los servicios de mensajería instantánea: el 62.6% de los que se conectan a la red según la consultora “COM Score”, por delante de Francia (60.3%), Reino Unido (51.9%) y EEUU (48%).

### Beneficios Del E-Commerce Para Las Empresas

Presencia Global: Las fronteras geográficas o nacionales no son un obstáculo para el comercio electrónico, Internet la red mundial que actualmente soporta comercio electrónico, provee cobertura global, limitada únicamente por la disponibilidad del acceso a la red en las diferentes regiones del mundo. Horarios. Se tienen puntos de venta abiertos alrededor del mundo las 24 horas del día, los 365 días del año. Aumento de la Competitividad. La comunicación directa con los clientes permite mejor el soporte pre y post-venta. Productos y Servicio Personalizados. La interacción con los clientes le permite a los proveedores ofrecer productos o servicios a la medida, por ejemplo un suscriptor de una revista podría recibir únicamente los artículos de su interés. Eliminación de Intermediarios. Los productores pueden ofrecer en forma directa sus productos, lo que les permite un mayor acercamiento a sus clientes y obtener mejores ganancias al reducir costos. Reducción de costos. Al eliminarse la necesidad de abrir tiendas físicas en los diferentes lugares del mundo, se reducen los costos de instalación y salarios que esto implica. Estas reducciones de costos pueden trasladarse en reducciones de precio para los clientes. Nuevas oportunidades de negocio/Nuevos productos y servicios. El comercio electrónico proporciona productos y servicios completamente nuevos. Los ejemplos incluyen servicios sobre redes, servicios de directorios, creadores y diseñadores de páginas por lo que se debe de explotar esta nueva oportunidad de hacer negocios. Mercadeo. Se puede utilizar Internet como medio de comunicación publicitario. Los mensajes estarán al alcance de millones de posibles consumidores finales, a la vez se puede segmentar y dirigir un grupo concreto de clientes potenciales en cuestión de segundos. La inversión en este tipo de publicidad es relativamente menor a la publicidad tradicional y más fácil de mantenerla actualizada. Conocimiento del cliente. Se conoce el perfil del internauta a nivel mundial, destacando entre sus características como persona de nivel técnico o profesional con poder de compra, esto le permite a las empresas enfocar sus estrategias y productos. Inventarios. Aquellas empresas que solo existen en la red pueden trabajar con cero inventarios, ya que si desarrollan buenos canales de comunicación con sus proveedores, pueden asegurar la venta de productos sin necesidad de adquirirlos previamente. (MartiManent, Asociación Española de Comercio Electrónico y Marketing Relacional (AECER), 2005)

### Beneficios Para El Cliente

Comodidad. El cliente puede realizar sus compras desde su casa u oficina sin necesidad de trasladarse a la tienda. Precio. Para darse a conocer las empresas de comercio electrónico generalmente ofrecen mejores precios que las tradicionales. Economía. Al no tener que trasladarse físicamente el cliente obtiene una economía de tiempo y dinero. Opciones. Si lo que busca no lo encuentra en un sitio determinado puede trasladarse fácilmente a otros sitios web o analizar otras alternativas, ya que cuenta con una gran variedad de bienes y servicios dentro de la red. Información. Es el recurso más importante que ofrece Internet como valor agregado, las tiendas ofrecen a sus clientes mayor información sobre los productos o temas relacionados. Horarios. No tiene que sujetarse a un horario de servicio determinado, puede buscar sus productos las veinticuatro horas del día, cualquier día del año sin tener que preocuparse de los domingos o días feriados. Seguridad. Al no tener que salir de la casa u oficina evita exponerse a situaciones que puedan afectarlo física o emocionalmente. Trato Personalizado. La mayoría de los sitios proveen a los clientes de un canal para que contacte a la empresa y dé a conocer sus necesidades. Por ejemplo puede obtener mayor información sobre los productos o solicitar artículos que no encontró. Independencia geográfica. Puede realizar las compras desde cualquier parte del mundo y solicitar que los productos sean entregados donde los requiera. (MartíManent, Asociación Española de Comercio Electrónico y Marketing Relacional. (AECER), 2005).

### Dificultades

Costo del Hardware y Software. La inversión inicial suele ser muy costosa en la mayoría de los casos. Personal que atienda los pedidos. Si no son productos de formato digital que pueden viajar a través de la red, se debe contar con el personal necesario para despachar los pedidos y concretar la entrega. Envío del Producto. Si las distancias son muy largas, se pueden tardar días o semanas para que el cliente reciba sus pedidos, además el costo de envío puede incluso superar por mucho el costo del producto. Costo Financiero de la venta. Cuando se utilizan pagos en línea los entes financieros que brindan el servicio cobran un porcentaje por el uso de las tarjetas y algunas entidades realizan los pagos a las empresas hasta noventa días después de la transacción. Número de visitas y de ventas. El costo de desarrollar el sitio puede considerarse muy alto si no se logra atraer un atractivo número de clientes. Costo de publicidad. Está demostrado que no es suficiente con abrir el sitio en Internet y esperar que los clientes lleguen, es necesario utilizar otras estrategias publicitarias para dar a conocer el sitio. (Sojo Obando Saray, 2001).

### Categorías De Comercio Electrónico

Empresa-empresa: comercio entre empresas / Business to business (B2B). Empresa-consumidor: comercio entre empresas y consumidores / Business to consumer (B2C). Empresa-Administración: comercio entre empresa y la Administración / Business to Administration (B2A). Consumidor-Administración: comercio entre consumidores y la Administración / Consumer to Administration (C2A).

## **METODOLOGÍA**

Se definieron técnicas de recolección de datos e instrumentos necesarios para obtener los resultados de investigación representativos de la población. Selección de un instrumento de medición válido y confiable, que pudiera ser aplicado para obtener información de interés para el estudio y un análisis de resultados para el modelado de prototipos.

Técnica: Encuesta estandarizada, caracterizada por una observación indirecta a través de lo manifestado por las entidades encuestadas y complementada información seleccionada por los aplicadores y su observación.

Instrumento: 16 preguntas tipo Likert, distribuidas en 3 secciones (una por variable), la cual se utilizó para poder obtener datos cuantificables, reales y confiables para su posterior análisis a través de gráficos, tablas y métodos estadísticos. (Se anexa al documento).

Población y muestra: La población es e total del padrón, muestra: software de Consulta Mitofsky.

Tabla 1. Relación de los empaques de limón en el municipio de Tecomán, Colima, México.

NO.	EMPRESA	DOMICILIO
1	Comerc. De Frutas Verduzco SA	Km 15 Carr Tecomán-Estación
2	Limones de Tecomán, SA	Torres Ortiz #319
3	Limones del Valle Tecomán SA	Prol. Torres Quintero #811
4	Limones La Palmita y el Metate	Rio Mayo # 174
5	Limones Moreno SA de CV	Km1 Carr Tecomán-el Real
6	Empaque San Jorge	Km7 Car. Tecomán-Cerro de Ortega
7	Arturo Salazar Tejeda	Km 1 carr. Cerro de Ortega
8	Limones Tito SA de CV	Km1 Carr. Tecomán-El Real
9	Promotora Mexicana Gaitán	Km 42 carr- Colima-Manzanillo
10	Rambherap SA de CV	Km1 carr. Tecomán-La Estación
11	SICAR SA de CV	Pípila #565
12	Limones Santa Flora S.A de C.V.	Carretera Tecuanillo
13	Limones Coliman SA de CV	Km3 Carr. Tecomán-La Estación
14	José Luis Marmolejo Hernández	Km1 Carr. Colima-Coquimatlán
15	Limones San José	Lázaro Cárdenas #257
16	Cítricos de Colima	Carretera Tecuanillo
17	Fresco Cítrico S.A. de C.V.	Canal Ámela #35
18	Limotec Citros	Av. Insurgentes # 1555
19	José Luis Aguiñaga Aguilar	
20	Limones Campos	Av. Insurgentes S/N
21	PROLIM de Colima	KM 2.5 Carr. Tecomán-La Estación
22	Limones del Monte	Marte # 260

Nivel de confiabilidad: El Nivel de Confianza que se tomó para la obtención de la muestra para el sector de empaques de limón, es de 99%, con un margen de error de 1%, una precisión de  $\pm 5\%$ . Población y muestra total de 22 empresas de esta categoría. La confianza y el margen de error son los mismos que se tomaron para obtener la muestra de los demás niveles. Para elegir las empaques del padrón, se utilizó un muestreo aleatorio simple estratificado, tomado del Consejo Estatal de Productores de Limón de Colima, COEPLIM.

Software y herramientas: SPSS y MathLab para los análisis estadísticos y modelado de patrones, Visual Project 2000+ para la organización, registro y seguimiento del proyecto. Bases de datos, revistas, libros y jornal de consulta institucional, Algunas otras técnicas para el modelado de prototipos usados serán el UML y los DFD.

## RESULTADOS

Algunos de las principales causas para la no implementación del comercio electrónico son las siguientes: Las empresas no cuentan con el equipo y personal necesario para desarrollar las ventas en internet., Los clientes de estos empaques no tienen a su alcance las tecnologías informáticas para poder comprar en línea. El precio de limón está variando constantemente por lo que se requiere estar actualizando constantemente la página web., El tipo de producto que las empresas ofrecen necesita salir al mercado a tiempo, porque de lo contrario este se deteriora y ya no puede ser vendido con la calidad que requiere.



Figura 1: WEB Site

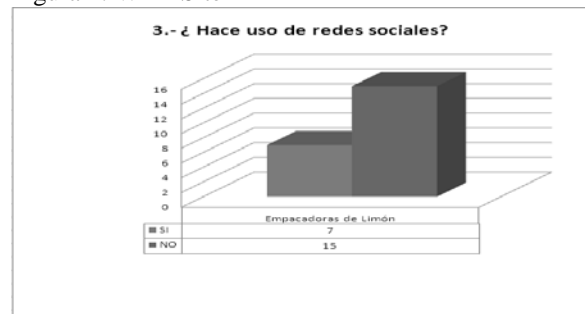
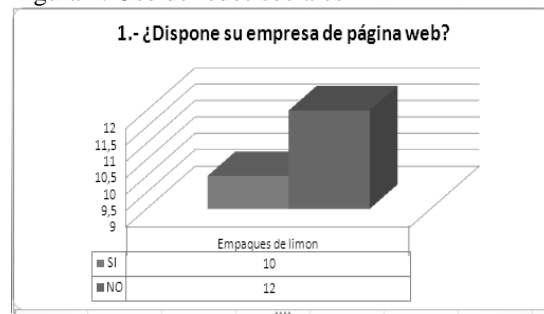


Figura 2: Uso de redes sociales



Según las encuestas realizadas casi el 50 % cuentan con una página web, por lo que ya están a un paso para llevar a cabo el comercio electrónico. Las empresas que no tienen su sitio en Internet son debido a que aún no les ha interesado estar en la web y desconocen los beneficios que esto les puede traer a su empaque. Sabemos que en la actualidad el uso de las redes sociales es ya fundamental para que una compañía sea conocida en la red. Esto se debe a que millones de usuarios tienen cuentas de Facebook, Twitter, My Space, Windows Live Messenger, entre otras. Las Empacadoras de Limón del municipio de Tecmán, según los resultados que arrojó nuestro estudio, solo 7 utilizan estas redes sociales, esto se debe a que no les interesa anunciarse en estos sitios y llegar a otro tipo de personas en su gran mayoría jóvenes entre 15-23 años, que son los que más utilizan estos portales.

Figura 3: Tipo de redes sociales

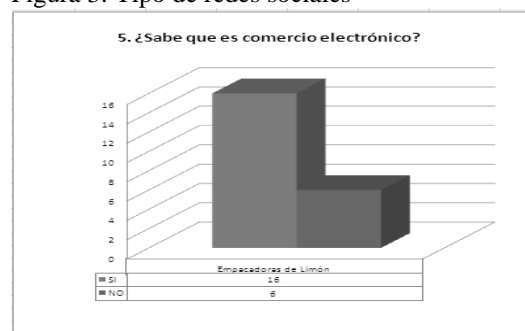
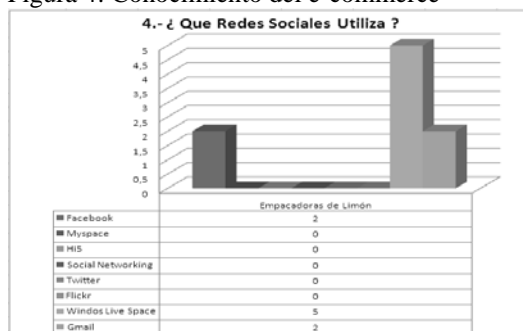


Figura 4: Conocimiento del e-commerce



El correo electrónico de Hotmail es el más usado en las empresas de limón, lo utilizan como medio de comunicación con los clientes y otras personas. En cuanto a Facebook solo 2 empacadoras hacen uso de esta red que actualmente es la más popular en el mundo. La mayoría de los gerentes generales de los empaques de limón, no consideran una buena opción el estar alojado en estas redes sociales, ya que según ellos el trato es directamente con sus clientes ya hijos. Gran parte de las personas que entrevistamos han escuchado el término "Comercio Electrónico", lo relacionan con la compra-venta de artículos en la red, pero desconocen sus demás aplicaciones de esta tecnología. Al cuestionarlos sobre este tema de inmediato lo relacionan con la página de [www.mercadolibre.com.mx](http://www.mercadolibre.com.mx).

Figura 5: Uso del e-commerce

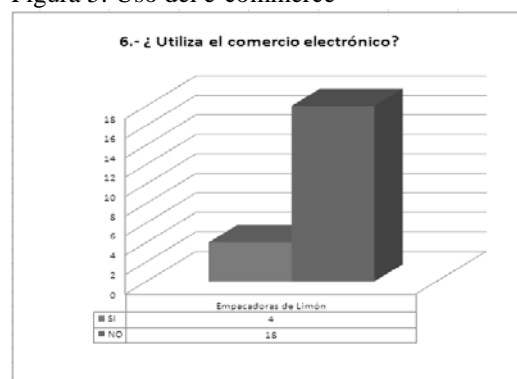
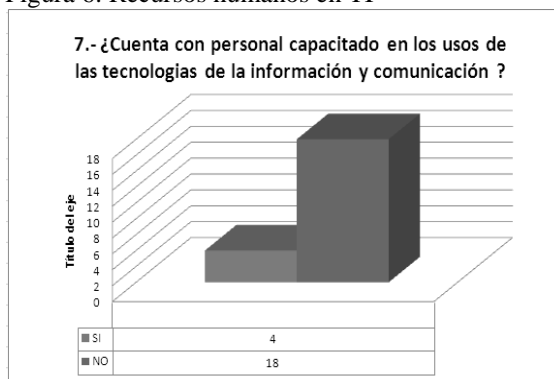


Figura 6: Recursos humanos en TI

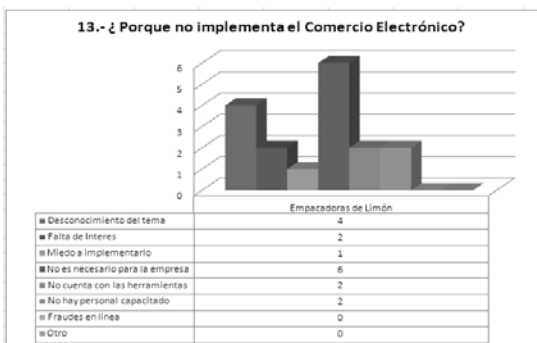


La mayoría no utilizan el comercio electrónico debido a que esta tecnología no la conocen a fondo. Una de las razones principales es que los clientes no cuentan con la tecnología necesaria para llevar a cabo el comercio electrónico. Muchos de ellos no cuentan con al menos una computadora, por lo que todos los trámites de negocio se hacen por medio de teléfono. Gran parte de las empresas encuestadas no cuenta con un especialista en el uso de las TIC, no existe un área relacionada con la informática en las empacadoras de Tecmán. Las personas que hacen el trabajo relacionado con las nuevas tecnologías, son los Contadores Públicos o los Administradores de Empresas. Más del 90 % contratan personal externo para realizar las funciones informáticas que requiera la empresa.

Figura 7: Razones de implementación de TI



Figura 8: Intención de uso de las empresas



En este caso la mayoría de los clientes de los empaques ya están bien definidos, por lo que aquí la implementación del comercio electrónico no se ha visto reflejada a su favor. Gran parte de las empresas dedicadas a este sector agrícola de limón, exportan su producto principalmente a los Estados Unidos, esto se debe a que es el país vecino y sobre todo el gran capital de las empresas Norteamericanas. Posteriormente Europa y Asia son los continentes a los que llega el limón mexicano, específicamente el tecomense. La no implementación del Comercio Electrónico en los empaques de Tecomán se debe principalmente a que no es necesario para la empresa, ya que según los gerentes generales, ellos emplean otro método de venta. Cerca del 85 % contestaron que Si están interesados en emplear esta tecnología en sus empaques, para que le dé un "plus" a su compañía. Como lo expresa la gráfica, gran parte de las personas encuestadas señalaron que el principal motivo es para estar a la vanguardia ante la sociedad. En la actualidad avanza la tecnología a cada instante y si las empresas no se actualizan, pueden quedarse rezagadas en el ámbito empresarial, es por ello que los dueños y gerentes expresaron su agrado en poder instalar en un futuro cercano las ventas en línea.

## CONCLUSIONES

Las empacadoras de limón en el municipio de Tecomán se han estado actualizando poco a poco con la tecnología, casi el 50% cuenta con un sitio web para anunciar a la empresa y sus productos.

De acuerdo a los resultados que arrojó las encuestas de nuestra investigación solo 4 empacadoras de 22 utilizan el comercio electrónico. Las personas entrevistadas señalaron varios aspectos por el cual no han implementado esta tecnología. La principal razón por la cual no se usa el comercio electrónico en las Empacadoras de Limón, es debido a que el tipo de clientes no cuenta con infraestructura informática para desarrollar compras en línea. Otra causa es el desconocimiento del tema, ya que los dueños de estas empresas no les ha interesado innovar en el uso de las nuevas tecnologías. Gran parte de ellos se

conforman con su método tradicional de vender y no intentan al menos tener página web, ya que no lo necesitan. El desarrollo del comercio electrónico, no solo en las Empacadoras de Tecomán sino también en otros sectores industriales, está todavía como un tema de bajo interés y hasta cierto punto desconocido, ya que son pocas las empresas de cada sector quienes están utilizando actualmente esta tecnología.

¿Por qué las empresas de la región no utilizan el comercio electrónico? No utilizan esta tecnología debido a la falta de información y el desconocimiento total del tema. La mayoría de las empresas creen que no son confiables las transferencias en línea.

### Trabajo Futuro

Los autores recomiendan en relación a trabajos futuros, modelar planes de trabajo, como estrategia de las empresas del Valle de Tecomán, en virtud de que estas no tienen implementados planes estratégicos en TI. Y consideramos que el centro de esto, es la falta de formación de recursos humanos en la materia, aunado a una formación no suficiente en modelos administrativos modernos, amén de una cultura empresarial progresista. Recomendamos utilizar el modelo de la triple enlice de Porter, como inicio de un programa para las empresas del Valle de Tecomán.

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# DEMANDA INTERNACIONAL DE SERVICIOS ODONTOLOGICOS DE HISPANOS DE EL PASO, TEXAS EN CIUDAD JUAREZ

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## RESUMEN

*La presente investigación aborda el estudio de la demanda de servicios odontológicos por parte de la población hispana que reside en El Paso, Texas. El análisis de la demanda se limitó a los factores estratégicos precio, ingreso y calidad. La pregunta de investigación de donde partió este estudio fue, ¿Cuáles son los principales factores que determinan la demanda de servicios dentales en Cd. Juárez por parte de los consumidores de El Paso Texas? El objetivo fue analizar los principales factores que determinan la demanda de servicios odontológicos en Ciudad Juárez por parte de los consumidores de El Paso, Texas. La contribución más importante fue la búsqueda de un diseño que permitiera penetrar en un mercado complejo y difícil como lo es el de los servicios dentales en Estados Unidos. El método utilizado fue el cuantitativo, no experimental, transeccional. La técnica de análisis de información usada fue la Correlación Bivariada de Pearson que se encuentra en el paquete SPSS. El estudio concluyó que de los tres factores estratégicos, el único que tuvo un fuerte impacto en la demanda fue la calidad con una correlación de 0.61 (\*\*p=0.0) a un alfa de 0.05.*

Palabras clave: demanda, mercadotecnia, servicios dentales.

## INTERNATIONAL DEMAND OF DENTAL SERVICES OF HISPANOS IN EL PASO, TEXAS IN THE CITY OF JUAREZ.

### ABSTRACT

*The problem of this research is to study the demand of dental services from the Hispanic population that lives in El Paso, Texas. The analysis of the demand was limited to the strategic factors price, income and quality. The research question was: which are the main factors that determine the demand of dental services from patients of El Paso, Texas? The objective was to measure the demand of dental services from the patients in El Paso, Texas in the City of Juarez. The main contribution was the search of a marketing design to penetrate the complex and difficult market of dental services in the United States. The method used was the quantitative, non experimental and transeccional. The technique of data analysis utilized was the Pearson Bivariate Correlation found in the SPSS. The study concluded that from the three strategic main factors, the one that had a strong impact in the demand of dental services was quality with a correlation of 0.61 (a \*\* p value of 0.0) and an alpha of 0.05.*

**KEYWORDS:** demand, marketing, dental services.

## INTRODUCCION

La presente investigación aborda el estudio de la demanda de servicios odontológicos en Ciudad Juárez, Chihuahua, México de la población hispana que reside en El Paso, Texas, en Estados Unidos. El análisis de la demanda se limitó a los factores estratégicos precio, ingreso y calidad. La pregunta de investigación de donde partió este estudio fue, ¿Cuáles son los principales factores que determinan la demanda de servicios dentales en Cd. Juárez por parte de los consumidores de El Paso Texas? El objetivo fue analizar los principales factores que determinan la demanda de servicios odontológicos en Ciudad Juárez por parte de los consumidores de El Paso, Texas.

## MARCO DE REFERENCIA

### *Tendencias del mercado hispano de servicios dentales en El Paso, Texas*

Gran parte de la demanda de servicios odontológicos de la población de Estados Unidos, particularmente de la ciudad de El Paso Texas, hacia los consultorios mexicanos corresponde al segmento de la población hispana. Se considera que la población hispana de Estados Unidos no cuenta con una adecuada asistencia a su salud dental. Algunos de los factores que contribuyen a la falta de servicio dental de esta población son: su situación económica, la falta de seguros dentales, el lenguaje, la cultura en el cuidado dental, las barreras culturales y los tratamientos que no son adecuados para los hispanos (Simons, 2009).

Dentro de la población norteamericana, los principales problemas de salud dental están relacionados al alto consumo de tabaco, dulces y falta de higiene bucal. Según el NCCDPHP (National Center for Chronic Disease Prevention and Health Promotion, 2009 citado por Lozano-Pineda, 2009, p.54) más de 7,000 personas mayormente adultos americanos mueren por cáncer faríngea y oral cada año. Por ello las visitas dentales son de suma importancia para la detención a tiempo de este tipo de problemas. Gran número de personas adictas al tabaco no acuden con frecuencia a revisiones dentales, y gran parte de estas personas son de origen hispanos (Simons, 2009).

Con respecto a cifras que demuestran la falta de cuidado dental destacan las estadísticas de los niños hispanos. Algunos estudios han demostrado que un 43% de los niños hispanos no han tenido atención dental, comparado con el 26% en niños caucásicos, lo cual se atribuye a la falta de seguro dental como principal factor (Healthy People, 2008, citado por Simons, 2009, p.64). Dentro de la población hispano-mexicana, algunas investigaciones han encontrado que el 17.7% de niños mexicanos no han asistido nunca al dentista, lo que agrava la situación en salud oral (Scott & Smile, 2005 citado por Simons, 2009).

En relación a la atención de problemas dentales de los niños que viven en los Estados Unidos de Norteamérica, la Clínica Dental Christina's Smile 2000 señala que "la caries dental es la enfermedad crónica más común en la niñez" la cual es poco atendida entre familias de bajos recursos. El National Institutes of Health, también menciona que los niños pertenecientes a familias de bajos recursos tienen menores visitas al dentista que los niños de familias económicamente más estables.

Otros factores que impactan la falta de atención dental de la población hispana en Estados Unidos es el continuo cambio de residencia de ese segmento de la población. Es muy común que este grupo de personas cambien con facilidad de vivienda ya que muchas veces el trabajo no es estable sino temporal y esto hace que miles de personas emigren a otras entidades donde hay empleo aunque éste no sea duradero, dejando a un lado la importancia de asistir periódicamente al dentista (Santi 2007, citado por Simons 2009, p.100). También se menciona que en el caso de los trabajadores migrantes solo acuden al dentista en los Estados Unidos cuando la situación es crítica, es decir, cuando se presenta un dolor o malestar bucal. Algunas veces, los trabajadores migrantes posponen su visita al dentista hasta que puedan regresar a México para atenderse con un dentista mexicano (Quandt, Preisser & Arcury, 2002; Harthorn, 1998).

citado por Simons, 2009, p.111). La población hispana de Estados Unidos tampoco acude a la atención dental debido a barreras en el idioma y a la falta de dentistas latinos. (Simons, 2009).

Con objeto de ver la factibilidad que existe de que los consultorios dentales de Ciudad Juárez puedan atender la demanda de servicios dentales de la población de origen hispano del Paso Texas, se realizó un estudio comparativo de algunos costos de tratamiento de ortodoncia en las dos poblaciones y de los tratamientos odontológicos más comunes. Los resultados mostraron que en los costos de odontología en ciudad Juárez son significativamente inferiores a los costos de odontología del Paso Texas, lo que le confiere una ventaja competitiva en costos a los consultorios dentales de ciudad Juárez.

Tabla 1 Costos de odontología en El Paso, Texas en comparación con Ciudad. Juárez. Tratamiento de Ortodoncia

Ciudad	Duración	Costo	Nota
Ciudad Juárez	14 a 16 meses	1,500 dls (total)	De regalo un Blanqueamiento Dental
		2,000 dls (frenos arriba)	
El Paso	14 a 16 meses	2,000 dls (frenos abajo)	

Fuente: Consultorio Dental Tisch Ruíz, 2011. *Nota: Los precios son aproximados, ya que varía según el problema de cada paciente.*

Tabla 2. Costos de odontología en El Paso, Texas en comparación con Ciudad. Juárez. Tratamiento de Blanqueamiento

Ciudad	Duración	Costo	Nota
Ciudad Juárez	2 horas	203 dls	
El Paso	2 horas	600 dls	

Fuente: Consultorio Dental Tisch Ruíz, 2011. *Nota: Los precios son aproximados, ya que varía según el problema de cada paciente.*

## METODOLOGIA

La metodología usada para la presente investigación incluyo el método cuantitativo porque se midió el comportamiento de cuatro diferentes variables 1) demanda, 2) calidad, 3) precios de los servicios dentales y 4) ingresos de los demandantes de los servicios dentales. También, el estudio tuvo un carácter no experimental ya que no se manipulan ni controlan variables o grupos. Fue transeccional porque solo se obtuvieron datos de las variables en un solo momento. (Hernández Sampieri, 2006)

Se seleccionó como población a los hispanos mayores de 25 años debido a que su lengua es el español, además de que algunos de ellos tienen familiares o bien conocidos en Ciudad Juárez por lo que sus visitas a esta frontera son más comunes que las de un norteamericano. También, el rango de edad de 25 años en adelante fue seleccionado debido a que esta parte de la población se considera ha concluido sus estudios y por lo tanto esta económicamente activa. Dicha población fue de 282,372 de los cuales 125,460 fueron mujeres y 156,912 fueron hombres.

Para obtener el tamaño de nuestra muestra utilizamos la formula sugerida por Anderson et al. (2005):

$$n = [N p \text{ testada} (1 - p \text{ testada})/N (B^2/4) + p \text{ testada} (1 - p \text{ testada})]$$

Donde  $n$  es el tamaño de la muestra.

$N$  es el tamaño de la población que en nuestro caso es 282,372.

$p$  testada es la proporción para un tamaño mínimo de muestra para este caso es 0.10.

$B$  es el error que se espera tener el cual se determino fuera del 3.5% o 0.035.

Sustituyendo los valores en la ecuación se obtuvo una  $n = 293.59$  o 294

Como no se tenía la lista de toda la población se decidió tomar una muestra por interés semi-aleatoria estratificada por grupos homogéneos. Lo que se hizo fue dividir la región por centros comerciales, parques y restaurantes e ir a 10 centros comerciales que incluyeran parques y restaurantes para solicitar a personas que contestaran el cuestionario en forma anónima.

Para obtener los datos se optó por diseñar un cuestionario tipo Likert con cinco posibles opciones a contestar que mostraran el comportamiento de las cuatro variables que queríamos observar: la demanda de servicios dentales, la calidad de dichos servicios, el precio y el ingreso de los que demandan estos servicios (ver anexo 1). Para validar el cuestionario se pidió a cinco dentistas con diferentes especialidades: periodoncia, ortodoncia, endodoncia, maxilo - facial y odontopediatria para que contestaran el cuestionario y que dieran sus recomendaciones para verificar si las preguntas realmente mostraban el comportamiento de la variables que queríamos observar. A este respecto Hernández Sampieri et al. (2006) señala que la prueba piloto “consiste en administrar el instrumento a una pequeña muestra, cuyos resultado se usan para calcular la confiabilidad inicial y, de ser posible, la validez del instrumento” (p.306).

Para el análisis de datos se utilizó el Coeficiente Bivariado de Pearson y su prueba de hipótesis respectiva. Además, se quiso verificar si la calidad de los servicios era mejor en los consultorios dentales de El Paso que en los de Ciudad Juárez, y para ello se llevó a cabo una prueba de diferencia entre dos medias. Las hipótesis para las correlaciones fueron las siguientes:

$$H_0 : \rho_{xy} = 0$$

$$H_A : \rho_{xy} \neq 0$$

$$S_{XY} = S_{XY} / S_X S_Y$$

Para la prueba de hipótesis se usaron las siguientes formulas:

$$t = r_{xy} \sqrt{\frac{n-2}{1-r^2}}$$

Regla de rechazo

$$\text{Rechazar } H_0 \text{ si } t < -t_{\alpha/2} \text{ o si } t > t_{\alpha/2}$$

Donde  $t_{\alpha/2}$  se basa en una distribución t con  $n - 2$  grados de libertad.

Adicionalmente se quiso comprobar, si la calidad de los servicios dentales en El Paso era mejor que la calidad de los servicios dentales en Ciudad Juárez. Las hipótesis para ello fueron las siguientes:

$$\mu_{CJ} = \text{media de la calidad de Ciudad Juárez}$$

$$\mu_{EP} = \text{media de la calidad de El Paso, Texas}$$

Por lo tanto:

$$H_0: \mu_{CJ} = \mu_{EP}$$

$$H_A: \mu_{CJ} \neq \mu_{EP}$$

Fórmula para la prueba de hipótesis:

$$Z_p = (\bar{x}_{CJ} - \bar{x}_{EP}) / \sqrt{[s_{CJ}^2/n_1 + s_{EP}^2/n_2]}$$

Rechazar  $H_0$  si  $p < \alpha$

## RESULTADOS

Se realizaron las tres pruebas de correlación de Pearson para encontrar la relación que existe entre la variable independiente “demanda futura de servicios dentales” contra las variables dependientes “calidad”, “precios” e “ingreso personal”. La primera hipótesis que se llevo a cabo fue la “demanda futura” (DF) en comparación con la “calidad” (C) de los servicios dentales en Juárez. La hipótesis fue:

$$H_0 : \rho_{DF, C} = 0$$

$$H_A : \rho_{DF, C} \neq 0$$

El resultado de la correlación y prueba se muestra en la Tabla 3 el cual es el resultado directo de la correlación bivariada ejecutada en el SPSS (Statistical Package for Social Sciences, Version 17, 2010). El coeficiente de correlación de Pearson fue de 0.617\*\* cuya relación fue estadísticamente significativa a un alfa de 0.01 con un valor de p de 0.00 ya que el valor de  $Z_p$  fue de 13.28 contra una  $Z_t$  igual a 2.57 tomada de una muestra de 300.

Tabla 3. Coeficiente de Correlación de Pearson y prueba de hipótesis de ‘Demanda Futura’ y ‘Calidad’

Correlations		CalCdJuarez	DemFutura
CalCdJuarez	Pearson Correlation	1	.617**
	Sig. (2-tailed)		.000
	N	300	300
DemFutura	Pearson Correlation	.617**	1
	Sig. (2-tailed)	.000	
	N	300	300

\*\* . Correlation is significant at the 0.01 level (2-tailed).

El valor de la correlación de Pearson entre las variables Demanda futura y Calidad fue de 0.617 y la prueba de hipótesis entre las dos variables fue significativa a un alfa de 0.01 (SPSS, 17, 2010)

La segunda hipótesis del presente estudio fue la correlación de Pearson entre la variable “Demanda Futura” y “Precio” (P).

$$H_0 : \rho_{DF, P} = 0$$

$$H_A : \rho_{DF, P} \neq 0$$

El valor del coeficiente de correlación de Pearson fue de -0.065 el cual es demasiado bajo para mostrar alguna significatividad estadística por lo que no se rechaza  $H_0$  a un alfa de 0.01 con un valor de p de 0.264 y un tamaño de muestra de 300. Esto significa que aunque suba o baje el precio de los servicios dentales la demanda probablemente no se va a ver afectada.

La tercera hipótesis del presente estudio fue la correlación de Pearson entre la variable “Demanda Futura” e “Ingreso Personal” (IP).

$$H_0 : \rho_{DF, IP} = 0$$

$$H_a : \rho_{DF, IP} \neq 0$$

El valor del coeficiente de correlación de Pearson fue de 0.033 el cual es demasiado bajo para mostrar alguna significatividad estadística por lo que no se rechaza  $H_0$  a un alfa de 0.01 con un valor de p de 0.569 y un tamaño de muestra de 300. Esto significa que aunque los hispanos de El Paso perciban mejores ingresos, la demanda de los servicios dentales en Ciudad Juárez no se va a ver afectada.

Finalmente se quiso probar, si la calidad de los servicios dentales en El Paso (EP) era mejor que la calidad de los servicios dentales en Ciudad Juárez (CCJ) a través de una prueba de diferencia entre dos medias poblacionales independientes. Las hipótesis para ello fueron las siguientes:



$$H_0: \mu_{CCJ} = \mu_{EP}$$

$$H_a: \mu_{CJ} \neq \mu_{EP}$$

El valor de  $Z_p$  o  $Z$  de prueba fue de -8.16 \*\* contra una  $Z_t$  de +/- 1.96 a un alfa de 0.05, una  $n$  de 300 y un valor  $p$  de 0.00, lo que probó estadísticamente que las dos medias poblacionales en verdad son diferentes con una probabilidad de 95%. Ello demostró que la media de la calidad de los servicios dentales en El Paso tiene mejor calidad con una media de 3.73 contra una media poblacional de 3.2 de la calidad de los servicios dentales en Juárez.

## CONCLUSIONES IMPLICACIONES Y RECOMENDACIONES.

El estudio ayudó a obtener la percepción que tienen los habitantes de El Paso, Texas sobre los servicios dentales que ofrecen los consultorios de Ciudad Juárez, los cuales en general son medianamente buenos, dicho punto positivo, debe ser aprovechado para desarrollar un plan de mejora en la calidad de los servicios dentales, ya que esta variable fue la más alta y la única que fue significativa con respecto a la demanda futura de servicios dentales con una correlación de Pearson de 0.617 \*\* como se muestra en la Tabla 3. Los dueños de las clínicas de salud oral, deben enfocarse en mejorar sustancialmente el nivel de calidad que actualmente tienen, ya que con ello se puede aumentar considerablemente, el número de pacientes provenientes de la vecina ciudad.

Otra percepción que se escucho de los habitantes de El Paso, Texas fue que la calidad de los servicios dentales en El Paso, son mejores que los de Ciudad, Juárez ya que al comparar sus medias se probó que estadísticamente hablando la media de la calidad de El Paso fue mejor que la media de la calidad de Ciudad Juárez a un 95% y una  $p$  de 0.00 mostrado en la Tabla 5.

La contribución más importante del presente estudio fue primero que se encontró que el factor principal de competitividad es la calidad, ya que no solo lo respalda Porter (1994), sino también Deming en sus famosos 14 puntos de la calidad (1986). Segundo, el estudio también detectó diversos nichos de mercado dentro de la población hispana de El Paso, Texas, como los niños, los diabéticos y los fumadores de tabaco, que pueden ser aprovechados por las empresas de servicios dentales de Ciudad Juárez. Tercero, se determinó que la principal ventaja competitiva del consultorio dental analizado en este estudio fue la integración de todos los servicios odontológicos en una sola clínica. Finalmente, se detectó que una de las más importantes estrategias competitivas a futuro provendrá de la formación de franquicias y redes de clínicas y consultorios odontológicos en esta localidad.

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# RELACIÓN DE FACTORES EN LA SATISFACCIÓN LABORAL DE LOS TRABAJADORES DE UNA PEQUEÑA EMPRESA DE LA INDUSTRIA METAL - MECÁNICA

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## RESUMEN

*El presente trabajo se llevó a cabo con la finalidad de relacionar la Edad, Antigüedad y Nivel de estudios con los factores de satisfacción laboral de los trabajadores operativos de una Pequeña Empresa de la industria metal-mecánica ubicada en Frontera, Coahuila. El estudio se realizó a un consenso de 33 trabajadores, aplicando un cuestionario estructurado, tipo escala de Likert, que consta de 40 reactivos correspondientes a 10 variables; para la fiabilidad del instrumento se utilizó la prueba Alfa de Cronbach, obteniéndose un coeficiente de consistencia interna de 0.89. En base al estudio previo efectuado en la misma empresa, se identificaron los factores de mayor incidencia en la satisfacción de los trabajadores; ahora, en la presente investigación se propuso conocer la relación de las 10 Variables con los factores de Edad, Antigüedad y Nivel de estudios de los operarios, calculando los Coeficientes de Contingencia. Los resultados fueron los siguientes: la Edad se relaciona con las variables Políticas, Beneficios y Comunicación; la Antigüedad reporta asociación con Comunicación, Compañeros y Políticas; mientras que el Nivel de estudios muestra relación con Supervisión, Beneficios, Comunicación y con el Trabajo en sí.*

**Palabras Clave:** Satisfacción laboral y Clima laboral.

## ABSTRACT

*This work realized to relate age, and education level, job satisfaction factors for operation employees in a small size company for the metal mechanical field, located in Frontera, Coahuila. The study was make it by a consensus of 33 workers, using a structured questionnaire, Likert-type scale, consisting of 40 reagents of 10 variables, the reliability of the test instrument was used Cronbach's alpha, yielding a coefficient of internal consistency 0.89. Based on previous study performed in the same company, identified the factors of greatest impact on worker satisfaction, now in the present research was to determine the relationship of the 10 variables with the age factors, seniority and workers education level, calculating the coefficients of contingency Kendall. The results were: Age is related to the variables Policies, Benefits and Communication; the Age reported association with Communication, Partners and Policies, while the level of studies showed an association with Monitor, Benefits, Communication and Work itself.*

**KEYWORDS:** Job Satisfaction and labor climate.

## INTRODUCCIÓN

Las últimas décadas, caracterizadas por una serie de retos y cambios de diferente índole, reflejadas en el ámbito tecnológico, del conocimiento, social y económico, entre otros, las organizaciones deben, responder a interrogantes y adaptarse continuamente, para lograr la supervivencia y al éxito competitivo. La falta de satisfacción laboral inhibe el desarrollo de un trabajo creativo e innovador. Un proceso

relacionado con ello, es el relativo a la motivación laboral. La satisfacción en el trabajo como una actitud se distingue básicamente de la motivación para trabajar, en que ésta última se refiere a la clase y selección de conducta, así como a su fuerza e intensidad, mientras que la satisfacción se concentra en los sentimientos afectivos frente al trabajo y a las consecuencias posibles que se derivan de él. (Weinert, 1985).

El objetivo del presente estudio es relacionar la Edad, Antigüedad y Nivel de estudios, con los factores de satisfacción laboral de los trabajadores operativos de una Pequeña Empresa de la industrial metal-mecánica ubicada en Frontera, Coahuila, denominada “Fabricaciones mecánicas Santoyo” S.A. de C.V., la cual fue fundada en el año de 1972, que a la fecha está conformada por 35 trabajadores; su mercado meta es de tipo industrial.

## REVISIÓN LITERARIA

García, D. (2010) menciona que desde 1935, Hoppock realiza las primeras investigaciones sobre la satisfacción laboral; lo que modificó sustancialmente la forma de percibir la relación entre el individuo que trabaja y su actividad laboral. De este modo, el análisis de esta variable se convirtió en un tema recurrente en el estudio del ambiente organizacional debido a sus implicaciones en el funcionamiento de las organizaciones y en la calidad de vida del trabajador.

Dentro del ámbito de las organizaciones, hoy en día existe un interés especial por el desarrollo de la gestión de los recursos humanos. Tanto la motivación como la satisfacción laboral han sido temas objeto de estudio de investigaciones, cuyos resultados han hecho aportaciones significativas para entender el comportamiento organizacional. La satisfacción laboral se constituye en uno de los productos más importantes del trabajo humano al grado de llegarse a afirmar que un trabajador satisfecho tiende a mostrar un mejor desempeño (Barraza & Ortega, 2009, citado por Jaik Dipp et al, 2010) o que un trabajador contento es un trabajador productivo (Atalaya, 1999).

Las características personales juegan un papel decisivo en la determinación de los niveles individuales de satisfacción. Estos están condicionados por la historia personal, la edad, el sexo, las aptitudes, la autoestima, la autovaloración y el entorno sociocultural donde se desenvuelve el sujeto.

Chiang y Ortega (2011) afirman que “se manifiestan una serie de definiciones que hacen referencia a la satisfacción laboral como un *estado emocional, sentimientos o respuestas afectivas*”, expuestas por diferentes autores como son Smith, Kendall & Hulin, 1969; Locke, 1976; Mueller & McCloskey, 1990; Muchinsky, 1993; Newstrom & Davis, 1993; Andresen et al, 2007. Además, agregan que otra concepto de la satisfacción laboral “va más allá de las emociones y es definida como una *actitud generalizada ante el trabajo*”, y al ser considerada una actitud supone “una evaluación que alude simultáneamente al afecto, a la cognición y a las disposiciones conductuales”; algunos autores que exponen esta definición son: Porter, 1962; Beer, 1964; Harpaz, 1983; Griffin & Bateman, 1986; Newstrom & Davis, 1993; Bravo, Peiro & Rodriguez, 1996; Davis & Newstrom, 2002; Robbins, 2004; Lee & Chang, 2008 y Barraza & Ortega, 2009, estos últimos refieren que dicha actitud “se basa en creencias y valores que el trabajador desarrolla de su propio trabajo y que necesariamente influirán de manera significativa en su comportamiento y en sus resultados”.

La motivación, según Espada (2006), citado por Ramírez, et al (2008), “es un factor emocional básico para el ser humano y para cualquier profesional”; estar motivado significa “realizar las tareas cotidianas sin apatía y sin un sobreesfuerzo adicional, aunque para unos el trabajo o las actividades de todo orden pueden representar una carga, para otros es un acicate, un revulsivo y a veces una liberación”. Por lo tanto, la motivación es anterior a la satisfacción al ser previa al trabajo, pero una vez que este se realiza, el grado de satisfacción que reporte influirá en la dinámica interactiva de la motivación; a su vez, ésta, como orientadora de la acción, incide en la satisfacción laboral en tanto se relaciona las expectativas con los

resultados de la conducta laboral y se evalúe su grado como suficiente y satisfactorio. (Ramírez, et al, 2008).

Unas de las teorías motivacionales que nos ayuda a interpretar la satisfacción laboral del personal de la Pequeña empresa objeto de estudio, es la teoría de Motivación e Higiene de Herzberg, quien hace referencia a dos factores: el de *satisfacción o intrínseco* que tienen relación directa con el contenido del puesto de trabajo como son: los ascensos, el trabajo en sí mismo, el sentido del logro, posibilidades de crecimiento, responsabilidad y reconocimiento; y el de *insatisfacción o extrínseco* también denominado *higiénico* se refiere a las condiciones que rodean al individuo al realizar su trabajo y que pueden ser psicológicamente poco saludables para el trabajador, el cual está integrado como: condiciones de trabajo, administración y políticas de la empresa, relaciones interpersonales con los compañeros de trabajo, relaciones interpersonales con el supervisor o jefe inmediato, supervisión técnica, salarios y prestaciones, seguridad en el trabajo, status y vida personal.

En las últimas décadas se ha incrementado el interés por realizar investigaciones que se centran básicamente en el análisis de dos tipos de variables precursoras de la satisfacción laboral, como lo exponen Revuelto y Fernández (2001): a) las características demográficas de los empleados y b) las características del entorno del trabajo. “Entre las primeras se ha estudiado la relación de la satisfacción laboral con la raza, el género, el estado civil, el nivel educativo, la edad, la antigüedad, el trabajo asignado etc., mientras que entre las segundas se han analizado atributos del puesto asumiendo las tesis planteadas por autores como Hackman y Oldham (1980) de que las principales fuentes de satisfacción son intrínsecas al trabajo y se derivan del contenido y del contexto inmediato en que éste se desarrolla”.

Camacho y Arias (2010) realizaron una investigación, cuyo objetivo fue identificar posibles diferencias entre la satisfacción con el trabajo y con el liderazgo, derivadas de algunas variables demográficas comunes: sexo, edad, estado civil, antigüedad, etc. Los resultados fueron que el porcentaje de hombres fue ligeramente inferior al de mujeres; las edades predominantes estuvieron entre 31 y 50 años; la mayoría estaba casada, con escolaridad de nivel profesional; y en cuanto a la antigüedad en la institución estuvo concentrada en tres rangos: 1-5, 5-10 y 10-20 años. El nivel medio de la Satisfacción con el trabajo resultó superior al de la Satisfacción con la supervisión. No se encontraron diferencias significativas por Sexo en ninguno de los dos tipos de Satisfacción. En los demás datos demográficos la Satisfacción con el trabajo produjo una diferencia significativa en cuanto al área de estudios, los profesionales en enfermería fueron los menos satisfechos y los de psicología los más satisfechos. La Satisfacción con el liderazgo reportó dos diferencias significativas: por Antigüedad en el puesto con una tendencia a la baja hasta los 30 años pero ascendente después; por área de estudios volvieron a destacar los profesionales de enfermería como los menos satisfechos; los más Satisfechos fueron los profesionales de la contaduría.

Malik (2011) llevó a cabo un estudio descriptivo-correlacional de los factores que afectan a la satisfacción laboral de 120 profesores de la Universidad de Baluchistanm, según la teoría de Herzberg que comprende factores motivadores e higiénicos. Los sujetos reportan estar satisfechos con su trabajo, sin embargo los trabajadores masculinos muestran estar menos satisfechos que los del sexo femenino. El trabajo en sí mismo fue el aspecto con mayor motivación para el profesorado, el aspecto con menor motivación fue el que se refiere a las condiciones de trabajo. En cuanto a las características demográficas de edad, años de experiencia, rango y grado, se relacionan muy poco al total de satisfacción en el trabajo.

## METODOLOGÍA

El diseño metodológico corresponde a una investigación de campo, transversal, de tipo descriptivo y cuantitativa. Para efecto de la recolección de la información se rediseñó un cuestionario en base al JSS, *Job Satisfaction Survey de Spector* (1985), el cual consta de 36 preguntas en 9 variables (4 reactivos de cada variable), agregando una variable denominada *Condiciones del área de trabajo* que contiene 4

reactivos, por considerar que el cuestionario de Spector no incluye dichos aspectos importantes para tomar en cuenta; el instrumento modificado y elaborado para la presente investigación, es tipo escala de Likert, incluye una primera sección que contiene reactivos de datos generales relativos a la edad, género, antigüedad en la empresa, actividad principal, tipo de contratación y nivel de estudios y segunda sección consta de 40 reactivos correspondientes a 10 variables.

Para determinar la confiabilidad del instrumento de medición se realizó un estudio piloto, cuyos resultados fueron sometidos a la prueba de Alfa de Cronbach, obteniéndose un coeficiente de consistencia interna de 0.89. La Muestra se determinó por consenso, una vez tabulados los datos, se calcularon frecuencias, proporciones, Medias, Coeficientes de Contingencia y niveles de significancia, usando el programa SSPS (versión 17.0).

## RESULTADOS

Los resultados muestran que existe relación significativa entre la Edad y las variables Políticas, Beneficios y Comunicación, lo cual indica que el trabajador tiene conocimiento y acepta las normas y reglas establecidas en la empresa, muestra conformidad respecto a las prestaciones otorgadas voluntariamente por el patrón, así como los estilos de comunicación predominante con los compañeros y el jefe. Por otro lado, se aprecia que hay una asociación entre la Antigüedad y las variables Comunicación, Compañeros y Políticas, lo cual revela que el trabajador acepta las formas de comunicación y respeta las normas establecidas dentro de la organización, percibiendo adecuadas relaciones con las personas con quienes convive en el trabajo. En cuanto al Nivel de estudios la relación es significativa con la Supervisión, Beneficios, Comunicación y con el Trabajo en sí, indicativo de que considera favorables las formas de comunicación utilizadas en la relación con directivos, jefes y compañeros, que le agrada y se siente orgulloso del trabajo que realiza considerando que este es importante, valorando las prestaciones recibidas.

En los porcentajes no hay diferencia en los tres rangos de Edad en lo que se refiere a la aceptación de reglas, normas y valores establecidos en la empresa. Hay conformidad por los bonos, premios y prestaciones otorgadas por la empresa en los trabajadores maduros quienes están de acuerdo. Las formas de comunicación que se practican con los jefes y compañeros son consideradas adecuadas en mayor proporción por los jóvenes y por los maduros. Relativo a los diferentes niveles de Antigüedad los porcentajes de respuesta de satisfacción fueron mayores al 50% en lo que respecta a la percepción de estilos de Comunicación, de la relación adecuada con los compañeros y de la aceptación de las políticas establecidas en la empresa, la cual resalta el rango de los trabajadores con menos antigüedad, en cuanto a Compañeros predomina el rango de 3 a menos de 5 años de antigüedad, mientras que en la Variable Políticas sobresalen los rangos de menos de un año, de 1 a menos de 3 años y de 5 a menos de 7 años de antigüedad. Y por último, los porcentajes en el Nivel de Estudios en relación con las 4 variables, corresponde a Carrera Comercial y a Técnico los más altos porcentajes de satisfacción con respecto a la forma de ejercer la autoridad, mientras que la conformidad por los bonos y prestaciones proporcionados por la empresa es expresada por el trabajador que no tiene estudios, los que cursaron Carrera Comercial y los que estudiaron una Licenciatura. Están de acuerdo con la forma de comunicación con jefes y compañeros en mayor proporción los que estudiaron Licenciatura y Preparatoria, mientras que el orgullo y el significado del trabajo que hacen lo manifiestan más los que cursaron Carrera Comercial y Preparatoria.

## CONCLUSIONES

Por los resultados obtenidos en el presente estudio, se puede concluir que es significativa la relación entre la Edad y las siguientes variables: con las políticas establecidas en la empresa, sin que se presente diferencia en las respuestas de aceptación proporcionadas por jóvenes, adultos y maduros; quienes muestran más conformidad por los bonos, premios y prestaciones otorgadas por la empresa son los

trabajadores maduros a diferencia de los jóvenes y los adultos que lo expresan en menor proporción. Las formas de comunicación que se practican con los jefes y compañeros son consideradas adecuadas en mayor proporción por los jóvenes y por los maduros y en un porcentaje menor por los adultos.

De igual manera, la asociación del factor *Antigüedad* es considerada significativa con la variable *Comunicación* resaltando el grado de acuerdo en los trabajadores de menos años en la empresa, con la variable que se refiere a la relación con *los Compañeros* siendo los trabajadores que tienen de 3 años a menos de 5 años de antigüedad quienes la consideran más satisfactoria y, por último, con la variable *Políticas* establecidas dentro de la empresa presentándose más variedad en los rangos de antigüedad en cuanto a su aceptación.

Asimismo, la asociación es significativa y son altos los datos porcentuales en casi todos los *Niveles de estudios* en relación a la variable *Supervisión* (forma de ejercer la autoridad) en donde la mayor satisfacción la manifiestan los trabajadores que cursaron carrera Comercial y carrera Técnica, así como con la variable *Beneficios* (bonos, premios y prestaciones otorgadas por la empresa) mostrando mayor conformidad los trabajadores que no tienen estudios, los que cursaron Carrera Comercial y Licenciatura. También expresan acuerdo en mayor proporción los que estudiaron Licenciatura y Preparatoria respecto a las formas de comunicación y, por último, expresan mayor agrado y orgullo por el trabajo que desempeñan el cual consideran importante los que estudiaron Carrera Comercial y Preparatoria.

Al proporcionar retroalimentación a los directivos de la empresa objeto del presente estudio, se entregará un informe con los resultados obtenidos que, en general, son favorables en lo relativo a la satisfacción reportada por los trabajadores. Se incluirá, además, una propuesta con estrategias de mejora, de reforzamiento y/o de cambio así como la recomendación de efectuar un diagnóstico de clima organizacional que complemente el comportamiento de la empresa.

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# LA ESTRUCTURA ÓPTIMA DE CAPITAL CON RECLAMOS CONTINGENTES

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## RESUMEN

*Uno de los debates de la investigación de la Economía Financiera se relaciona con la existencia o no de una estructura óptima de capital que aporte valor a la firma. Al respecto varios autores han estudiado el tema sin que aún sea posible un consenso. Por lo que el presente estudio pretende ilustrar desde la línea de las teorías que siguen la existencia de una estructura óptima de capital, un modelo que la determine utilizando los últimos desarrollos de valoración de la deuda, como lo son la teoría de Reclamos contingentes basado en la Teoría de Opciones. Para lo cual se sirve de información de una empresa colombiana.*

**PALABRAS CLAVES:** Estructura de capital óptima, Deuda, Teoría de Opciones, Reclamos contingentes.

## ABSTRACT

*One of the debates of the research of the Financial Economy relates to the existence or not of an ideal structure of the capital that contributes value to the company. In the matter several authors have studied the topic without yet a consensus is possible. For what the present study tries to illustrate from the line of the theories that follow the existence of an ideal structure of the capital, a model who should determine it using the last developments of valuation of the debt, since they it are the theory of Claims fix quotas based on the Theory of Options. For which it is served information of a Colombian company.*

**KEY WORDS:** optimum capital structure, debt, Theory of Options, Contigent Claim.

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# LA ASOCIATIVIDAD COMO ESTRATEGIA EMPRESARIAL

Gladys Yaneth Mariño Becerra, UPTC

## RESUMEN

*El propósito de la investigación fue la conformación de la red de productores de tomate de la provincia de Alto Ricaurte en el departamento de Boyacá. Se concluye que la asociatividad se convierte es una estrategia competitiva para el sector agrícola, se presenta como resultado principal la descripción de la metodología y el modelo de sistema integral de gestión utilizado en el proceso. El trabajo investigativo es de tipo cualitativo, de carácter inductivo, parte del estudio de caso para generalizar sobre variables vinculadas al proceso de conformación de redes empresariales para una actividad agrícola; se privilegió la metodología participación acción.*

## THE ASOCIATIVITY AS AN ENTERPRISE STRATEGY

### ABSTRACT

*The research purpose was to establish the tomato producer's chain in the Alto Ricaurte province in the Boyacá department. To conclude, the associativity becomes in a competitive strategy to the agricultural sector, and it presents the main result as a methodology description and model of management integral system used in the process. The research work is qualitative, inductive, it starts of the case study to generalize about variables related to the process of setting up business networks for an agricultural activity, it was favored the methodology action-participation.*

**PALABRAS CLAVES:** Asociatividad, red empresarial, sistema integral de gestión

## INTRODUCCIÓN

El artículo presenta resultados del proyecto de investigación “Modelo de asociatividad para generar desarrollo empresarial en Boyacá”, con los resultados, se pretende dar respuesta a uno de los interrogantes que en la actualidad se hacen los empresarios y administradores frente al manejo de una empresa; ¿qué hacer para enfrentar como empresa el fenómeno de la globalización? Las mipyme se han visto enfrentadas a un mercado abierto que ha generado en ellas inseguridad, temor y deseo de hallar soluciones para subsistir. Ante esta situación, pensadores como Michael Porter, Klaus Esser, etc. proponen como solución empresas competitivas, es así, como en el mundo empresarial se han suscitado nuevos modelos de negocio y nuevas tendencias administrativas para lograr competitividad. Dentro de la filosofía de los nuevos modelos de negocio se encuentra como eje central la cooepetencia cuyo significado “*cooperar con la competencia*” refleja la necesidad imperiosa de trabajar en equipo, compartir objetivos empresariales, aunar esfuerzos para conseguir avances tecnológicos, recursos y calidad productiva; por tanto, es urgente un cambio en la cultura empresarial de los ciudadanos, el abandono de la individualidad y pensar en la asociatividad, como mecanismo para lograr desarrollo y progreso.

La nueva dinámica de la economía a nivel mundial que prioriza la competitividad, el uso intensivo de tecnología, el avance de las comunicaciones, la calidad, la normalización de procesos, etc., evidencia la necesidad de replantear el tejido empresarial de las regiones, de tal forma que le facilite a las empresas, como colectivos, acceder a nuevos recursos que les permita competir en forma global. Ante esta nueva realidad, toma sentido el desarrollo de una cultura empresarial basada en unos valores que fundamenten la primacía del bien general, como sector, región o país; frente al bien particular de una unidad económica

individual, en otras palabras, dejar de pensar que la estrategia de éxito es acabar con la competencia sino al contrario, la estrategia es cooperar con la competencia para lograr crecimiento y desarrollo o en el peor de los casos, para subsistir. Para lograr esta cooperación es indispensable el ejercicio transparente y juicioso de la asociatividad como mecanismo de cooperación.

Según Andrés Fernando Ruiz (2001) en su artículo la asociatividad en las Pymes, se entiende por “asociatividad, a un mecanismo de cooperación entre empresas pequeñas y medianas, en donde cada empresa participante, manteniendo su independencia jurídica y autonomía gerencial, decide voluntariamente participar en un esfuerzo conjunto con los otros participantes para la búsqueda de un objetivo común” (pág. 1). Los objetivos comunes pueden ser coyunturales, tales como la adquisición de un volumen de materia prima, o generar una relación más estable en el tiempo a través de la investigación y desarrollo de tecnologías para el beneficio común o el acceso a un financiamiento que requiere garantías que son cubiertas proporcionalmente por parte de cada uno de los participantes. Perego Luis (2003) acerca de la asociatividad como estrategia empresarial plantea:

*El esfuerzo conjunto de los participantes en la asociatividad puede materializarse de distintas formas, desde la contratación de un agente de compras o vendedor pagado conjuntamente, hasta la formación de una empresa con personalidad jurídica y patrimonio propio que permita acceder a financiamiento con requisitos de garantías, o para la comercialización de productos.*

*El término asociatividad surge como uno de los mecanismos de cooperación entre las empresas pequeñas y medianas que están enfrentando un proceso de globalización de las economías nacionales. La globalización económica está redefiniendo los procesos de manufactura al localizar las fábricas en diferentes partes del mundo, abriendo oportunidades pero también significando amenazas para las Pymes, las cuales además de verse presionadas a cambiar sus paradigmas gerenciales (Rosales, 1996) requieren diseñar nuevos mecanismos de interrelación con el entorno. (pág. 16)*

Goshs (1996) destaca como características de la asociatividad las siguientes:

- ✓ Permite resolver problemas conjuntos manteniendo la autonomía gerencial de las empresas participantes: cada empresa vinculada toma sus decisiones en forma independiente.
- ✓ Puede adoptar diversas modalidades jurídicas y organizacionales: es aplicable a una amplia gama de posibilidades dentro de las actividades empresariales como el financiamiento, la inversión, y la operación en sí. Además no se dan restricciones de participación por tipo de actividad de las empresas vinculadas.
- ✓ No excluye a ninguna empresa por el tipo de mercado en el cual opera: las características de la asociatividad le otorgan a este mecanismo de cooperación inter-empresas una alta flexibilidad de afiliación, operación y ámbito de acción que puede ser empleado tanto por empresas insertadas en redes verticales u horizontales, o incluso para aquellas que no pertenezcan a ninguna red.
- ✓ Es exclusiva para pequeñas y medianas empresas: es un mecanismo de agregación de intereses orientado a las pymes, contrario a las grandes empresas que ejercen alianzas estratégicas con acuerdos específicos más no colectivos.

## RESULTADOS

### Proceso Conformación Red Empresarial Con Connotación Territorial

La conformación de una red empresarial se constituye en una estrategia de competitividad a través de la cual empresas independientes se asocian voluntariamente y sin perder su autonomía, trabajan en cooperación para lograr objetivos que solos no lo podrían lograr.

La connotación territorial de una red se asimila a la circunstancia de asociar empresas ubicadas en un área geográfica particular, que aportan con su dinámica productiva a una actividad económica priorizada, y que están dispuestos a posicionarla económica y socialmente. El ejercicio de la asociatividad, y en particular de las redes empresariales posibilita elevar los niveles de competitividad y por ende el desarrollo empresarial. Dentro del proceso metodológico se tuvieron en cuenta los siguientes aspectos:

### Contexto De Las Redes Empresariales

*Definición del ámbito Territorial de la red:* determina el arraigo y procedencia de los miembros de la red, vincula una identidad política, cultural, geográfica y socioeconómica, de tal manera que permite una definición clara de su marco de referencia productivo, en cuanto a potencialidades, ventajas comparativas, limitaciones y deficiencias

*Quiénes conforman una red:* La conformación de la red requiere de un proceso de promoción y selección riguroso, a través del cual se da a conocer la filosofía de las redes empresariales, se busca la comprensión y aprehensión sobre el tema, se identifican los actores y líderes, y se motiva la participación y compromiso dentro del proceso.

Una adecuada definición de las características de los miembros de la red, permite homogeneidad, prevé la existencia de problemáticas comunes y facilita el logro de visiones compartidas

*Generación de confianza:* La generación de confianza parte de romper el hielo, es quizá uno de las etapas más exigentes dentro del proceso, en la medida que es el primer paso para la construcción de confianza, se asimila a aquella primera impresión que genera empatía o antipatía. Para el caso del proyecto para la conformación de la red de productores de tomate, este rompimiento del hielo se planteó y realizó en tres etapas:

- ✓ Primera etapa: Acercamiento individual, a través de metodología participación acción, se trabaja con cada miembro interesado, para tener un conocimiento más profundo y focalizado de las expectativas, necesidades y situaciones individuales. Esta etapa permite identificar las potencialidades de cada uno de ellos y para hacer seguimiento y evaluación dentro del proceso de consolidación de la red. Dentro de esta etapa, es de vital importancia plantear claramente la conformación de la red, sus objetivos, alcances y perspectivas, así como las responsabilidades de cada participante.
- ✓ Segunda etapa. Acercamiento grupal, una vez realizado el acercamiento individual, se realiza el acercamiento grupal que consiste en la realización de una serie de actividades, talleres y seminarios que buscan el relacionamiento de los participantes hacia la construcción de confianza.
- ✓ Tercera etapa. Acercamiento externo, hace referencia a las actividades y acciones que propician un relacionamiento de la red, en construcción, con posibles aliados estratégicos. Para el caso del proyecto se realizaron encuentros con posibles clientes.

Una vez roto el hielo, se hace necesario el desarrollo de acciones piloto. Representa el comenzar a asumir riesgos como red, identifica a todas aquellas acciones, actividades o proyectos que son propuestos, organizados y ejecutados por la red, en construcción. Según Dini (2009), estas acciones piloto son pruebas preliminares de hacer negocios juntos, permiten a través de su ejercicio conocerse en la acción, identificar las potencialidades reales en cuanto a compromiso, cumplimiento, interacción, organización y capacidad para cumplir objetivos de corto plazo como grupo

*El proceso de planificación estratégica asociativa:* Hace referencia al diseño del futuro deseado para la red, a partir del reconocimiento del entorno, sus oportunidades y amenazas; y a nivel interno, la identificación de las capacidades y recursos existentes, definidas como fortalezas y debilidades. Involucra la definición de las metas organizacionales misión, visión, objetivos, estrategias, diseño del negocio, determinación del tipo de organización, definición de la estructura, y determinación de planes de acción a corto, mediano y largo plazo. El proceso y resultado de la planificación estratégica asociativa, es vital para la consolidación de la red, en la medida en que todos sus integrantes sientan que sus expectativas están involucradas, que sus opiniones fueron tenidas en cuenta, que las estrategias diseñadas solucionan sus problemas y que el futuro deseado por cada uno de ellos es posible, se hará más factible.

*El proceso de consolidación e independencia.:* Es la etapa en la cual la red demuestra su capacidad para actuar por sí sola, requiere del empoderamiento y compromiso de cada uno de los integrantes, y del desarrollo de su autonomía para el cumplimiento de la estrategia propuesta. Se puede considerar como la fase de la implementación de la estrategia. El fin último de esta fase es la independencia, donde la red no requiere del acompañamiento de instituciones, consultores u otros agentes externos a ella.

*Evaluación del proceso asociativo:* Es importante realizar seguimiento y evaluación al proceso asociativo, para efectos de realizar ajustes e identificar aspectos sobre los cuales hay que enfatizar. Una herramienta utilizada es el test de habilidades proasociatividad, a través del cual se busca conocer la percepción de los miembros del grupo con respecto al clima de trabajo, expectativas y sentir sobre la participación y el liderazgo. Otra herramienta para evaluar el proceso asociativo consiste en analizar, bajo criterios de cohesión, organización, autodiagnóstico, planificación, capacidades productivas, capacidades económicas y relación con el entorno, los avances, logros y aspectos a mejorar dentro del proceso de conformación de la red; los cuales dan una visión integral de la solidez y viabilidad de la red.

### Sistema Integral De Gestión Para Generar Competitividad

De manera paralela, es importante que la red estructure un sistema integral de gestión que le facilite desarrollar su actividad y elevar su nivel de competitividad.

*Estrategia:* En primer lugar, y como resultado del proceso de planificación estratégica asociativa, está la definición de la estrategia que se constituye en el eje central. Se entiende la estrategia como la definición de un futuro, el camino para lograrlo y la apropiación filosófica del proceso. El futuro comprende la concepción de la misión, visión, valores y definición del negocio, el camino lo determinan las estrategias, objetivos, metas y planes de acción y, la filosofía la interiorización colectiva que le da la razón de ser. La estrategia permite definir el rumbo de la empresa, orientar claramente las acciones, tomar decisiones con mayor racionalidad y efectividad, identificar y apropiar ventajas competitivas y, hacer seguimiento y control a su desempeño. Con la orientación de la estrategia, se construyen las estrategias funcionales, o ejes de acción, con visión sistémica:

### CONCLUSIONES

El proceso para la conformación de redes es un reto, pues se convierte en una dinámica de replanteamiento social y colectivo que se basa en la construcción de confianza, en la revaluación de

paradigmas con respecto a la asociatividad y el trabajo en equipo; en un repensar proyectos de vida individuales y su relación con el quehacer cotidiano, pero sobre todo, en creer que la realidad se puede cambiar, y que cada individuo (empresa) posee potencialidades distintas que aportan para la construcción de un todo pero que a la vez se convierte en el elemento diferenciador, capaz de construir futuro. En un lapso de diez meses, se llegó hasta la etapa de la planificación estratégica asociativa y se logró la firma de un acta de voluntades, por parte de 14 productores, para constituirse formalmente como empresa

La metodología descrita y desarrollada a través del proyecto de investigación es aplicable a cualquier tipo de organizaciones, el factor diferenciador lo define el contexto en el que interactúa; las características de liderazgo, capacidad directiva y visión de los socios. Dentro del proceso de conformación de redes empresariales, se intervienen comunidades, se promueve un proceso de reflexión hacia autorreconocimiento como persona, como productor y como miembro de una organización, en un escenario de fuertes presiones por la competitividad. Cada miembro de la comunidad intervenida construye su auto concepto y un concepto de la comunidad que lo influye, comprende sus posibilidades para transformar la realidad propia y determina las acciones que debe emprender en el presente para provocar el futuro que desea. Producto de acciones conjuntas, de interacción y reflexión, sistemáticas y controladas se logra un nivel de afectividad y confianza entre los miembros, lo cual conduce a la consideración de que deben y pueden resolver juntos problemas comunes.

A nivel de estrategia, se construyó de manera colectiva la plataforma estratégica y funcional para la red. Se articuló el diseño organizacional, el modelo de negocio y plan de acción para implantar la estrategia. A partir del desarrollo metodológico para la conformación de la red y la aplicación paralela del sistema integral de gestión se obtuvieron resultados, de tipo empresarial, que fundamentan el valor y la importancia de la cooperación y la asociatividad como estrategia de competitividad. Los logros se convierten en herramientas gerenciales para toma de decisiones.

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# **DISEÑO E IMPLEMENTACION DEL SISTEMA DE ADMINISTRACION DE RIESGO PARA EL LAVADO DE ACTIVOS Y LA FINANCIACION DEL TERRORISMO**

## **CASO INTERRAPIDISIMO**

Fidela de Jesús Chaparro Gómez, UPTC

Gladys Yaneth Mariño Becerra, UPTC

### **RESUMEN**

*INTERRAPIDISIMO S.A., consciente de la importancia de prevenir la utilización del servicio Giro Postal Nacional (GPN) para el lavado de activos y/o la financiación de terrorismo, dentro de un proceso de autorregulación y de responsabilidad social, adoptó voluntariamente un sistema para la prevención y control del LAFT acorde a la naturaleza de la Línea de servicio que se desea implementar. A través de la investigación se desarrollo el proceso que obtuvo como resultado el Manual de Procedimientos de prevención y control del lavado de activos y de la financiación del terrorismo SARLAFT. La investigación fue cualitativa, se enfocó en el estudio de caso, de carácter descriptivo determinó la situación actual de la empresa Inter Rapidísimo, para analizar las variables necesarias para el diseño e implementación del SARLAFT. Se utilizó la metodología participación acción, a través de encuestas, entrevistas y trabajo conjunto con los directivos, empleados y clientes de la empresa, se diseño el modelo y a medida que la empresa tomó las decisiones se inició la implementación, se realizaron jornadas de capacitación y entrenamiento.*

## **DESIGN AND IMPLEMENTATION OF A SISTEM OF RISK ADMINISTRATION FOR THE MONEY LAUNDERING AND TERRORISM FINANCING, INTERRAPIDISIMO CASE**

### **ABSTRACT**

*INTERRAPIDISIMO SA, aware of the importance of preventing the use of the National Postal Service (GPN) for money laundering and / or financing of terrorism, in a process of self-regulation and social responsibility, voluntarily adopted a system for prevention laft and control according to the nature of the line service to be implemented. Through the research process was developing as a result the Manual of Procedures for prevention and control of money laundering and terrorist financing SARLAFT. The research was qualitative, focused on the case study, descriptive determined the current status of Inter company very quickly, to analyze the variables needed for the design and implementation of SARLAFT. Methodology was used action participation through surveys, interviews and working with managers, employees and customers of the company, designed the model and as the company took the decision began the implementation, training sessions were conducted and training.*

### **INTRODUCCION**

El lavado de activos, la financiación del terrorismo y el afianzamiento de las redes delictivas, representan una gran amenaza para la estabilidad del sistema financiero y la integridad de los mercados a nivel global, razón por la cual Colombia a través de la ley 1121 de 2006 reguló la tipificación del delito de la financiación del terrorismo y modificó el régimen penal y administrativo del lavado de activos, esta ley junto con las normas internacionales, obligan a las empresas del sector real a convertirse en sujetos obligados frente a la prevención y control del lavado de activos y financiación del terrorismo. En este



contexto, la presente investigación busco como objetivo la implementación del sistema de administración del riesgo de lavado de activos y financiación del terrorismo SARLAFT en la empresa Inter Rapidísimo. La investigación es cualitativa, se enfoca en el estudio de caso. Se realizó un estudio de carácter descriptivo que determinó la situación actual de la empresa Inter Rapidísimo, para analizar las variables necesarias para el diseño e implementación del SARLAFT.

### La Gestión Del Riesgo

Reto Gallati 2003 define el riesgo como “una condición en la cual existe una probabilidad de desviación del resultado deseado que se espera o se esperaba” (Pág. 8), por lo anterior con el fin de evitar esa desviación en los resultados de los objetivos es necesario realizar un proceso que permita identificar acontecimientos posibles y aplicación de medidas destinadas a reducir la probabilidad o impacto de esos acontecimientos este proceso es definido como la gestión del riesgo, con el fin de dar un instructivo a los colombianos para la gestión del riesgo, el Instituto Colombiano de Normas Técnicas ICONTEC como órgano de normalización nacional, estableció la Norma Técnica Colombiana NTC5254 la cual trata de la gestión del riesgo y tiene por objeto proporcionar una guía para permitir que las empresas públicas, privadas, o comunitarias, los grupos y, los individuos logren las siguientes condiciones:

1. Una base más rigurosa y confiable para la toma de decisiones y planificación.
2. Mejor identificación de las amenazas y oportunidades.
3. Generar valor a partir de la incertidumbre y la vulnerabilidad.
4. Una gestión proactiva y no reactiva entre otras.

### Sistema De Administración Del Riesgo De Lavado De Activos Y Financiación Del Terrorismo Sarlaft

El lavado de activos y la financiación del terrorismo son dos riesgos a los que se encuentran sometidas las empresas de todos los sectores de la economía, la Superintendencia Financiera a través de la circular externa 022 de 2007 define el riesgo de lavado de activos y financiación del terrorismo como: “la posibilidad de pérdida o daño, que puede sufrir una entidad vigilada por su propensión a ser utilizada directamente o a través de sus operaciones, como instrumento para el lavado de activos y/o canalización de recursos hacia la realización de actividades terroristas, o cuando se pretenda el ocultamiento de activos provenientes de dichas actividades. El riesgo de LA/FT se materializa a través de los riesgos asociados, estos son: el legal, reputacional, operativo y de contagio, a los que se expone la entidad, con el consecuente efecto económico negativo que ello puede representar para su estabilidad financiera cuando es utilizada para tales actividades.”(Pág.4) Ante este riesgo se ha diseñado el Sistema de Administración del Riesgo de lavado de Activos y Financiación del terrorismo SARLAFT el cual es definido por Fiducoldex como “un conjunto integrado de elementos referidos como políticas, procedimientos documentación, estructura organizacional, órganos de control, infraestructura tecnológica, divulgación y capacitación relacionada con el tema, a través de los cuales las empresas responden a la amenaza de ser utilizadas para prácticas delictivas como el LA/FT” (Pág.1) La circular No 002 de 2007 de la Superintendencia Financiera Este sistema para su implementación en empresas tiene 4 etapas a saber:

1. *Identificación del riesgo*: El SARLAFT debe permitir a las entidades identificar los riesgos de LA/FT inherentes al desarrollo de su actividad. Esta etapa debe realizarse previamente al lanzamiento de cualquier producto, la modificación de sus características, la incursión en un nuevo mercado, la apertura de operaciones en nuevas jurisdicciones y el lanzamiento o modificación de los canales de distribución. Para identificar el riesgo de LA/FT las empresas deben como mínimo: Establecer las metodologías para la segmentación de los factores de riesgo, Con base en las metodologías establecidas en desarrollo del literal

anterior, segmentar los factores de riesgo, Establecer las metodologías para la identificación del riesgo de LA/FT y sus riesgos asociados respecto de cada uno de los factores de riesgo, Con base en las metodologías establecidas en desarrollo del literal anterior, identificar las formas a través de las cuales se puede presentar el riesgo de LA/FT.

*2. Medición o Evaluación:* Concluida la etapa de identificación, el SARLAFT debe permitirle a las entidades vigiladas medir la posibilidad o probabilidad de ocurrencia del riesgo inherente de LA/FT frente a cada uno de los factores de riesgo, así como el impacto en caso de materializarse mediante los riesgos asociados. Estas mediciones podrán ser de carácter cualitativo o cuantitativo. Para medir el riesgo de LA/FT las entidades deben como mínimo: Establecer las metodologías de medición o evaluación con el fin de determinar la posibilidad o probabilidad de ocurrencia del riesgo de LA/FT y su impacto en caso de materializarse frente a cada uno de los factores de riesgo y los riesgos asociados. Aplicar las metodologías establecidas en desarrollo del literal anterior, para realizar una medición o evaluación consolidada de los factores de riesgo y los riesgos asociados.

*3. Control:* En esta etapa las empresas s deben tomar las medidas conducentes a controlar el riesgo inherente al que se ven expuestas, en razón de los factores de riesgo y de los riesgos asociados.

*4. Monitoreo:* Esta etapa debe permitir a las entidades vigiladas hacer seguimiento a los perfiles de riesgo y, en general, al SARLAFT, así como llevar a cabo la detección de operaciones inusuales y/o sospechosas. Para monitorear el riesgo de LA/FT las empresas deben como mínimo: Desarrollar un proceso de seguimiento efectivo que facilite la rápida detección y corrección de las deficiencias en las etapas del SARLAFT. Realizar el seguimiento del riesgo inherente y residual de cada factor de riesgo y de los riesgos asociados, realizar el seguimiento del riesgo inherente y residual consolidado. La consolidación debe darse entre los factores de riesgo y los riesgos asociados, asegurar que los controles sean comprensivos de todos los riesgos y que los mismos estén funcionando en forma oportuna y efectiva, establecer indicadores descriptivos y/o prospectivos que evidencien potenciales fuentes de riesgo de LA/FT, Asegurar que los riesgos residuales se encuentren en los niveles de aceptación establecidos por la empresa.

#### Presentacion Y Analisis De Los Resultados

A continuación se presentan los resultados del desarrollo de los objetivos, se plantea la matrices de identificación, valoración y definición de riesgos a nivel geográfica en Colombia, la matriz de factor de riesgo personas y la propuesta del Manual de Procedimientos de prevención y control del lavado de activos y de la financiación del terrorismo SARLAFT. El formato de presentación de ciñe a los requerimientos de la norma para tal fin.

#### Matriz De Riesgo Inherente- Areas Geograficas - Inter Rapidísimo S.A.

Para la definición de la matriz de riesgo inherente según áreas geográficas para Inter Rapidísimo, se determinaron las medidas cualitativas de consecuencia o impacto que pueden afectar a la empresa, se definieron los niveles de riesgo y la probabilidad de ocurrencia. Con esta información se calificó. Ver Cuadro 1, 2, 3

Luego se procedió a realizar el levantamiento de la información de la matriz de riesgo por zonas geográficas dentro de Colombia, para determinar el nivel de riesgo. Se determinaron los criterios que se constituyen en actividades, evidencias o reportes que dan muestra de la existencia de actividades relacionadas con el lavado de activos y el terrorismo, de acuerdo a estos criterios se analizo que eventos o circunstancias podrían afectar el riesgo dentro de la operación de la empresa Inter Rapidísimo y las causas por las cuales se podrían presentar. Así mismo se determino el impacto de la ocurrencia del evento de

riesgo, la probabilidad de su ocurrencia, y el peso relativo de cada uno de los criterios. Con esta información cuantificada se determino el riesgo inherente, calculando el promedio ponderado, realizando la sumatoria de la multiplicación del valor de la probabilidad con el peso relativo, de cada criterio. En el Cuadro No. 4. Se presenta el ejemplo para el departamento del Amazonas,

Cuadro No 1: Medidas Cualitativas de Consecuencia o Impacto

Descriptor	Ejemplo de descripción detallada	Rango
Bajo	BAJO: Baja pérdida o daño. Puede ser susceptible de una amonestación o sanción moderada de la autoridad competente, de índole pecuniario. No causa indemnización de perjuicios. No causa pérdida de clientes o disminución de ingresos por desprestigio, mala imagen o publicidad negativa. No causa daño a la integridad económica de INTER RAPIDÍSIMO S.A.	0-30
Medio	MEDIO: Pérdida o daño medio. Puede ser susceptible de una sanción más estricta de la autoridad competente de índole pecuniario. Poca o media probabilidad de procesos penales. Baja o media probabilidad de indemnización de perjuicios. Poca o media probabilidad de pérdida de clientes, disminución de ingresos por desprestigio, mala imagen o publicidad negativa. Puede producir efecto contagio entre empresas o entidades relacionadas.	31-60
Alto	ALTO: Alta pérdida o daño. Puede ser susceptible de cuantiosas multas de la autoridad competente y estrictas sanciones de suspensión, inhabilitación o remoción de administradores, oficial de cumplimiento y otros funcionarios. Alta probabilidad de procesos penales. Alta probabilidad de pérdida de clientes, disminución de ingresos por desprestigio, mala imagen o publicidad negativa. Puede colocar en peligro la solvencia de la entidad. Puede producir efecto contagio en el sector y afectar otros sectores económicos.	61- 100

Cuadro No. 2. Medidas Cualitativas de Probabilidad

Nivel	Descriptor	Rango
Bajo	RARO: Baja probabilidad de ocurrencia	1%-30%
Medio	POSIBLE: Media probabilidad de ocurrencia	31%-60%
Alto	MUY PROBABLE: Alta probabilidad de ocurrencia	61-100%

Cuadro No. 3. MEDIDAS RIESGO INHERENTE

Nivel	Descriptor	Rango
Bajo	RIESGO BAJO	1-30
Medio	RIESGO MEDIO	31-60
Alto	RIESGO ALTO	61-100

Fuente: La autora

### Matriz De Factor De Riesgo Personas

Teniendo en cuenta la importancia de realizar el análisis de riesgo a las personas que intervienen en la operación de la empresa, se diseño la matriz de factor de riesgo específico para empleados, dentro del proceso de Gestión Humana, subproceso selección y vinculación de personal. Contempla los requisitos, selección, promoción y vinculación de personal. La matriz se elaboró teniendo en cuenta las siguientes etapas: Etapa de identificación del riesgo, Etapa de evaluación de riesgo inherente, Etapa de control, Etapa de evaluación de riesgo residual, Plan de acción - plan de tratamiento, Auditoria y seguimiento al plan de acción, Evaluación de riesgo residual y Etapa de monitoreo

### Manual De Procedimientos De Prevención Y Control Del Lavado De Activos Y De La Financiación Del Terrorismo Sarlaft

En el manual de procedimientos de prevención y control del lavado de activos y de la financiación del terrorismo SARLAFT, se concreta lo relacionado con: Políticas generales del sistema de prevención y control del la/ft, Estructura organizacional, Órganos de control, Infraestructura tecnológica, Procedimientos, mecanismos e instrumentos del sistema de prevención y control del la/ft en Inter Rapidísimo s.a., Procedimientos frente a las personas a través de las cuales Inter Rapidísimo s.a., presta el servicio de giro postal nacional, Documentación, Divulgación de la información y reportes externos e

internos, Capacitación, Plan de comunicación, Divulgación del manual y Procedimientos para la sanción de eventuales incumplimientos del sistema de prevención y control del la/ft.

Cuadro No. 4: Matriz De Riesgo Inherente- Areas Geograficas - Inter Rapidísimo S.A.

amazonas								
segmento area geografica	criterio	evento de riesgo ¿que puede suceder?	causa ¿por que puede suceder?	impacto	probabilidad %	descripcion	peso del criterio	riesgo inherente
departamento	numero ros	de que el gpn sea utilizado para el la/ft por haber sido distribuido s en una zona geográfica para el alto numero de ros	que el alto numero de ros haga más vulnerable a la zona geográfica para el la/ft.	10 0	80 %	alto: alta pérdida o daño. puede ser susceptible de cuantiosas multas de la autoridad competente y estrictas sanciones de suspensión, inhabilitación o remoción de administradores, oficial de cumplimiento y otros funcionarios. alta probabilidad de procesos penales. alta probabilidad de pérdida de clientes, disminución de ingresos por desprestigio, mala imagen o publicidad negativa. puede colocar en peligro la solvencia de la entidad. puede producir efecto contagio en el sector y afectar otros sectores económicos. muy probable: alta probabilidad de ocurrencia	10%	8,00
	indice de criminalidad	de que los gpn sean utilizados para el la/ft por haber sido distribuido s en una zona geográfica con un alto indice de criminalid ad.	que el alto indice de criminalid ad haga más vulnerable a la zona geográfica para el la/ft.	10 0	1%	alto: alta pérdida o daño. puede ser susceptible de cuantiosas multas de la autoridad competente y estrictas sanciones de suspensión, inhabilitación o remoción de administradores, oficial de cumplimiento y otros funcionarios. alta probabilidad de procesos penales. alta probabilidad de pérdida de clientes, disminución de ingresos por desprestigio, mala imagen o publicidad negativa. puede colocar en peligro la solvencia de la entidad. puede producir efecto contagio en el sector y afectar otros sectores económicos. raro: baja probabilidad de ocurrencia	20%	0,20
	actos terroristas	que el producto gpn sea utilizado para la financiación del terrorismo , dada la mayor vulnerabili dad de la zona geográfica para este efecto.	que el alto indice de actos terroristas en la zona la haga más vulnerable a la financiación del terrorismo	10 0	1%	alto: alta pérdida o daño. puede ser susceptible de cuantiosas multas de la autoridad competente y estrictas sanciones de suspensión, inhabilitación o remoción de administradores, oficial de cumplimiento y otros funcionarios. alta probabilidad de procesos penales. alta probabilidad de pérdida de clientes, disminución de ingresos por desprestigio, mala imagen o publicidad negativa. puede colocar en peligro la solvencia de la entidad. puede producir efecto contagio en el sector y afectar otros sectores económicos. raro: baja probabilidad de ocurrencia	30%	0,30
	area cultivos coca	de que los gpn sean utilizados para el la/ft por haber sido distribuido s en una zona geográfica con un alto indice de cultivos de coca.	: que el alto indice de cultivo de coca haga más vulnerable a la zona geográfica para el la/ft.	10 0	25 %	alto: alta pérdida o daño. puede ser susceptible de cuantiosas multas de la autoridad competente y estrictas sanciones de suspensión, inhabilitación o remoción de administradores, oficial de cumplimiento y otros funcionarios. alta probabilidad de procesos penales. alta probabilidad de pérdida de clientes, disminución de ingresos por desprestigio, mala imagen o publicidad negativa. puede colocar en peligro la solvencia de la entidad. puede producir efecto contagio en el sector y afectar otros sectores económicos. raro: baja probabilidad de ocurrencia	20%	5,00

zona de frontera	que los productos de las empresas sean utilizados para el la/ft por haber sido distribuido s en una zona de frontera	que el carácter de zona de frontera del área geográfica haga más vulnerable a la zona geográfica para el la/ft.	100	0	alto: alta pérdida o daño. puede ser susceptible de cuantiosas multas de la autoridad competente y estrictas sanciones de suspensión, inhabilitación o remoción de administradores, oficial de cumplimiento y otros funcionarios. alta probabilidad de procesos penales. alta probabilidad de pérdida de clientes, disminución de ingresos por desprestigio, mala imagen o publicidad negativa. puede colocar en peligro la solvencia de la entidad. puede producir efecto contagio en el sector y afectar otros sectores económicos.	100 %	muy probable: alta probabilidad de ocurrencia	10%	10,00
indice de transparencia departamental - corrupcion	que los gpn sean utilizados para el la/ft producto del delito de corrupción por haber sido distribuido s en zonas con poco nivel de transparencia y control a la corrupción	que la zona tenga poco nivel de transparencia y control a la corrupción.	100	0	alto: alta pérdida o daño. puede ser susceptible de cuantiosas multas de la autoridad competente y estrictas sanciones de suspensión, inhabilitación o remoción de administradores, oficial de cumplimiento y otros funcionarios. alta probabilidad de procesos penales. alta probabilidad de pérdida de clientes, disminución de ingresos por desprestigio, mala imagen o publicidad negativa. puede colocar en peligro la solvencia de la entidad. puede producir efecto contagio en el sector y afectar otros sectores económicos.	55 %	posible: media probabilidad de ocurrencia	10%	5,50

Fuente: La autora

## CONCLUSIONES

El Sistema de Administración del riesgo del lavado de activos y financiación del terrorismo, es una herramienta gerencial fundamental para Inter Rapidísimo, dado que su operación es susceptible para este tipo de riesgo, y es evidente que su implementación redundará en un mayor control y eficiencia en el manejo de la información. Del análisis y evaluación del riesgo inherente, es relevante la ubicación geográfica del punto de recepción, se pudo determinar que los departamentos que representan mayor riesgo para Inter Rapidísimo son Meta, Arauca, Guaviare y Putumayo, y los de menor riesgo Boyacá, Sucre y Cundinamarca. Se identificaron 6 criterios y 6 riesgos potenciales dentro de la operación de Inter Rapidísimo. La incidencia de cada uno de ellos presenta un comportamiento irregular, dependiendo de la ubicación geográfica. La participación activa de propietarios, empleados y clientes en el proceso del diseño del SARLAFT, es garantía de su apropiación y validez. La implementación del SARLAFT en Inter Rapidísimo contribuye socialmente al país, se constituye en un ejemplo de transparencia y pertinencia en el manejo de los recursos. La adopción del SARLAFT en una organización obliga la creación de toda una estructura que soporte su funcionamiento y responda a las exigencias legales a nivel interno y externo. El SARLAFT, requiere de un compromiso decidido en valores principalmente por parte del personal, los procedimientos de selección, vinculación y promoción juegan papel fundamental para garantizar el éxito del proceso.

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# LA GESTIÓN DE INVENTARIOS EN LA CADENA DE VALOR DE LAS MICRO EMPRESAS

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## RESUMEN

*Dada la importancia que las micros empresas fabricantes de ataúdes representan para la economía local y regional de Tlaxcoapan, Hidalgo, México, aunado a su proceso de transformación artesanal que le da mayor valor a estos productos, es indispensable la adopción de políticas gerenciales destinadas a la gestión de inventarios, como uno de los elementos fundamentales para garantizar la continuidad de las operaciones. Bajo este contexto, el objetivo de esta investigación fue buscar alternativas de mejoramiento administrativo para el activo de mayor inversión en este tipo de empresas, lo cual se hizo a través de un estudio de caso de la empresa Ataúdes San Pedro, bajo el enfoque de cadena de valor. La metodología empleada fue de tipo descriptiva, transversal y de campo.*

*Los primeros resultados indican que la empresa utiliza inventarios en las distintas fases de su cadena de valor; que las políticas de planificación y control para este rubro son flexibles y que existe una gestión irregular de los inventarios durante la cadena productiva; adicionalmente, las políticas de inventarios no están sistematizadas de forma precisa para su cumplimiento, más bien están determinadas por la experiencia del personal en la fabricación de ataúdes.*

## INVENTORY MANAGEMENT IN THE VALUE CHAIN OF MICROBUSINESS

### ABSTRACT

*Because of the importance of the micro manufacture business of coffins in the local and regional economy of Tlaxcoapan, Hidalgo, Mexico, coupled with its recognized traditional transformation process, is essential to adopt management policies aimed at inventory management as one of the key elements to ensure continuity of operations. In this context, the objective of this research was to find alternatives for management improvement for the greatest investment in this kind of business, which was done through a case of study of San Pedro Company, under the value chain approach. The methodology was descriptive, transversal and field.*

*Early results indicate that the company uses inventories at different stages of its value chain, that the planning and control policies for this item are flexible and there is mismanagement of inventories during the production chain; additionally, inventory policies are not systematic accurately for compliance, rather are determined by staff experience in the manufacture of coffins.*





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